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AMERICAN BANKER

RANKING the BANKS

TOP 100 BANKING COMPANIES
TOP 100 FIRMS IN TRUST ASSETS
TOP 200 COMMUNITY BANKS
TOP 300 BANKS IN CONSUMER LENDING
TOP 300 THRIFTS
TOP 500 WORLD BANKS
TOP FOREIGN BANKS IN THE U.S.

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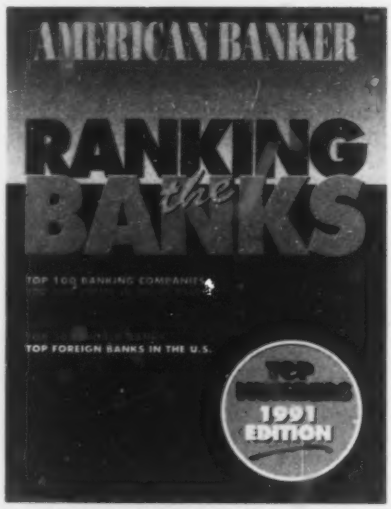


The past 12 months have been tumultuous for the banking industry and it shows up in *American Banker's* annual rankings. To name two major changes:

- Citicorp's retrenchment dropped it from the rankings of top 20 world banking companies;
- Many large commercial banks grew by acquiring more than $50 billion in thrift deposits in 1990, a seven-fold increase from 1989.

These and other important changes are reflected in this issue of *Ranking the Banks, American Banker's* annual compilation of vital statistics about the banking industry.

Some of the fresh data contained in this edition include: risked-based capital ratios of the world's largest banks, page 103; performance of the home equity loan portfolios, page 42; a ranking of bank players by total mortgage investments, page 47; key capital ratios of the nation's top savings institutions, page 67; and a listing of the highest paid bank and thrift executives, page 77.

The statistical information in *Ranking the Banks* — which includes written analyses of key findings — is presented in four sections: commercial banks, bank holding companies, world banks, and thrifts and mortgage companies. In addition, a company index starting on page 134 enables readers to find institutions of interest quickly.

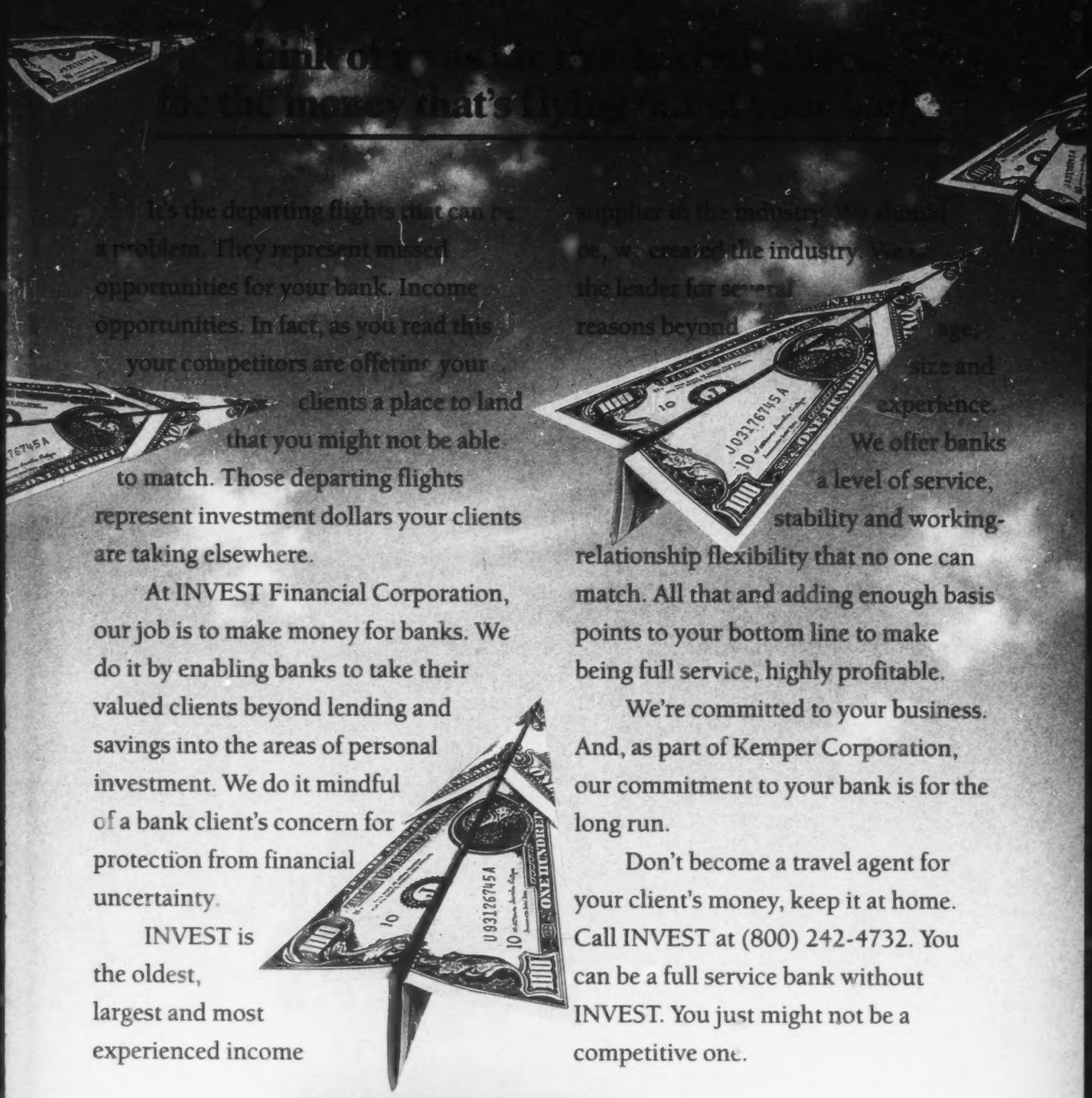
The statistics department staff responsible for the listings includes Harvey Glassman, who maintains the *American Banker's* data bases; John Ferring, who is in charge of generating tables from the various federal regulatory reports; and Franklin Mak, who provided invaluable help in checking and proofreading the material.

We hope you find this year's *Ranking the Banks* to be useful in filling your information needs.

Sincerely,

L. Michael Cacace

L. Michael Cacace
Director of Statistical Services



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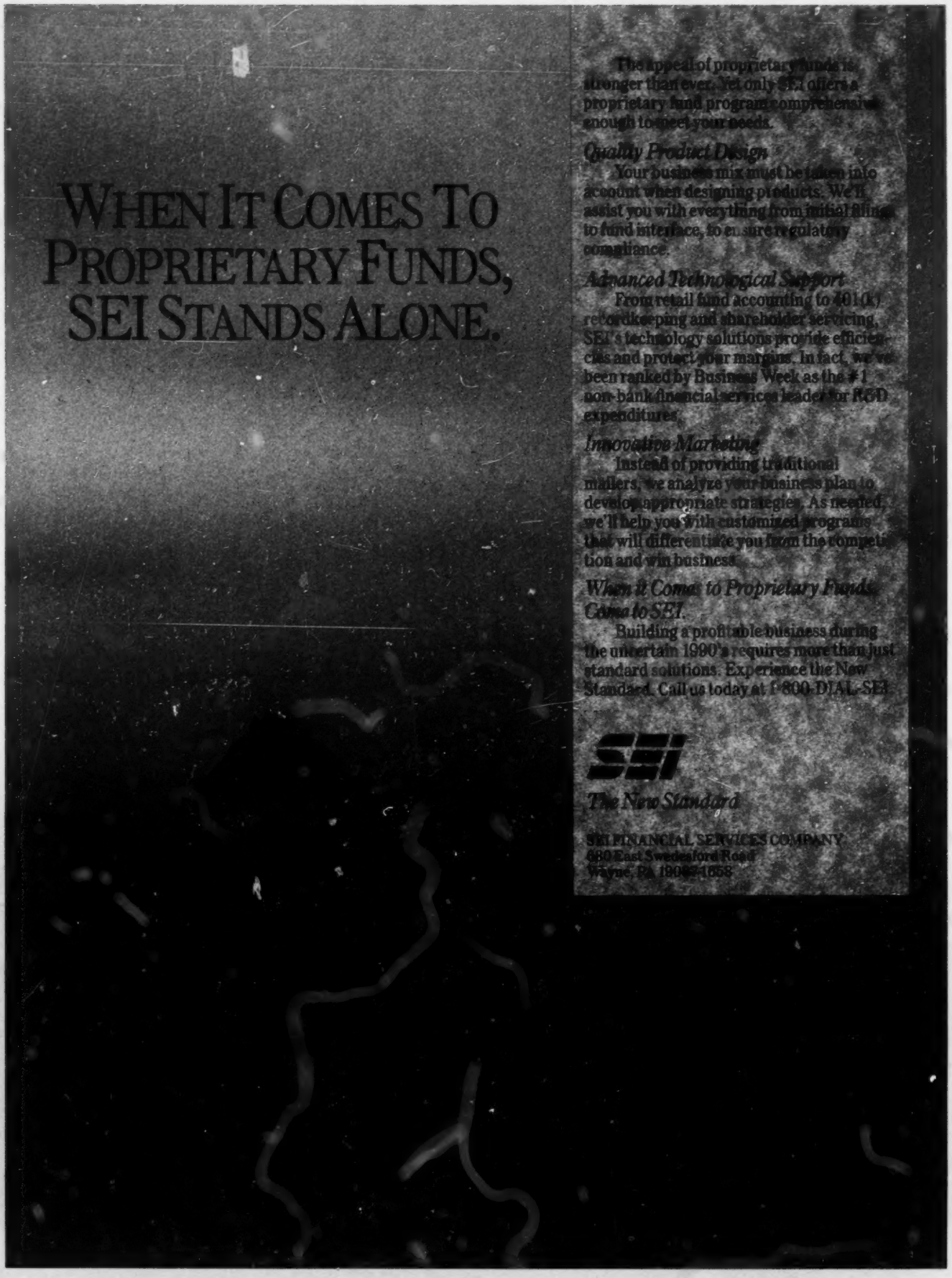
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Most Banks Meet Capital Rules

Of those falling short, most are expected to make the grade at the end of next year

By Steven Lipin and Jed Horowitz

Despite billions of dollars in losses last year, most of the nation's largest banks already meet the international capital standards that take effect in 1992, according to an *American Banker* survey.

Almost all of the nation's top 300 banks meet a key equity component of the impending guidelines, while 78% meet all the capital requirements.

Most of those falling short are expected to make the grade when the rules kick in at the end of next year.

"The figures are surprisingly positive," said Robert Bostrom, a banking lawyer at the Chicago-based law firm of Winston and Strawn.

"I'm surprised it isn't worse given the losses last year." Banks wrote off over $30 billion in loans in 1990.

American Banker's annual survey, which ranks the top 300 banks in deposits and assets, also measures the capitalization of these banks.

It includes the risk-based capital ratios, disclosed for the first time in yearend regulatory filings.

Target Goal Unexpected

Though most U.S. banks meet the impending guidelines, their capital levels are not overly strong. When the risk-based capital guidelines were passed by international regulators three years ago, they were expected to be a minimum level rather than a target.

Federal Reserve Board Chairman Alan Greenspan has stressed that banks should be in excess of the minimum guidelines.

The risks, say analysts and lawyers, is that further writeoffs of bad loans this year could seriously impair the capitalization of many large banks.

"If the trend in writeoffs continue, that could weaken capital positions" of banks, said Mr. Bostrom.

Banks were required to have total capital equal to 7.25% of their risk-weighted assets at the end of last year. By this looser standard, just 21 of the top 300 banks failed to make the grade.

Passing the 8% Test

However, the eyes of regulators and bank investors are focused much more closely on the 1992 guidelines, which require banks to have total capital ratios equal to 8% of their risk-weighted assets.

The ratios were mandated in 1988 by the Basel Committee, a group of 12 central banks.

As of yearend 1990, one-third of the top 50 banks, including Citibank, Chase Manhattan Bank, and Security Pacific National Bank, do not meet the tougher 8% standard.

They do, however, meet the Tier 1 capital level, which is comprised of the harder-to-find equity capital. Tier 1 capital is predominantly common equity, and must be 50% or more of total capital.

The deficiencies relate to the Tier 2 component, which is primarily subordinated debt and easier to raise. In fact, several banks, including Continental Bank and Security Pacific, already have taken steps to boost their capital levels.

Banks have issued a total of about $2 billion in debt since January. "A lot of the debt issuance this year was all about patching up the Tier 2 component," said Tanya Azarchs, money-center bank analyst at Standard & Poor's Corp.

Separately, the survey found that total deposits at the nation's banks inched upward by 4% during 1990 to $2.6 trillion.

Citibank, Bank of America, and Chase Manhattan Bank maintained their status as the three biggest deposit-holding banks, but a pair of California banks were the year's largest gainers.

West Coast Gains Deposits

Security Pacific jumped to fourth place from sixth during the year, based largely on its aggressive purchases of thrifts.

The Los Angeles bank led all others in the industry by acquiring $7.9 billion of deposits from five banks during 1990.

Security Pacific's northern neighbor, Wells Fargo Bank of San Francisco similarly climbed to fifth from seventh place after acquiring branches with $4.6 billion of deposits from Great American Bank.

The West Coast banks leapfrogged over two New York banks, Manufacturers Hanover and Morgan Guaranty Trust Co., both of which lost deposits during the year, falling to sixth and seventh place. □

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Top 300 U.S. Commercial Banks in Deposits

In order of deposits December 31, 1990, compared with December 31, 1989, and December 31, 1986
Compiled annually since 1921 by the American Banker

Rank 12/31/90		Deposits 12/31/90	12/31/89	Rank 1989	Gain	Deposits 12/31/86	Rank 1986	Equity Capital 12/31/90	12/31/89
1	Citibank, NA, New York	112,586,000,000	111,487,000,000	1		93,386,000,000	1	8,263,000,000	7,628,000,000
2	Bank of America NT&SA, San Francisco	77,027,000,000	73,295,000,000	2		88,170,000,000	2	4,895,000,000	4,414,000,000
3	Chase Manhattan Bank NA, New York	59,862,000,000	61,720,245,000	3		58,774,855,000	3	3,247,000,000	3,770,846,000
4	Security Pacific National Bank, Los Angeles	45,376,676,000	40,597,338,000	6	+ 2	32,884,306,000	7	3,173,752,000	2,653,816,000
5	Wells Fargo Bank NA, San Francisco	42,716,399,000	36,462,605,000	7	+ 2	15,130,243,000	14	3,353,839,000	2,947,135,000
6	Manufacturers Hanover Trust Co., New York	41,384,000,000	42,736,000,000	4		47,293,025,000	4	2,611,000,000	2,524,000,000
7	Morgan Guaranty Trust Co., New York	37,847,005,000	40,953,451,000	5		41,334,264,000	5	3,361,843,000	2,988,829,000
8	Bank of New York	33,468,870,000	34,411,451,000	8		12,330,888,000	17	2,156,759,000	2,109,304,000
9	Chemical Bank, New York	30,667,000,000	32,312,000,000	9		35,961,297,000	6	2,281,000,000	2,127,000,000
10	Bankers Trust Co., New York	28,844,000,000	27,879,571,000	10		30,777,741,000	8	2,108,000,000	1,503,190,000
11	NCNB Texas National Bank, Dallas	26,593,824,000	25,623,428,000	12	+ 1	9,668,148,000	20	1,712,307,000	1,505,597,000
12	First National Bank, Chicago	25,289,561,000	26,403,340,000	11		24,334,226,000	9	1,752,936,000	1,482,343,000
13	First National Bank, Boston	20,079,100,000	22,061,157,000	13		14,461,329,000	15	1,176,070,000	1,246,060,000
14	NBD Bank, NA, Detroit	16,864,551,000	12,288,133,000	21	+ 7	8,951,708,000	21	1,298,922,000	915,650,000
15	Continental Bank NA, Chicago	16,455,000,000	18,178,226,000	14		18,481,291,000	11	1,730,000,000	1,779,411,000
16	Marine Midland Bank, NA, Buffalo, N.Y.	16,356,546,000	18,021,665,000	15		16,838,287,000	12	1,025,885,000	813,983,000
17	First Interstate Bank of California, Los Angeles	15,831,927,000	17,849,795,000	16		16,501,344,000	13	1,090,591,000	1,037,785,000
18	Republic National Bank, New York	15,750,448,000	14,250,340,000	18		10,021,334,000	19	1,845,535,000	1,533,631,000
19	First Union National Bank of Florida, Jacksonville	12,468,080,000	7,090,935,000	45	+26	3,286,900,000	81	1,379,237,000	613,000,000
20	National Westminster Bank USA, New York	12,425,567,000	12,740,471,000	19		7,910,161,000	25	665,256,000	496,547,000
21	Bank One, Texas, NA, Dallas	12,283,510,000	8,525,136,000	34	+13	5,736,819,000	40	805,847,000	.....
22	First Union National Bank, Charlotte, N.C.	12,076,946,000	10,507,659,000	25	+ 3	6,590,068,000	32	900,302,000	957,590,000
23	Union Bank, San Francisco	11,922,019,000	11,637,088,000	22		4,696,329,000	57	1,033,124,000	928,969,000
24	Wachovia Bank & Trust Co., NA, Winston-Salem, N.C.	11,889,754,000	11,344,443,000	23		7,475,133,000	26	1,165,324,000	1,037,665,000
25	Mellon Bank, NA, Pittsburgh	11,834,294,000	15,022,808,000	17		13,778,109,000	16	789,440,000	942,497,000
26	Maryland National Bank, Baltimore	11,817,985,000	6,631,568,000	52	+26	4,908,024,000	52	374,746,000	537,130,000
27	NCNB National Bank of North Carolina, Charlotte	11,802,446,000	10,585,048,000	24		8,194,729,000	23	1,033,953,000	990,818,000
28	CoreStates Bank, NA, Philadelphia	11,796,851,000	7,261,814,000	44	+16	5,744,503,000	39	943,097,000	649,363,000
29	Sovran Bank, NA, Richmond	11,420,893,000	10,193,846,000	27		7,234,439,000	28	833,365,000	852,921,000
30	Southeast Bank NA, Miami	11,167,261,000	12,715,961,000	20		8,268,358,000	22	625,437,000	782,342,000
31	Pittsburgh National Bank	10,910,127,000	10,263,540,000	26		5,893,977,000	36	798,789,000	716,782,000
32	Connecticut National Bank, Hartford	9,890,645,000	8,196,372,000	38	+ 6	5,536,721,000	41	689,846,000	700,966,000
33	NCNB National Bank of Florida, Tampa	9,856,891,000	9,637,057,000	29		4,352,221,000	62	668,291,000	658,970,000
34	Citizens & Southern National Bank, Atlanta	9,665,732,000	9,468,585,000	30		6,422,473,000	33	881,600,000	813,910,000
35	Seattle-First National Bank	9,563,041,000	9,660,669,000	28		7,328,773,000	27	871,733,000	838,280,000
36	Bank of New England NA, Boston (a)	9,406,853,000	9,208,787,000	31		4,773,447,000	54	(116,937,000)	211,835,000
37	Shawmut Bank, NA, Boston	8,985,225,000	5,451,740,000	72	+35	2,661,092,000	101	868,823,000	842,867,000
38	Valley National Bank, Phoenix	8,676,899,000	8,370,893,000	37		8,156,938,000	24	451,184,000	436,916,000
39	First Fidelity Bank, NA, Newark, N.J.	8,518,761,000	8,615,504,000	33		6,206,679,000	34	547,815,000	596,962,000
40	Norwest Bank Minnesota NA, Minneapolis	8,372,123,000	5,654,443,000	67	+27	4,268,538,000	63	528,473,000	424,838,000
41	First Bank NA, Minneapolis	8,371,501,000	9,104,370,000	32		5,415,656,000	44	637,738,000	517,158,000
42	Comerica Bank-Detroit	8,175,956,000	7,561,148,000	43	+ 1	5,787,590,000	38	548,315,000	473,431,000
43	Midlantic National Bank, Newark, N.J.	8,132,110,000	7,791,480,000	40		2,455,918,000	111	492,756,000	673,944,000
44	Mellon Bank (East) PSFS, NA, Philadelphia	8,111,122,000	3,502,200,000	112	+68	3,000,430,000	89	745,340,000	179,450,000
45	Meridian Bank, Reading, Pa.	8,006,495,000	8,394,187,000	36		2,922,490,000	90	526,412,000	580,514,000
46	Bank of Hawaii, Honolulu	7,967,360,000	6,940,435,000	49	+ 3	3,839,512,000	68	522,710,000	446,180,000
47	Michigan National Bank, Farmington Hills	7,717,635,000	7,888,735,000	39		.....	...	658,256,000	657,160,000
48	Boatmen's National Bank, St. Louis	7,664,598,000	5,080,552,000	79	+31	2,199,866,000	123	581,300,000	548,282,000
49	Crestar Bank, Richmond	7,612,797,000	7,631,619,000	42		5,313,361,000	46	604,218,000	591,857,000
50	State Street Bank & Trust Co., Boston	7,597,039,000	6,137,917,000	58	+ 8	4,552,314,000	59	650,029,000	620,563,000
51	United States National Bank, Portland, Ore.	7,575,817,000	6,994,001,000	47		5,053,408,000	49	821,571,000	715,237,000
52	Banco Popular de Puerto Rico, San Juan	7,434,524,000	4,926,304,000	81	+29	3,365,265,114	77	559,758,000	375,807,000
53	Ameritrust Co. NA, Cleveland	7,193,000,000	7,072,134,000	46		5,103,142,000	48	514,152,000	595,416,000
54	Harris Trust & Savings Bank, Chicago	6,881,758,000	6,854,159,000	51		5,534,960,000	43	587,055,000	542,582,000
55	Connecticut Bank & Trust Co. NA, Hartford (a)	6,860,236,000	8,450,053,000	35		6,090,426,000	35	134,335,000	186,970,000
56	Huntington National Bank, Columbus, Ohio	6,837,531,000	6,566,863,000	53		4,832,109,000	53	560,665,000	536,045,000
57	Manufacturers National Bank, Detroit	6,812,205,000	6,946,034,000	48		4,754,163,000	56	557,774,000	511,226,000
58	Boston Safe Deposit & Trust Co.	6,785,766,000	7,782,273,000	41		3,008,186,000	86	839,560,000	979,532,000
59	Texas Commerce Bank NA, Houston	6,781,939,000	6,416,672,000	55		7,052,245,000	29	605,966,000	618,271,000
60	Fleet National Bank, Providence, R.I.	6,781,823,000	6,111,457,000	59		3,944,299,000	65	517,427,000	591,314,000
61	Fidelity Bank, NA, Philadelphia	6,622,814,000	6,919,305,000	50		5,336,182,000	45	416,756,000	388,416,000
62	Security Pacific Bank Washington, Seattle	6,512,827,000	6,439,119,000	54		5,922,460,000	37	525,503,000	467,854,000
63	First National Bank, Atlanta	6,479,114,000	6,139,163,000	57		5,005,013,000	50	618,251,000	586,102,000
64	Provident National Bank, Philadelphia	6,314,140,000	5,692,972,000	66	+ 2	3,675,004,000	70	428,189,000	510,078,000
65	National Westminster Bank NJ, Jersey City	6,165,963,000	4,209,994,000	93	+28	1,528,750,000	181	421,165,000	294,783,000
66	AmSouth Bank NA, Birmingham, Ala.	6,143,236,000	5,787,896,000	64		3,724,664,000	69	580,435,000	561,759,000
67	First Interstate Bank of Arizona NA, Phoenix	6,136,112,000	6,105,115,000	60		5,135,923,000	47	349,602,000	267,235,000
68	Northern Trust Co., Chicago	5,962,563,000	5,208,610,000	76	+ 8	4,407,239,000	60	508,859,000	442,693,000
69	Bank of California NA, San Francisco	5,935,470,000	5,307,898,000	75	+ 6	2,509,226,000	107	514,408,000	418,623,000
70	Barnett Bank of South Florida NA, Miami	5,812,077,000	5,337,370,130	74	+ 4	3,566,367,000	72	305,769,000	317,102,736
71	Citizens & Southern National Bank, Fort Lauderdale, Fla.	5,662,849,000	5,447,691,000	73	+ 2	724,717,966	337	344,142,000	375,800,000
72	Society National Bank, Cleveland	5,653,381,000	6,280,633,000	56		2,139,512,000	128	485,375,000	456,374,000
73	Riggs National Bank, Washington, D.C.	5,647,120,000	5,702,593,000	65		4,391,330,000	61	264,878,000	279,262,000
74	Signet Bank/Virginia, Richmond	5,626,643,000	5,204,778,000	77	+ 3	3,643,291,000	71	480,071,000	456,196,000
75	Hibernia National Bank, New Orleans	5,574,563,000	5,604,612,000	68		1,894,855,000	146	310,132,000	353,604,000
76	First National Bank of Maryland, Baltimore	5,544,178,000	4,759,549,000	84	+ 8	3,113,665,000	85	377,660,000	370,492,000
77	First American National Bank, Nashville, Tenn.	5,525,998,000	2,269,813,000	175	+98	1,842,890,000	153	357,492,000	155,201,000
78	First Interstate Bank of Oregon NA, Portland	5,297,333,000	5,132,209,000	78		4,125,686,000	64	399,488,000	397,190,000
79	First Alabama Bank, Montgomery	5,267,148,000	4,656,599,000	86	+ 7	2,040,163,000	140	484,430,000	463,486,000
80	National City Bank, Cleveland	5,260,901,000	5,528,397,000	70		3,231,406,000	82	503,199,000	477,793,000
81	Sanwa Bank California, San Francisco	5,241,100,000	5,564,162,000	69		1,337,830,015	200	601,184,000	516,002,000
82	First Tennessee Bank NA, Memphis	5,150,499,000	4,764,950,000	83	+ 1	3,874,100,000	66	364,990,000	349,607,000
83	South Carolina National Bank, Columbia	5,020,752,000	4,667,966,000	85	+ 2	3,050,211,000	86	427,602,000	391,705,000
84	First Florida Bank NA, Tampa	4,939,848,000	4,631,618,000	87	+ 3	3,293,644,000	80	365,261,000	395,286,000
85	Greenwood Trust Co., New Castle, Del.	4,815,684,000	5,493,442,000	71		27,433,000	7986	619,375,000	456,205,000
86	American Security Bank NA, Washington, D.C.	4,764,057,000	4,239,736,000	92	+ 6	3,179,998,000	83	110,158,000	337,174,000
87	Bank of America Arizona, Phoenix (b)	4,746,588,000	.....	....		.....	....	486,237,000	.....
88	Bank of Tokyo Trust Co., New York	4,734,769,000	5,805,020,000	63		4,560,761,000	58	431,796,000	400,362,000
89	Dominion Bank, NA, Roanoke, Va.	4,690,115,000	3,145,300,000	127	+38	2,126,129,000	129	335,715,000	265,155,000
90	First Interstate Bank of Texas, NA, Houston	4,688,492,000	5,881,038,000	62		3,441,145,000	74	248,044,000	25,716,000
91	United Jersey Bank, Hackensack, N.J.	4,616,975,000	3,689,538,000	104	+13	2,369,318,000	117	305,727,000	311,337,000
92	Chase Manhattan Bank (USA), Wilmington, Del.	4,553,242,000	3,213,865,000	123	+31	1,293,662,000	212	818,092,000	691,163,000
93	Central Fidelity Bank, Richmond	4,533,192,000	4,142,504,000	94	+ 1	2,713,241,000	98	326,600,000	302,564,000
94	First Hawaiian Bank, Honolulu	4,487,164,000	4,322,099,000	90		2,666,454,000	100	306,047,000	274,396,000
95	Chase Lincoln First Bank, NA, Rochester, N.Y.	4,485,681,000	4,105,545,000	95		3,326,268,000	78	402,669,000	401,182,000
96	Israel Discount Bank, New York	4,462,690,000	4,404,126,000	89		3,455,011,000	73	280,709,000	255,563,000
97	U.S. Bank of Washington, NA, Seattle	4,430,773,000	3,995,400,000	98	+ 1	1,995,695,000	141	336,866,000	299,110,000
98	Sovran Bank/Tennessee, Nashville	4,420,953,000	3,323,192,000	119	+21	1,598,988,000	173	384,191,000	283,104,000
99	Manufacturers & Traders Trust Co., Buffalo, N.Y.	4,382,835,000	3,023,335,000	134	+35	2,049,764,000	136	264,021,000	218,781,000
100	European American Bank, New York	4,335,057,000	4,807,572,000	88		4,759,432,000	55	257,889,000	450,563,000

For footnotes, see page 16.

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Top 300 U.S. Commercial Banks in Deposits

In order of deposits December 31, 1990, compared with December 31, 1989, and December 31, 1986
Compiled annually since 1921 by the American Banker

Rank 12/31/90		Deposits 12/31/90	12/31/89	Rank 1989	Gain	Deposits 12/31/86	Rank 1986	Equity Capital 12/31/90	12/31/89
101	BancOhio National Bank, Columbus	4,316,076,000	4,241,084,000	91		3,403,932,000	75	337,454,000	339,058,000
102	First-Citizens Bank & Trust Co., Raleigh, N.C.	4,286,889,000	3,239,040,000	122	+20	2,382,529,000	116	232,324,000	227,401,000
103	Trust Company Bank, Atlanta	4,258,126,000	3,663,669,000	106	+ 3	3,044,746,000	87	560,543,000	527,250,000
104	Chemical Bank New Jersey NA, East Brunswick	4,257,958,000	4,024,524,000	97		1,290,287,000	213	231,475,000	291,059,000
105	Team Bank, Fort Worth, Tex.	4,243,742,000	3,780,218,000	101		2,196,540,000	124	244,746,000	506,136,000
106	Sumitomo Bank of California, San Francisco	4,239,387,000	3,378,390,000	116	+10	2,669,614,298	99	264,705,000	232,605,000
107	Key Bank of Eastern New York NA, Albany	4,209,030,000	2,237,541,000	177	+70	1,589,826,000	174	271,884,000	156,971,000
108	MBNA America Bank, NA, Newark, Del.	4,171,483,000	1,667,986,000	223	+ 115	455,471,000	485	138,561,000	109,460,000
109	First City, Texas-Houston, NA	4,113,118,000	4,843,074,000	82		5,535,797,000	42	205,234,000	368,634,000
110	City National Bank, Beverly Hills	4,102,785,000	3,855,866,000	100		1,990,789,000	142	307,667,000	270,335,000
111	Norstar Bank of Upstate NY, Albany	4,022,002,000	4,040,677,000	96		2,439,926,000	113	372,908,000	326,566,000
112	American National Bank & Trust Co., Chicago	3,945,742,000	3,554,562,000	109		2,827,747,000	95	238,699,000	242,436,000
113	Branch Banking & Trust Co., Wilson, N.C.	3,935,319,000	3,731,838,000	103		2,312,619,000	119	308,791,000	277,490,000
114	LaSalle National Bank, Chicago	3,880,474,000	2,203,684,000	179	+65	1,120,200,000	229	266,291,000	151,274,000
115	BayBank Middlesex, Burlington, Mass.	3,879,631,000	3,533,341,000	111		2,053,140,668	137	193,212,000	218,265,000
116	Continental Bank, Norristown, Pa.	3,853,103,000	3,477,584,000	113		2,444,072,000	112	286,279,000	275,427,000
117	Security Pacific Bank Arizona, Phoenix	3,822,980,000	3,619,887,000	107		3,304,909,000	79	254,352,000	289,604,000
118	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	3,814,066,000	3,577,783,000	108		2,462,743,000	110	334,957,000	344,933,000
119	Bank One, Columbus, NA, Ohio	3,808,331,000	3,262,049,000	120	+ 1	2,072,523,519	132	235,617,000	243,334,000
120	Citibank (South Dakota), NA, Sioux Falls	3,772,935,000	2,630,307,000	148	+28	2,054,864,000	136	1,204,659,000	816,542,000
121	INB National Bank, Indianapolis	3,666,390,000	3,667,168,000	105		2,862,235,000	93	326,409,000	320,333,000
122	Sun Bank NA, Orlando, Fla.	3,639,093,000	3,447,737,000	115		2,568,866,000	103	305,498,000	273,016,000
123	National Community Bank, Rutherford, N.J.	3,626,275,364	3,550,851,000	110		1,707,471,046	164	213,928,595	225,366,000
124	Norstar Bank NA, Buffalo, N.Y.	3,600,746,000	3,329,666,000	118		914,952,649	288	257,202,000	268,322,000
125	Sovran Bank/Maryland, Bethesda	3,598,845,000	3,331,760,000	117		2,503,923,000	108	233,263,000	245,618,000
126	Mercantile Bank of St. Louis NA, Clayton, Mo.	3,482,462,000	3,066,659,000	132	+ 6	241,448,000	856	269,777,000	245,619,000
127	Premier Bank NA, Baton Rouge, La.	3,478,823,000	3,749,929,000	102		1,089,261,000	237	105,539,000	184,600,000
128	Midlantic National Bank/North, West Peterson, N.J.	3,388,057,000	3,181,582,000	126		2,053,616,441	136	207,380,000	252,645,000
129	Citibank (New York State), Perinton	3,289,868,000	3,958,060,000	99		2,842,750,000	94	479,829,000	445,517,000
130	Banco Santander Puerto Rico, Hato Rey	3,243,734,000	1,939,109,000	199	+69	1,028,387,146	257	229,945,000	134,185,000
131	Citizens & Southern National Bank, Columbia, S.C.	3,217,853,000	3,184,061,000	125		2,234,234,855	122	281,255,000	248,842,000
132	Fifth Third Bank, Cincinnati	3,183,426,000	2,966,153,000	136	+ 4	1,584,580,000	175	336,416,000	280,776,000
133	First Union National Bank, Atlanta	3,137,630,000	3,246,746,000	121				249,883,000	235,779,000
134	First National Bank, Louisville, Ky.	3,135,279,000	3,008,809,000	135	+ 1	2,496,199,000	109	269,278,000	267,513,000
135	Bank One, Indianapolis, NA	3,130,204,000	3,091,449,000	131		2,864,807,000	92	337,435,000	308,814,000
136	Deposit Guaranty National Bank, Jackson, Miss.	3,123,898,000	2,945,751,000	137	+ 1	2,071,701,000	133	223,298,000	266,300,000
137	First Interstate Bank of Washington NA, Seattle	3,114,826,000	3,117,392,000	129		2,797,640,000	96	256,125,000	238,370,000
138	First Interstate Bank of Nevada, NA, Reno	3,097,124,000	3,106,743,000	130		2,314,965,124	118	235,961,000	256,356,000
139	Bank South NA, Atlanta	3,085,861,000	2,876,322,000	140	+ 1	1,737,936,000	162	217,803,000	238,806,000
140	First American Bank of Virginia, McLean	3,084,755,000	3,136,873,000	128		2,062,640,000	134	180,276,000	244,139,000
141	Trustmark National Bank, Jackson, Miss.	3,067,993,993	2,571,454,000	151	+10	1,803,204,457	158	240,909,525	222,736,000
142	Central Bank of the South, Birmingham, Ala.	3,045,455,000	2,933,514,000	138		2,243,380,000	121	288,303,000	274,011,000
143	Bank of Baltimore	2,939,147,000	2,665,597,000	146	+ 3	1,545,857,000	178	206,788,000	206,225,000
144	Union Trust Co., Stamford, Conn.	2,912,089,000	2,848,483,000	141		1,898,787,000	145	180,744,000	239,799,000
145	Bank Leumi Trust Co., New York	2,880,504,000	3,056,650,000	133		2,557,104,733	105	114,879,000	144,539,000
146	First Security Bank of Utah NA, Salt Lake City	2,874,050,000	2,504,707,000	156	+10	2,181,378,000	125	240,612,000	211,519,000
147	Wilmington Trust Co., Del.	2,852,996,000	2,813,380,000	149	+ 2	1,805,641,000	157	295,998,000	257,552,000
148	First Wisconsin National Bank, Milwaukee	2,847,874,000	2,576,607,000	150	+ 2	2,687,542,000	91	247,779,000	238,207,000
149	SouthTrust Bank of Alabama NA, Birmingham	2,789,003,000	2,383,208,000	164	+15	1,683,028,000	167	226,191,000	220,143,000
150	Barclays Bank of New York, NA	2,778,585,000	2,703,620,000	143		1,672,177,000	169	186,832,000	202,875,000
151	Central Trust Co., NA, Cincinnati	2,741,051,000	2,703,551,000	144		1,796,971,000	159	177,742,000	210,220,000
152	Norstar Bank, Melville, N.Y.	2,707,538,000	2,331,419,000	167	+15	1,086,288,000	246	140,111,000	163,161,000
153	Signet Bank Maryland, Baltimore	2,697,955,000	2,565,857,000	153		1,824,389,000	155	195,677,000	215,972,000
154	Union National Bank, Pittsburgh	2,655,304,000	1,999,075,000	191	+37	1,729,000,000	163	156,253,000	143,272,000
155	Valley Bank of Nevada, Las Vegas	2,652,527,000	2,367,526,000	165	+10	974,198,000	270	183,425,000	161,836,000
156	New Jersey National Bank, Pennington	2,625,351,000	2,121,265,000	182	+26	1,792,262,000	160	195,985,000	172,483,000
157	Old Kent Bank & Trust Co., Grand Rapids, Mich.	2,610,099,000	2,568,095,000	152		2,043,801,000	139	217,793,000	210,176,000
158	Imperial Bank, Los Angeles	2,603,809,000	2,512,238,000	155		1,534,091,757	180	184,858,000	183,074,000
159	Society Bank NA, Dayton, Ohio	2,559,228,000	1,898,668,000	215	+56	985,201,471	267	184,993,000	111,978,000
160	Citizens First National Bank, Ridgewood, N.J.	2,542,619,000	2,743,388,000	142		1,362,691,000	198	96,826,000	181,425,000
161	American Express Centurion Bank, Newark, Del.	2,532,359,000	2,918,559,000	139				533,462,000	436,336,000
162	Morgan Bank (Delaware), Wilmington	2,523,224,000	2,323,283,000	168	+ 6	1,203,724,000	220	545,200,000	510,357,000
163	Puget Sound National Bank, Tacoma, Wash.	2,522,540,000	2,359,113,000	166	+ 3	1,277,867,000	214	185,356,000	188,782,000
164	First of America Bank-Southeast Michigan NA, Detroit	2,515,349,000	2,392,939,000	162		889,495,000	296	173,184,000	168,920,000
165	West One Bank Idaho, NA, Boise	2,514,298,000	2,407,595,000	160		2,250,092,000	120	210,156,000	199,906,000
166	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	2,510,004,000	2,065,123,000	186	+20			132,439,000	136,053,000
167	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	2,493,442,000	1,919,134,000	200	+33	1,434,335,000	192	164,339,000	122,133,000
168	Equibank, Pittsburgh	2,454,254,000	2,530,316,000	154		1,881,744,000	147	126,746,000	184,200,000
169	Hamilton Bank, Lancaster, Pa.	2,445,172,000	2,290,285,000	171	+ 2	2,155,228,000	126	214,013,000	206,150,000
170	Rhode Island Hospital Trust National Bank, Providence	2,442,474,000	2,417,841,000	157		1,875,218,000	150	180,993,000	200,033,000
171	NCNB National Bank of South Carolina, Columbia	2,438,761,000	2,383,450,000	163		1,702,384,000	165	305,133,000	292,367,000
172	Norwest Bank Iowa, NA, Des Moines	2,413,443,000	1,245,008,000	269	+97	1,031,529,000	256	164,796,000	76,345,000
173	Society Bank & Trust, Toledo, Ohio	2,402,053,000	2,674,870,000	145		1,867,451,000	170	201,313,000	102,291,000
174	Star Bank, NA, Cincinnati	2,390,345,000	2,410,707,000	159		1,506,570,000	186	254,775,000	233,616,000
175	First Eastern Bank, NA, Wilkes-Barre, Pa.	2,383,782,000	1,989,748,000	193	+18	1,115,353,000	231	153,677,000	156,080,000
176	Whitney National Bank, New Orleans	2,359,777,000	2,248,016,000	176		1,680,552,000	168	163,829,000	193,715,000
177	Bank of the West, Walnut Creek, Calif.	2,320,511,000	1,618,194,000	227	+50	1,076,761,000	243	150,518,000	115,223,000
178	First Fidelity Bank, NA, South Jersey, Burlington Twp., N.J.	2,310,651,000	1,825,687,000	208	+30	1,483,543,000	189	137,583,000	138,744,000
179	Barnett Bank of Central Florida NA, Orlando	2,277,691,000	2,068,002,000	185	+ 6	1,248,831,000	217	142,580,000	133,631,000
180	Key Bank of Central New York, NA, Syracuse	2,251,901,000	1,944,289,000	196	+16	1,082,293,000	242	161,931,000	165,338,000
181	Boatmen's First National Bank, Kansas City, Mo.	2,245,676,000	2,232,669,000	178		1,336,270,000	202	236,087,000	225,993,000
182	United Bank of Denver NA	2,234,603,000	1,902,313,000	203	+ 21	2,081,943,000	131	132,851,000	175,548,000
183	Southern National Bank, Lumberton, N.C.	2,229,419,000	2,090,430,000	184	+ 1	1,325,395,000	205	162,695,000	145,212,000
184	Merchants National Bank & Trust Co., Indianapolis	2,229,039,000	2,096,313,000	183		1,818,204,000	156	194,872,000	195,121,000
185	First National Bank of Commerce, New Orleans	2,229,004,000	2,277,171,000	174		1,629,221,000	171	163,959,000	178,255,000
186	First Fidelity Bank, NA/North Jersey, Totowa, N.J.	2,228,073,000	2,158,066,000	180		1,243,741,000	218	174,941,000	170,035,000
187	Key Bank of Western New York NA, Buffalo	2,226,832,000	926,313,000	336	+ 151	606,115,013	391	169,317,000	74,587,000
188	Citibank (Arizona), Phoenix	2,215,199,000	2,315,606,000	169		467,810,000	475	267,531,000	231,944,000
189	Zions First National Bank, Salt Lake City, Utah	2,214,248,000	1,981,694,000	194	+ 5	2,141,634,000	127	153,847,000	133,437,000
190	United Jersey Bank/Central NA, Princeton, N.J.	2,191,519,000	1,780,089,000	210	+20	464,793,000	478	132,194,000	118,559,000
191	Frost National Bank, San Antonio, Tex.	2,190,766,000	2,263,030,000	172		1,557,626,000	176	135,418,000	139,953,000
192	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,167,630,000	2,283,011,000	173		1,547,435,000	177	77,639,000	165,399,000
193	Commerce Bank of St. Louis NA, Clayton, Mo.	2,167,066,000	1,956,465,000	195	+ 2	1,114,445,000	234	131,865,000	120,805,059
194	Bank One, Milwaukee NA	2,162,837,000	1,999,796,000	190		1,114,981,000	232	212,864,000	187,939,000
195	United Carolina Bank, Whiteville, N.C.	2,161,425,000	2,027,757,000	189		1,303,589,000	210	152,756,000	143,271,000
196	Industrial Bank of Japan Trust Co., New York	2,156,818,000	3,199,148,000	124		2,398,026,000	115	434,152,000	318,251,000
197	Bank One, Dayton, NA, Ohio	2,117,053,000	1,940,749,000	198	+ 1	1,262,983,000	216	171,275,000	166,088,000
198	Third National Bank, Nashville, Tenn.	2,095,175,000	1,993,183,000	192		2,090,027,000	130	190,200,000	195,748,000
199	Bank of Boston Connecticut, Waterbury	2,072,540,000	2,297,777,000	170		1,487,219,000	188	148,433,000	132,973,000
200	Centura Bank, Rocky Mount, N.C. (c)	2,071,873,000						165,341,000	

For footnotes, see page 16

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Top 300 U.S. Commercial Banks in Deposits

In order of deposits December 31, 1990, compared with December 31, 1989, and December 31, 1986
Compiled annually since 1921 by the American Banker

Rank 12/31/90		Deposits 12/31/90	12/31/89	Rank 1989	Gain	Deposits 12/31/86	Rank 1986	Equity Capital 12/31/90	12/31/89
201	BayBank South, Dedham, Mass.	2,061,842,000	1,563,095,000	237	+36	945,223,646	280	131,675,000	108,507,000
202	Liberty National Bank & Trust Co., Louisville, Ky.	2,035,655,000	2,060,445,000	187		1,369,373,000	197	190,323,000	174,755,000
203	Texas Commerce Bank Dallas NA	2,030,361,000	1,894,148,000	204	+ 1	427,512,000	507	104,441,000	90,018,000
204	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	2,015,844,000	1,918,777,000	201		1,458,537,000	191	215,905,000	204,358,000
205	Citizens Bank of Maryland, Laurel	1,990,687,000	1,685,578,000	217	+12	1,032,436,616	254	214,821,000	204,608,000
206	M & I Marshall & Ilsley Bank, Milwaukee	1,981,499,000	1,863,470,000	206		1,528,032,000	182	186,877,000	179,179,000
207	United States Trust Co., New York	1,980,648,000	1,941,095,000	197		2,610,250,000	102	182,122,000	174,933,000
208	National State Bank, Elizabeth, N.J.	1,962,052,000	1,902,775,000	202		1,328,101,000	204	101,705,000	127,975,000
209	First City, Texas-Dallas	1,953,321,000	2,140,872,000	181		821,352,000	310	97,007,000	123,853,000
210	First Virginia Bank, Falls Church	1,950,336,000	1,871,455,000	205		1,317,834,000	207	164,805,000	152,716,000
211	Citytrust, Bridgeport, Conn.	1,940,876,000	2,400,921,000	161		1,545,546,000	179	1,915,000	84,095,000
212	Fleet Bank of Connecticut, Hartford	1,924,206,000	1,708,824,000	212		585,090,000	401	109,894,000	145,561,000
213	First Security Bank of Idaho NA, Boise	1,919,777,000	1,602,726,000	229	+16	1,483,061,000	190	147,830,000	142,473,000
214	Sun Bank/Miami NA	1,910,392,000	1,847,080,000	207		1,316,310,000	208	160,947,000	147,929,000
215	Provident Bank, Cincinnati	1,883,146,000	1,641,879,000	225	+10	894,635,000	293	134,285,000	136,356,000
216	Sun Bank/South Florida NA, Fort Lauderdale	1,876,237,000	1,797,627,000	209		952,349,000	277	185,757,000	168,046,000
217	Trust Company of New Jersey, Jersey City	1,864,280,000	1,704,052,000	213		1,043,897,000	251	123,884,000	114,534,000
218	Union Planters National Bank, Memphis, Tenn.	1,862,631,000	2,035,930,000	188		1,323,400,000	206	131,530,000	122,290,000
219	Marquette Bank Minneapolis, NA	1,843,989,000	1,286,837,000	261	+42	1,027,646,000	258	126,817,000	120,012,000
220	Barnett Bank of Jacksonville NA, Fla.	1,837,711,000	1,803,672,000	228	+ 8	1,048,655,000	250	105,142,000	112,708,000
221	Norwest Bank South Dakota NA, Sioux Falls	1,821,153,000	1,637,675,000	226	+ 5	1,331,892,000	203	114,618,000	109,234,000
222	First National Bank, Akron, Ohio	1,796,977,000	1,716,105,000	211		1,526,600,000	183	183,608,000	167,879,000
223	Bank of Delaware, Wilmington	1,768,103,000	1,672,458,000	221		1,114,860,000	233	134,198,000	128,725,000
224	Merchants Bank, NA, Allentown, Pa.	1,750,313,000	1,680,080,156	219		1,169,383,000	222	144,670,000	134,457,100
225	United States Trust Co., Boston	1,724,913,000	985,332,000	323	+98	617,246,000	385	82,955,000	88,485,000
226	Comerica Bank NA, Jackson, Mich.	1,683,891,000	.....	.....	.....	.....	.....	132,986,000	.....
227	Barnett Bank of Southwest Florida, Sarasota	1,676,720,000	1,586,364,000	231	+ 4	325,910,901	645	100,042,000	102,422,000
228	Central Carolina Bank & Trust Co. NA, Durham, N.C.	1,676,392,000	1,575,041,000	234	+ 6	998,129,000	265	196,101,000	117,750,000
229	Commerce Bank of Kansas City NA, Mo.	1,644,094,000	1,334,364,000	255	+26	1,051,565,000	249	112,583,000	104,683,000
230	Valley National Bank, Passaic, N.J.	1,640,691,000	1,586,994,000	230		1,040,386,000	252	148,101,000	155,027,000
231	First American Bank NA, Washington, D.C.	1,579,968,000	1,579,162,000	233	+ 2	1,074,773,000	244	95,964,000	122,765,000
232	Bank of Oklahoma NA, Tulsa	1,576,061,000	1,897,079,000	216		1,419,368,000	193	70,122,000	61,500,000
233	Mercantile-Safe Deposit & Trust Co., Baltimore	1,572,342,000	1,370,075,000	250	+17	874,553,416	298	172,967,000	157,114,000
234	National Bank of Alaska, Anchorage	1,564,437,000	1,682,878,000	218		891,309,000	295	202,171,000	186,176,000
235	Key Bank of Maine, Augusta	1,558,264,000	1,457,284,000	243	+ 8	416,413,000	515	135,374,000	115,552,000
236	Fleet Bank-NH, Nashua	1,547,210,000	1,566,432,000	236		546,627,000	421	86,054,000	123,877,000
237	First National Bank, Toms River, N.J.	1,529,436,000	1,703,047,000	214		1,112,231,000	235	42,815,000*	143,162,000
238	Merchants Bank, Kansas City, Mo.	1,517,443,000	1,675,921,000	220		160,348,000	1336	120,332,000	118,380,000
239	Sunwest Bank of Albuquerque NA, N.M.	1,510,768,000	1,428,159,000	245	+ 6	1,267,294,711	215	126,310,000	135,205,000
240	Bank One, Cleveland, NA	1,486,763,000	1,506,233,000	240		1,030,029,347	256	121,874,000	131,803,000
241	San Diego Trust & Savings Bank, Calif.	1,483,900,000	1,343,063,000	254	+13	990,261,000	266	103,223,000	96,543,000
242	Barnett Bank of Tampa NA, Fla.	1,483,672,000	1,345,582,000	253	+11	806,805,000	315	77,307,000	79,334,000
243	Dominion Bank of Middle Tennessee, Nashville	1,483,571,000	1,353,367,000	251	+ 8	526,506,000	439	88,252,000	111,076,000
244	Fleet Bank of Maine, Portland	1,470,999,000	1,503,516,000	241		513,350,076	442	121,609,000	131,914,000
245	First Valley Bank, Bethlehem, Pa.	1,470,081,000	657,671,000	425	+ 180	643,626,509	368	103,055,000	69,445,000
246	First National Bank, Omaha, Neb.	1,468,137,000	1,230,621,000	274	+26	639,413,314	371	105,733,000	91,505,000
247	Bank of New York (Delaware), Wilmington	1,458,047,000	1,435,314,000	244		63,911,417	3711	375,667,000	282,876,000
248	Security Bank & Trust Co., Southgate, Mich.	1,443,781,000	1,298,274,000	259	+11	936,405,000	284	111,083,000	92,444,000
249	Casco Northern Bank, NA, Portland, Me.	1,443,471,000	1,568,424,000	235		924,672,438	267	72,201,000	103,603,000
250	Summit Bank, Fort Wayne, Ind.	1,419,512,000	1,408,292,000	247		897,227,653	292	111,503,000	106,733,000
251	United Missouri Bank of Kansas City NA	1,412,462,000	1,672,228,000	222		1,295,629,000	211	171,431,000	159,934,000
252	Bankers Trust (Delaware), Wilmington	1,405,886,000	536,250,000	497	+ 245	N.A.	.....	295,428,000	277,264,000
253	Summit Trust Co., N.J.	1,394,552,000	1,392,449,000	248		854,558,000	303	85,720,000	80,340,000
254	BayBank Harvard Trust Co., Cambridge, Mass.	1,377,264,000	1,324,366,000	256	+ 2	757,383,000	325	46,948,000	76,671,000
255	Jefferson National Bank, Charlottesville, Va.	1,363,064,000	1,240,749,000	270	+15	959,725,000	274	135,440,000	121,800,000
256	Mark Twain Bank, Ladue, Mo.	1,346,751,000	1,239,906,000	271	+15	156,721,000	1361	109,519,000	97,649,000
257	Colonial Bank, Montgomery, Ala.	1,342,285,000	1,156,843,000	286	+29	199,793,000	1046	106,723,000	92,914,000
258	First American Bank of Maryland, Silver Spring	1,336,972,000	1,286,115,000	262	+ 4	606,540,000	367	79,642,000	89,752,000
259	Fuji Bank & Trust Co., New York	1,327,311,000	2,414,405,000	158		2,427,997,000	114	229,701,000	254,725,000
260	Banco Central Corp., Isla Rey, P.R.	1,326,048,000	1,250,796,000	267	+ 7	1,004,493,796	263	141,086,000	122,309,000
261	Norwest Bank Nebraska NA, Omaha	1,324,721,000	1,295,915,000	260		1,145,307,000	224	71,928,000	77,921,000
262	National Bank of Commerce, Memphis, Tenn.	1,322,914,000	1,279,000,000	263	+ 1	934,261,000	285	126,541,000	113,555,000
263	United Penn Bank, Wilkes-Barre, Pa.	1,322,197,000	1,111,411,000	296	+33	885,770,000	297	85,211,000	79,912,000
264	Bank of Mississippi, Tupelo	1,320,339,000	1,236,825,000	272	+ 8	578,107,000	404	132,870,000	129,246,000
265	IBJ Schroder Bank & Trust Co., New York	1,317,147,000	1,390,817,000	249		1,622,787,000	172	328,221,000	333,419,000
266	First American Bank of New York	1,309,940,000	1,250,258,000	268	+ 2	733,599,000	333	110,707,000	110,280,000
267	Sun Bank of Tampa Bay, Tampa, Fla.	1,308,963,000	1,188,692,000	280	+13	480,107,000	464	109,034,000	104,305,000
268	Central Jersey Bank & Trust Co., Freehold Twp., N.J.	1,306,578,000	1,300,081,000	256		859,743,000	302	101,474,000	118,078,000
269	Bank IV Wichita, NA, Kan.	1,300,393,000	1,203,400,000	277	+ 8	1,089,172,000	238	103,720,000	105,547,000
270	First American Bank of Georgia NA, Atlanta	1,271,660,000	1,351,021,000	252		1,136,029,000	225	86,171,000	112,246,000
271	Daiwa Bank Trust Co., New York	1,268,602,000	1,585,135,000	232		902,954,000	290	186,685,000	180,498,000
272	Key Bank of Oregon, Portland	1,262,135,000	1,164,297,000	283	+ 11	102,153,123	2192	91,988,000	89,735,000
273	Marine Bank, Warren, Pa.	1,251,147,000	1,178,273,000	281	+ 8	792,948,000	317	118,502,000	110,381,000
274	FirsTier Bank, NA, Omaha, Neb.	1,221,893,000	1,122,917,000	293	+19	938,110,000	283	88,856,000	91,105,000
275	First Deposit National Bank, Tilton, N.H.	1,208,287,000	1,166,085,000	263‡	+8	.....	.....	86,958,000	86,393,000
276	York Bank & Trust Co., Pa.	1,204,826,000	1,015,258,000	311	+36	718,584,000	340	87,093,000	81,766,000
277	International Bank of Commerce, Laredo, Tex.	1,202,396,000	819,173,000	374	+97	501,318,392	449	72,793,000	55,584,000
278	Sunburst Bank, Grenada, Miss.	1,202,114,000	1,256,754,000	265		819,370,096	311	94,970,000	93,794,000
279	Westamerica Bank NA, San Rafael, Calif.	1,186,182,000	1,233,418,000	273		924,839,000	286	82,880,000	74,647,000
280	Gainer Bank NA, Gary, Ind.	1,184,307,000	1,110,451,000	297	+17	649,805,136	365	102,975,000	99,119,000
281	Commonwealth National Bank, Harrisburg, Pa.	1,182,905,000	1,215,016,000	275		1,083,177,000	241	76,075,000	75,019,000
282	Affiliated Bank, Franklin Park, Ill.	1,181,428,000	.....	.....	.....	.....	.....	107,867,000	.....
283	Barnett Bank of Volusia Cty., De Land, Fla.	1,180,775,000	817,951,000	376	+93	476,405,000	467	56,051,000	51,432,000
284	Security Pacific Bank Oregon, Portland	1,180,195,000	1,050,709,000	306	+22	871,380,000	300	90,145,000	79,583,000
285	First National Bank, Albuquerque, N.M.	1,179,302,000	991,619,000	317	+32	757,893,000	324	73,114,000	92,284,000
286	First Security Nat'l Bank & Trust Co., Lexington, Ky.	1,177,558,000	1,137,237,000	290	+ 4	807,529,000	314	96,203,000	95,988,000
287	First Bank of Montana NA, Billings	1,175,998,000	.....	.....	.....	.....	.....	96,777,000	.....
288	Key Bank of Puget Sound, Seattle	1,167,216,000	859,326,000	360	+72	602,645,000	393	86,244,000	67,144,000
289	Delaware Trust Co., Wilmington	1,155,167,000	1,129,153,000	292	+ 3	836,747,000	307	105,232,000	97,017,000
290	Provident Bank of Maryland, Baltimore	1,146,332,000	1,136,799,000	291		.....	.....	110,029,000	116,339,000
291	Bank One, Akron, NA, Ohio	1,143,893,000	1,117,399,000	295	+ 4	784,819,000	316	110,170,000	118,736,000
292	Victoria Bank & Trust Co., Tex.	1,127,336,000	499,405,000	.....	.....	539,716,415	428	89,227,000	44,985,000
293	United Counties Trust Co., Cranford, N.J.	1,121,903,000	1,008,889,000	312	+19	837,710,137	306	110,939,000	101,680,000
294	Texas Commerce Bank-El Paso, NA	1,113,986,000	1,051,124,000	305	+ 11	723,114,000	338	81,408,000	75,537,000
295	First Seneca Bank, Butler, Pa.	1,110,901,000	1,081,125,000	301	+ 6	973,502,000	271	83,840,000	79,579,000
296	Laredo National Bank, Tex.	1,110,465,000	1,162,271,000	284		891,460,000	294	86,509,000	89,523,000
297	Brown Brothers Harriman & Co., New York	1,109,458,000	982,357,000	322	+25	762,319,268	323	112,000,000	106,000,000
298	Mitsui Manufacturers Bank, Los Angeles	1,108,877,000	1,177,787,000	262		1,736,541,000	161	117,376,000	123,305,000
299	Liberty National Bank & Trust Co., Oklahoma City	1,106,562,000	1,056,834,000	304	+5	1,793,574,000	174	82,838,000	79,082,000
300	Republic National Bank, Miami	1,094,990,000	991,824,000	316	+16	834,059,000	327	86,416,000	83,396,000

Data Sources: American Banker questionnaire, Federal regulatory report of condition for Dec. 31, 1990, and various state banking departments. Deposits for 1990 may not be comparable with deposits reported for 1989 and 1986 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. **Equity capital** is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. For large banks, equity capital also includes the cumulative foreign currency translation adjustments. **N.A.**— Not available. **(a)**— The bank's parent, Bank of New England Corp., was ceased by federal regulators in January, 1991. Banks is now operating as an FDIC bridge bank. **(b)**— Bank was formed on June 1, 1990, to acquire Western Savings & Loan Assn., Phoenix, from the Resolution Trust Corp. **(c)**— A newly-chartered bank formed on Nov. 3, 1990, when Peoples Bank & Trust Co., Rocky Mount; Planters National Bank & Trust Co., Rocky Mount; and Peoples Bank Triad, Winston-Salem, merged. **(*)**— Yearend equity capital was not available, therefore, data as of Sept. 30, 1990 were used.

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Top 300 U.S. Commercial Banks

Listed geographically in deposit-size order within states ($ amounts in thousands)

Rank 12/90		Total Deposits 12/31/90	Tier 1 Capital Ratio	Total Capital Ratio
	Alabama			
66	AmSouth Bank NA, Birmingham	6,143,236	9.54	10.38
78	First Alabama Bank, Montgomery	5,267,148	12.00	13.00
142	Central Bank of the South, Birmingham	3,045,455	9.24	10.26
149	SouthTrust Bank of Alabama NA, Birmingham	2,789,003	7.02	7.87
257	Colonial Bank, Montgomery	1,342,285	6.78	7.77
	Alaska			
234	National Bank of Alaska, Anchorage	1,564,437	14.45	15.70
	Arizona			
38	Valley National Bank, Phoenix	8,676,899	7.31	8.06
67	First Interstate Bank of Arizona NA, Phoenix	6,136,112	9.09	9.97
87	Bank of America Arizona, Phoenix	4,746,588	N.A.	N.A.
117	Security Pacific Bank Arizona, Phoenix	3,822,980	7.82	10.06
188	Citibank (Arizona), Phoenix	2,215,199	9.24	10.76
	California			
2	Bank of America NT&SA, San Francisco	77,027,000	5.55	8.23
4	Security Pacific National Bank, Los Angeles	45,376,676	5.67	7.44
5	Wells Fargo Bank NA, San Francisco	42,716,399	4.90☆	6.50☆
17	First Interstate Bank of California, Los Angeles	15,831,927	5.56	8.08
23	Union Bank, San Francisco	11,922,019	5.89	9.95
69	Bank of California NA, San Francisco	5,935,470	5.92	10.39
81	Sanwa Bank California, San Francisco	5,241,100	8.92	11.99
106	Sumitomo Bank of California, San Francisco	4,236,387	6.19	8.53
110	City National Bank, Beverly Hills	4,102,785	8.46	9.71
168	Imperial Bank, Los Angeles	2,603,809	7.05	8.26
177	Bank of the West, Walnut Creek	2,320,511	5.18	7.79
241	San Diego Trust & Savings Bank	1,483,900	11.02	12.10
278	Westamerica Bank NA, San Rafael	1,186,182	8.67	10.00
298	Mitsui Manufacturers Bank, Los Angeles	1,106,877	9.78	11.28
	Colorado			
182	United Bank of Denver NA	2,234,603	N.A.	N.A.
	Connecticut			
32	Connecticut National Bank, Hartford	9,890,645	7.78	8.55
58	Connecticut Bank & Trust Co. NA, Hartford	6,860,236	N.A.	N.A.
144	Union Trust Co., Stamford	2,912,069	6.77	8.31
199	Bank of Boston Connecticut, Waterbury	2,072,540	10.18	11.77
211	Citytrust, Bridgeport	1,940,876	N.A.	N.A.
212	Fleet Bank of Connecticut, Hartford	1,924,206	8.88	10.06
	Delaware			
85	Greenwood Trust Co., New Castle	4,815,884	8.77	10.29
92	Chase Manhattan Bank (USA), Wilmington	4,553,242	8.00	8.66
108	MBNA America Bank, NA, Newark	4,171,483	2.73	5.22
147	Wilmington Trust Co.	2,852,996	10.28	11.61
161	American Express Centurion Bank, Newark	2,532,359	7.46	8.96
182	Morgan Bank (Delaware), Wilmington	2,523,224	7.57	10.00
223	Bank of Delaware, Wilmington	1,768,103	8.60	9.85
247	Bank of New York (Delaware), Wilmington	1,458,047	7.35	8.60
252	Bankers Trust (Delaware), Wilmington	1,405,886	9.73	13.58
289	Delaware Trust Co., Wilmington	1,155,167	8.61	9.88
	District of Columbia			
73	Riggs National Bank, Washington, D.C.	5,647,120	5.56	8.14
88	American Security Bank NA, Washington, D.C.	4,764,057	2.47	3.97
231	First American Bank NA, Washington, D.C.	1,579,968	7.80	9.30
	Florida			
19	First Union Nat'l Bank of Florida, Jacksonville	12,468,080	6.70	8.70
30	Southeast Bank NA, Miami	11,167,261	6.20	9.25
33	NCNB National Bank of Florida, Tampa	9,856,891	8.42	8.89
70	Barnett Bank of South Florida NA, Miami	5,812,077	5.44	7.47
71	Citizens & Southern National Bank, Fort Lauderdale	5,662,849	7.32	8.57
84	First Florida Bank NA, Tampa	4,939,848	7.86	9.36
122	Sun Bank NA, Orlando	3,639,093	8.16	9.37
166	Barnett Bank of Pinellas Cty., St. Petersburg	2,510,004	6.57	7.82
167	Barnett Bank of Palm Beach Cty., West Palm Beach	2,493,442	6.30	7.24
179	Barnett Bank of Central Florida NA, Orlando	2,277,691	6.09	7.59
214	Sun Bank/Miami NA	1,910,392	9.50	10.75
216	Sun Bank/South Florida NA, Fort Lauderdale	1,876,237	12.75	14.00
220	Barnett Bank of Jacksonville NA	1,837,711	5.21	7.79
227	Barnett Bank of Southwest Florida, Sarasota	1,676,720	7.65	8.61
242	Barnett Bank of Tampa NA	1,483,672	4.14	5.33
267	Sun Bank of Tampa Bay, Tampa	1,308,963	11.05	12.30
283	Barnett Bank of Volusia Cty., De Land	1,180,775	6.28	7.26
300	Republic National Bank, Miami	1,094,990,000	12.40	13.53
	Georgia			
34	Citizens & Southern National Bank, Atlanta	9,865,732	7.25	8.59
83	First National Bank, Atlanta	6,479,114	8.56	9.56
103	Trust Company Bank, Atlanta	4,256,126	9.08	10.02
133	First Union National Bank, Atlanta	3,137,630	7.09	9.05
139	Bank South NA, Atlanta	3,085,861	6.95	8.45
270	First American Bank of Georgia NA, Atlanta	1,271,680	9.16	10.67
	Hawaii			
46	Bank of Hawaii, Honolulu	7,967,380	13.07	15.24
94	First Hawaiian Bank, Honolulu	4,487,164	8.72	9.61
	Idaho			
165	West One Bank Idaho, NA, Boise	2,514,298	9.73	10.17
213	First Security Bank of Idaho NA, Boise	1,919,777	7.96	9.33
	Illinois			
12	First National Bank, Chicago	25,299,561	4.90	7.50
15	Continental Bank NA, Chicago	16,455,000	7.17	7.53
54	Harris Trust & Savings Bank, Chicago	6,881,758	6.71	7.38
	Illinois (continued)			
68	Northern Trust Co., Chicago	5,982,563	6.80	8.40
112	American National Bank & Trust Co., Chicago	3,945,742	5.78	8.01
114	LaSalle National Bank, Chicago	3,880,474	7.36	8.11
282	Affiliated Bank, Franklin Park	1,181,428	10.49	11.45
	Indiana			
121	INB National Bank, Indianapolis	3,666,390	8.54	10.02
136	Bank One, Indianapolis, NA	3,130,204	8.12	9.13
154	Merchants National Bank & Trust Co., Indianapolis	2,229,039	6.50	8.00
250	Summit Bank, Fort Wayne	1,419,512	8.00	9.56
265	Gainer Bank NA, Gary	1,184,307	6.64	7.13
	Iowa			
172	Norwest Bank Iowa, NA, Des Moines	2,413,443	9.65	10.44
	Kansas			
249	Bank IV Wichita, NA	1,300,360	8.82	10.06
	Kentucky			
119	Citizens Fidelity Bank & Trust Co., Louisville	3,814,066	7.76	9.01
134	First National Bank, Louisville	3,135,279	7.19	8.25
202	Liberty National Bank & Trust Co., Louisville	2,035,655	9.28	10.31
248	First Security Nat'l Bank & Trust Co., Lexington	1,177,558	8.47	9.97
	Louisiana			
75	Hibernia National Bank, New Orleans	5,574,563	5.73	7.37
127	Premier Bank NA, Baton Rouge	3,478,823	8.37	9.15
176	Whitney National Bank, New Orleans	2,359,777	11.12	11.88
185	First National Bank of Commerce, New Orleans	2,229,004	9.24	10.74
	Maine			
235	Key Bank of Maine, Augusta	1,558,264	8.82	9.87
244	Fleet Bank of Maine, Portland	1,470,999	9.96	10.89
249	Casco Northern Bank, NA, Portland	1,443,471	5.93	7.47
	Maryland			
36	Maryland National Bank, Baltimore	11,817,965	3.43☆	5.63☆
76	First National Bank of Maryland, Baltimore	5,544,178	7.50	9.23
125	Sovran Bank/Maryland, Bethesda	3,598,845	6.77	8.03
143	Bank of Baltimore	2,939,147	7.47	8.29
163	Signet Bank Maryland, Baltimore	2,697,955	7.60	9.84
206	Citizens Bank of Maryland, Laurel	1,990,687	12.02	13.01
233	Mercantile-Safe Deposit & Trust Co., Baltimore	1,572,342	8.07	9.11
258	First American Bank of Maryland, Silver Spring	1,336,972	8.49	8.09
290	Provident Bank of Maryland, Baltimore	1,146,332	12.16	12.16
	Massachusetts			
13	First National Bank, Boston	20,079,100	4.90	7.40
39	Bank of New England NA, Boston	9,406,853	N.A.	N.A.
57	Shawmut Bank, NA, Boston	6,995,225	8.24	9.50
60	State Street Bank & Trust Co., Boston	7,597,039	10.70	11.40
64	Boston Safe Deposit & Trust Co.	6,785,766	10.80	11.70
115	BayBank Middlesex, Burlington	3,879,631	5.79	7.89
201	BayBank South, Dedham	2,061,842	6.52	8.55
226	United States Trust Co., Boston	1,724,913	5.88	7.49
254	BayBank Harvard Trust Co., Cambridge	1,377,264	6.27	9.04
	Michigan			
14	NBD Bank, NA, Detroit	16,864,551	7.30	8.36
42	Comerica Bank-Detroit	8,175,966	6.61	7.83
47	Michigan National Bank, Farmington Hills	7,717,635	8.44	9.86
57	Manufacturers National Bank, Detroit	6,812,205	7.20	8.79
157	Old Kent Bank & Trust Co., Grand Rapids	2,610,099	9.04	10.26
164	First of America Bank-SE Michigan NA, Detroit	2,515,349	9.14	10.16
226	Comerica Bank NA, Jackson	1,683,891	13.04	13.04
248	Security Bank & Trust Co., Southgate	1,443,781	7.03	7.84
	Minnesota			
40	Norwest Bank Minnesota NA, Minneapolis	8,372,123	5.49	8.16
41	First Bank NA, Minneapolis	8,371,501	5.99☆	8.40☆
219	Marquette Bank Minneapolis, NA	1,843,989	5.35	5.78
	Mississippi			
136	Deposit Guaranty National Bank, Jackson	3,123,898	8.81	10.07
141	Trustmark National Bank, Jackson	3,067,993	10.02	11.27
264	Bank of Mississippi, Tupelo	1,320,339	12.15	13.54
278	Sunburst Bank, Grenada	1,202,114	8.41	9.65
	Missouri			
48	Boatmen's National Bank, St. Louis	7,664,598	10.29	11.53
126	Mercantile Bank of St. Louis NA, Clayton	3,482,462	6.52	7.78
181	Boatmen's First National Bank, Kansas City	2,245,676	10.44	11.89
193	Commerce Bank of St. Louis NA, Clayton	2,167,086	8.17	9.42
229	Commerce Bank of Kansas City NA	1,644,094	9.52†	10.85†
238	Merchants Bank, Kansas City	1,517,443	7.30	8.61
251	United Missouri Bank of Kansas City NA	1,412,462	18.56	19.99
256	Mark Twain Bank, Ladue	1,346,751	7.19	8.14
	Montana			
267	First Bank of Montana NA, Billings	1,175,998	N.A.	N.A.
	Nebraska			
248	First National Bank, Omaha	1,468,137	6.06	7.12
261	Norwest Bank Nebraska NA, Omaha	1,324,721	8.00	8.70
274	FirsTier Bank, NA, Omaha	1,221,893	8.57	10.06
	Nevada			
138	First Interstate Bank of Nevada, NA, Reno	3,097,124	7.32	8.67
155	Valley Bank of Nevada, Las Vegas	2,652,527	9.05	9.68

(†)— Revised since publication on 3/25/91. For other footnotes see next page

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Top 300 U.S. Commercial Banks

Listed geographically in deposit-size order within states ($ amounts in thousands)

Dep. Rank 12/90		Total Deposits 12/31/90	Tier 1 Capital Ratio	Total Capital Ratio
	New Hampshire			
236	Fleet Bank-NH, Nashua	1,547,210	7.26	8.17
276	First Deposit National Bank, Tilton	1,208,287	6.45	7.95
	New Jersey			
38	First Fidelity Bank, NA, Newark	8,518,761	6.19	8.95
43	Midlantic National Bank, Newark	8,132,110	6.75	7.64
85	National Westminster Bank NJ, Jersey City	6,165,963	6.09	7.53
91	UJB/Hackensack	4,616,975	7.32	8.95
104	Chemical Bank New Jerbey NA, East Brunswick	4,257,958	6.14	8.25
123	National Community Bank, Rutherford	3,626,275	6.99	8.51
128	Midlantic National Bank/North, West Paterson	3,388,057	7.50	8.32
158	New Jersey National Bank, Pennington	2,625,351	7.78	9.04
160	Citizens First National Bank, Ridgewood	2,542,619	4.62	6.16
178	First Fidelity Bank, NA, S. Jersey, Burlington Twp.	2,310,651	5.17	5.96
188	First Fidelity Bank, NA/North Jersey, Totowa	2,228,073	6.25	6.96
190	United Jersey Bank/Central NA, Princeton	2,191,519	7.14	8.43
208	National State Bank, Elizabeth	1,962,052	5.31	7.32
217	Trust Company of New Jersey, Jersey City	1,864,280	10.00	11.20
230	Valley National Bank, Passaic	1,640,691	10.45	11.55
237	First National Bank, Toms River	1,529,436	N.A.	N.A.
253	Summit Trust Co.	1,394,552	7.33	9.42
288	Central Jersey Bank & Trust Co., Freehold Twp.	1,306,578	9.23	11.75
293	United Counties Trust Co., Cranford	1,121,903	18.80	20.10
	New Mexico			
239	Sunwest Bank of Albuquerque NA	1,510,768	9.56	11.06
285	First National Bank, Albuquerque	1,179,302	N.A.	N.A.
	New York			
1	Citibank, NA, New York	112,586,000	4.88	7.76
3	Chase Manhattan Bank NA, New York	59,862,000	4.06☆	7.44☆
6	Manufacturers Hanover Trust Co., New York	41,384,000	5.15	8.23
7	Morgan Guaranty Trust Co., New York	37,847,005	5.12	9.23
8	Bank of New York	33,468,870	5.22	7.42
9	Chemical Bank, New York	30,667,000	5.48	8.02
10	Bankers Trust Co., New York	28,844,000	4.93	8.83
15	Marine Midland Bank, NA, Buffalo	16,356,546	6.38	8.50
16	Republic National Bank, New York	15,750,448	15.06	17.32
20	National Westminster Bank USA, New York	12,425,567	4.96	7.32
68	Bank of Tokyo Trust Co., New York	4,734,769	5.17	8.50
96	Chase Lincoln First Bank, NA, Rochester	4,485,881	7.94	8.53
98	Israel Discount Bank, New York	4,462,890	16.80	19.26
99	Manufacturers & Traders Trust Co., Buffalo	4,382,835	6.92	8.42
100	European American Bank, New York	4,335,057	8.12☆	9.39☆
107	Key Bank of Eastern New York NA, Albany	4,209,030	7.26	8.81
111	Norstar Bank of Upstate NY, Albany	4,022,002	13.76	14.10
124	Norstar Bank NA, Buffalo	3,600,746	9.58	10.35
129	Citibank (New York State), Perinton	3,289,868	8.93	9.21
145	Bank Leumi Trust Co., New York	2,860,504	5.34	7.50
150	Barclays Bank of New York, NA	2,778,585	6.33	8.59
152	Norstar Bank, Melville	2,707,538	7.71	8.53
180	Key Bank of Central New York, NA, Syracuse	2,251,901	7.36	8.29
187	Key Bank of Western New York NA, Buffalo	2,226,832	6.22	8.80
196	Industrial Bank of Japan Trust Co., New York	2,156,818	10.48	13.06
207	United States Trust Co., New York	1,980,648	11.26	12.59
259	Fuji Bank & Trust Co., New York	1,327,311	7.80	9.90
265	IBJ Schroder Bank & Trust Co., New York	1,317,147	9.17	10.41
266	First American Bank of New York	1,309,940	9.43	10.69
271	Daiwa Bank Trust Co., New York	1,268,602	13.27	14.70
297	Brown Brothers Harriman & Co., New York	1,109,458	12.67	12.67
	North Carolina			
22	First Union National Bank, Charlotte	12,076,946	6.79	8.28
24	Wachovia Bank & Trust Co., NA, Winston-Salem	11,889,754	8.46	9.27
27	NCNB National Bank of North Carolina, Charlotte	11,802,446	6.42	8.29
102	First-Citizens Bank & Trust Co., Raleigh	4,286,669	8.64	10.32
113	Branch Banking & Trust Co., Wilson	3,935,319	6.85	9.10
183	Southern National Bank, Lumberton	2,229,419	9.46☆	10.69☆
195	United Carolina Bank, Whiteville	2,161,425	10.34	11.62
200	Centura Bank, Rocky Mount	2,071,879	8.97	9.98
228	Central Carolina Bank & Trust Co. NA, Durham	1,676,392	9.11	9.11
	Ohio			
53	Ameritrust Co. NA, Cleveland	7,193,000	6.87	7.73
56	Huntington National Bank, Columbus	6,837,531	8.06	9.41
72	Society National Bank, Cleveland	5,653,381	7.27	8.39
80	National City Bank, Cleveland	5,260,901	7.64	8.75
154	BancOhio National Bank, Columbus	4,316,076	7.49	8.74
119	Bank One, Columbus, NA	3,808,331	4.96	7.51
132	Fifth Third Bank, Cincinnati	3,183,426	8.80	11.99
151	Central Trust Co., NA, Cincinnati	2,741,051	5.31	7.40
159	Society Bank NA, Dayton	2,559,228	7.47	8.78
173	Society Bank & Trust, Toledo	2,402,053	9.59	10.52
174	Star Bank, NA, Cincinnati	2,390,345	10.25	11.64
197	Bank One, Dayton, NA	2,117,053	6.77	9.13
215	Provident Bank, Cincinnati	1,883,146	6.70	8.60
222	First National Bank, Akron	1,796,977	9.87	10.58
240	Bank One, Cleveland, NA	1,486,763	7.21	9.66
291	Bank One, Akron, NA	1,143,893	9.27	11.12
	Oklahoma			
232	Bank of Oklahoma NA, Tulsa	1,576,061	(2.21)	(2.21)
299	Liberty National Bank & Trust Co., Oklahoma City	1,106,562	11.62	13.12
	Oregon			
51	United States National Bank, Portland	7,575,817	7.35	8.64
78	First Interstate Bank of Oregon NA, Portland	5,297,333	8.60	9.80
272	Key Bank of Oregon, Portland	1,262,135	7.95	9.00
284	Security Pacific Bank Oregon, Portland	1,180,195	6.93	8.27
	Pennsylvania			
25	Mellon Bank, NA, Pittsburgh	11,834,294	4.53	8.46
26	CoreStates Bank, NA, Philadelphia	11,796,851	6.81	8.84
31	Pittsburgh National Bank	10,910,127	6.24	8.48
44	Mellon Bank (East) PSFS, NA, Philadelphia	8,111,122	10.03	11.88
45	Meridian Bank, Reading	8,000,495	5.41	7.42
61	Fidelity Bank, NA, Philadelphia	6,622,814	5.90	8.47
64	Provident National Bank, Philadelphia	6,314,140	5.92	7.51
116	Continental Bank, Norristown	3,853,103	7.85	8.63
154	Union National Bank, Pittsburgh	2,655,304	7.61	9.11
168	Equibank, Pittsburgh	2,454,254	6.70	7.55
169	Hamilton Bank, Lancaster	2,445,172	8.01	9.60
175	First Eastern Bank, NA, Wilkes-Barre	2,383,782	6.89	8.41
192	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,167,674	4.18	7.79
204	Dauphin Deposit Bank & Trust Co., Harrisburg	2,015,844	11.75	12.53
224	Merchants Bank, NA, Allentown	1,750,313	9.18	10.42
245	First Valley Bank, Bethlehem	1,470,081	5.64	7.41
263	United Penn Bank, Wilkes-Barre	1,322,197	8.91	9.54
273	Marine Bank, Warren	1,251,147	11.70	13.60
278	York Bank & Trust Co.	1,204,826	8.64	9.27
281	Commonwealth National Bank, Harrisburg	1,182,905	9.08	11.27
296	First Seneca Bank, Butler	1,110,901	10.11	11.27
	Puerto Rico			
82	Banco Popular de Puerto Rico, San Juan	7,434,524	9.85	12.77
130	Banco Santander Puerto Rico, Hato Rey	3,243,734	9.70	11.86
260	Banco Central Corp., Hato Rey, P.R.	1,326,048	12.77	14.78
	Rhode Island			
60	Fleet National Bank, Providence	6,781,823	7.39	9.22
170	Rhode Island Hospital Trust Nat'l Bank, Providence	2,442,474	7.71☆	9.21☆
	South Carolina			
83	South Carolina National Bank, Columbia	5,020,752	9.26	10.48
131	Citizens & Southern National Bank, Columbia	3,217,853	8.93	10.26
171	NCNB National Bank of South Carolina, Columbia	2,438,761	7.77	8.19
	South Dakota			
120	Citibank (South Dakota), NA, Sioux Falls	3,772,935	8.10	9.55
221	Norwest Bank South Dakota NA, Sioux Falls	1,821,153	8.00	9.60
	Tennessee			
77	First American National Bank, Nashville	5,525,998	7.37	8.90
82	First Tennessee Bank NA, Memphis	5,150,499	8.68	12.26
96	Sovran Bank/Tennessee, Nashville	4,420,953	8.31	9.51
198	Third National Bank, Nashville	2,095,175	9.02	10.29
218	Union Planters National Bank, Memphis	1,862,631	8.42	9.93
243	Dominion Bank of Middle Tennessee, Nashville	1,483,571	7.77	9.30
252	National Bank of Commerce, Memphis	1,322,914	7.08	7.62
	Texas			
11	NCNB Texas National Bank, Dallas	26,593,824	8.69	10.08
21	Bank One, Texas, NA, Dallas	12,283,510	7.86	9.17
58	Texas Commerce Bank NA, Houston	6,781,939	6.39	8.29
90	First Interstate Bank of Texas, NA, Houston	4,688,492	7.25	7.77
106	Team Bank, Fort Worth	4,243,742	10.78	11.66
109	First City, Texas-Houston, NA	4,113,118	3.06	5.16
181	Frost National Bank, San Antonio	2,190,766	11.55	13.30
203	Texas Commerce Bank Dallas NA	2,030,361	6.84	8.25
209	First City, Texas-Dallas	1,953,321	4.74	6.27
277	International Bank of Commerce, Laredo	1,202,396	10.13	11.10
292	Victoria Bank & Trust Co.	1,127,336	12.67	13.91
294	Texas Commerce Bank-El Paso, NA	1,113,986	10.38	11.86
296	Laredo National Bank	1,110,465	17.40	18.87
	Utah			
146	First Security Bank of Utah NA, Salt Lake City	2,874,050	9.04	10.68
189	Zions First National Bank, Salt Lake City	2,214,248	9.36	10.21
	Virginia			
29	Sovran Bank, NA, Richmond	11,420,893	6.78	7.53
49	Crestar Bank, Richmond	7,612,797	6.53	8.82
74	Signet Bank/Virginia, Richmond	5,626,643	8.11	10.70
99	Dominion Bank, NA, Roanoke	4,690,115	4.86☆	6.09☆
93	Central Fidelity Bank, Richmond	4,533,192	7.26☆	8.81☆
140	First American Bank of Virginia, McLean	3,084,755	6.37	7.89
210	First Virginia Bank, Falls Church	1,950,336	7.32	7.97
255	Jefferson National Bank, Charlottesville	1,363,064	13.58	14.54
	Washington			
36	Seattle-First National Bank	9,563,041	7.98	10.52
62	Security Pacific Bank Washington, Seattle	6,512,827	7.38	9.71
97	U.S. Bank of Washington, NA, Seattle	4,430,773	5.97	7.15
137	First Interstate Bank of Washington NA, Seattle	3,114,826	N.A.	N.A.
163	Puget Sound National Bank, Tacoma	2,522,540	6.53	7.47
286	Key Bank of Puget Sound, Seattle	1,167,216	5.30	6.10
	Wisconsin			
148	First Wisconsin National Bank, Milwaukee	2,847,874	7.72☆	8.77☆
194	Bank One, Milwaukee NA	2,162,837	8.35☆	9.29☆
206	M & I Marshall & Ilsley Bank, Milwaukee	1,981,499	8.40☆	9.56☆

Data source American Banker survey and banks' federal regulatory report of condition. **Tier 1 Capital Ratio** is tier 1 capital divided by weighted risk assets, using the 1990 guidelines. **Total Capital Ratio** is total qualifying capital (tier 1 plus tier 2 capital) divided by weighted risk assets, using the 1990 guidelines. **Tier 1 capital** (1990 guidelines) consists of common stockholders' equity, qualifying noncumulative perpetual preferred stock and related surplus, minority interest in the stockholders' equity accounts of consolidated subsidiaries, and other allowable supplementary capital during the transition period, minus goodwill and other disallowed intangibles. **Tier 2 capital** (1990 guidelines) consists subordinated debt plus intermediate term preferred stock up to a maximum of 50% of tier 1 capital, qualifying loan and lease loss reserves limited to 1.50% of gross risk weighted assets, cumulative perpetual preferred stock and related surplus, hybrid capital instruments and mandatory convertible notes, and other, which includes deferred losses pursuant to 12 U.S.C. 1823(j). For the purposes of calculating the total capital requirements, Tier 2 capital cannot exceed the amount of Tier 1 capital. Also, during the transition period, the guidelines reduce the amount of the allowance that may be included in total capital. By yearend 1990, the amount of the allowance qualifying as capital was 1.5% of an institutions weighted risk assets. By yearend 1992, the amount of the allowance qualifying for inclusion in Tier 2 capital cannot exceed 1.25% of weighted risk assets. Also, during the transition, in computing the ratios, **gross risk adjusted assets** are **reduced** by the unreused portion of the allowance for loan losses and by disallowed intangibles. **The capital targets:** by yearend 1990, the ratios of Tier 1 and total capital to weighted risk assets should be **3.625%** and **7.25%**, respectively. By yearend 1992, the ratios of Tier 1 and total capital to weighted risk assets should be **4.00%** and **8.00%**, respectively. (☆)— Calculated using the more stringent 1992 guidelines. ( )— Indicates a negative number. N.A.— Not available.

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Top 300 Commercial Banks in the United States

In order of total assets Dec. 31, 1990, compared with Dec. 31, 1989

Rank 12/31/90		Assets 12/31/90	Assets 12/31/89	Rank 12/31/89	Gain
1	Citibank, NA, New York	157,821,000,000	161,988,000,000	1	
2	Bank of America NT&SA, San Francisco	98,281,000,000	86,712,000,000	2	
3	Chase Manhattan Bank NA, New York	73,360,000,000	83,807,666,000	3	
4	Morgan Guaranty Trust Co., New York	68,645,842,000	64,707,226,000	4	
5	Manufacturers Hanover Trust Co., New York	57,753,000,000	54,740,000,000	5	
6	Security Pacific National Bank, Los Angeles	55,681,500,000	54,313,683,000	6	
7	Wells Fargo Bank NA, San Francisco	53,823,569,000	45,555,858,000	9	+2
8	Bankers Trust Co., New York	53,681,000,000	51,113,127,000	7	
9	Chemical Bank, New York	48,160,000,000	45,512,000,000	10	+1
10	Bank of New York	42,383,461,000	46,361,809,000	8	
11	First National Bank, Chicago	35,994,285,000	36,410,185,000	11	
12	NCNB Texas National Bank, Dallas	32,729,399,000	33,748,419,000	12	
13	Continental Bank NA, Chicago	26,737,000,000	29,358,018,000	14	+1
14	First National Bank, Boston	24,866,576,000	30,000,100,000	13	
15	Republic National Bank, New York	22,914,176,000	21,030,950,000	18	+3
16	NBD Bank, NA, Detroit	21,858,195,000	17,014,841,000	21	+5
17	Marine Midland Bank, NA, Buffalo, N.Y.	19,546,106,000	21,546,713,000	16	
18	NCNB National Bank of North Carolina, Charlotte	19,070,326,000	20,443,391,000	19	+1
19	First Interstate Bank of California, Los Angeles	19,068,021,000	21,228,507,000	17	
20	First Union National Bank, Charlotte, N.C.	18,738,779,000	16,767,084,000	22	+2
21	Mellon Bank, NA, Pittsburgh	17,381,784,000	22,897,193,000	15	
22	Wachovia Bank & Trust Co., NA, Winston-Salem, N.C.	16,844,993,000	15,143,871,000	25	+3
23	First Union National Bank of Florida, Jacksonville	16,682,706,000	9,180,518,000	55	+ 32
24	CoreStates Bank, NA, Philadelphia	16,537,088,000	10,038,832,000	44	+ 20
25	Pittsburgh National Bank	16,529,301,000	17,151,513,000	20	
26	Union Bank, San Francisco	16,313,083,000	15,375,629,000	24	
27	National Westminster Bank USA, New York	16,246,421,000	14,531,012,000	26	
28	Bank One, Texas, NA, Dallas	14,401,828,000	12,271,581,000	34	+6
29	Sovran Bank, NA, Richmond	14,340,660,000	13,815,734,000	28	
30	Maryland National Bank, Baltimore	14,225,796,000	9,487,848,000	50	+ 20
31	Citizens & Southern National Bank, Atlanta	13,458,315,000	12,441,682,000	31	
32	Bank of New England NA, Boston (a)	13,428,614,000	14,292,638,000	27	
33	Southeast Bank NA, Miami	13,063,547,000	15,966,390,000	23	
34	Seattle-First National Bank	12,380,232,000	12,332,648,000	33	
35	NCNB National Bank of Florida, Tampa	12,186,022,000	11,876,828,000	35	
36	Connecticut National Bank, Hartford	11,949,508,000	12,471,078,000	30	
37	State Street Bank & Trust Co., Boston	11,730,237,000	10,101,462,000	41	+4
38	First Fidelity Bank, NA, Newark, N.J.	11,615,529,000	12,342,949,000	32	
39	First Bank NA, Minneapolis	11,530,717,000	12,702,725,000	29	
40	Norwest Bank Minnesota NA, Minneapolis	11,340,493,000	8,512,834,000	62	+ 22
41	Shawmut Bank, NA, Boston	10,765,994,000	9,270,551,000	54	+ 13
42	Crestar Bank, Richmond	10,710,958,000	10,190,113,000	40	
43	Chase Manhattan Bank (USA), Wilmington, Del.	10,706,688,000	9,387,758,000	53	+ 10
44	United States National Bank, Portland, Ore.	10,691,424,000	10,263,310,000	39	
45	Citibank (South Dakota), NA, Sioux Falls	10,460,383,000	11,142,112,000	37	
46	Comerica Bank-Detroit	10,419,067,000	10,097,839,000	43	
47	Boatmen's National Bank, St. Louis	10,396,683,000	7,808,409,000	72	+ 25
48	Meridian Bank, Reading, Pa.	10,208,572,000	10,100,927,000	42	
49	Harris Trust & Savings Bank, Chicago	10,029,777,000	9,989,430,000	45	
50	Manufacturers National Bank, Detroit	9,909,616,000	8,678,071,000	60	+ 10
51	Fleet National Bank, Providence, R.I.	9,753,976,000	9,701,134,000	49	
52	Texas Commerce Bank NA, Houston	9,678,825,000	11,625,807,000	36	
53	Mellon Bank (East) PSFS, NA, Philadelphia	9,562,772,000	4,670,096,000	114	+ 61
54	Bank of Hawaii, Honolulu	9,486,306,000	8,016,497,000	69	+ 15
55	Valley National Bank, Phoenix	9,434,502,000	9,391,928,000	52	
56	Michigan National Bank, Farmington Hills	9,419,532,000	9,853,367,000	46	
57	Northern Trust Co., Chicago	9,412,611,000	8,634,500,000	61	+4
58	American Express Centurion Bank, Newark, Del.	9,389,644,000	8,754,152,000	59	+1
59	Boston Safe Deposit & Trust Co.	9,329,719,000	10,771,670,000	38	
60	Midlantic National Bank, Newark, N.J.	9,242,653,000	9,818,182,000	47	
61	First National Bank, Atlanta	9,155,029,000	8,493,590,000	63	+2
62	Provident National Bank, Philadelphia	9,021,437,000	8,322,387,000	64	+2
63	Fidelity Bank, NA, Philadelphia	8,942,257,000	9,475,294,000	51	
64	Banco Popular de Puerto Rico, San Juan	8,777,682,000	5,923,309,000	91	+ 27
65	Huntington National Bank, Columbus, Ohio	8,771,333,000	8,899,567,000	58	
66	Bank of Tokyo Trust Co., New York	8,771,083,000	8,239,421,000	65	
67	Ameritrust Co. NA, Cleveland	8,654,303,000	8,923,360,000	57	
68	Bank of California NA, San Francisco	8,493,807,000	7,897,834,000	70	+2
69	National City Bank, Cleveland	8,182,918,000	8,209,006,000	66	
70	Signet Bank/Virginia, Richmond	7,991,481,000	8,934,256,000	56	
71	Security Pacific Bank Washington, Seattle	7,813,116,000	8,073,701,000	68	
72	Society National Bank, Cleveland	7,707,338,000	8,130,642,000	67	
73	AmSouth Bank NA, Birmingham, Ala.	7,681,286,000	7,567,555,000	74	+1
74	First National Bank of Maryland, Baltimore	7,222,067,000	6,367,057,000	83	+9
75	Connecticut Bank & Trust Co. NA, Hartford (a)	7,210,748,000	9,735,030,000	48	
76	Sanwa Bank California, San Francisco	7,140,099,000	6,918,322,000	77	+1
77	National Westminster Bank NJ, Jersey City	7,079,656,000	5,071,749,000	103	+ 26
78	Greenwood Trust Co., New Castle, Del.	7,055,746,000	7,050,646,000	75	
79	South Carolina National Bank, Columbia	6,921,017,000	6,074,409,000	90	+ 11
80	First City, Texas-Houston, NA	6,883,489,000	7,622,619,000	73	
81	Trust Company Bank, Atlanta	6,820,515,000	6,312,806,000	86	+5
82	First Interstate Bank of Arizona NA, Phoenix	6,710,967,000	6,754,000,000	78	
83	Hibernia National Bank, New Orleans	6,560,190,000	6,525,987,000	81	
84	Dominion Bank, NA, Roanoke, Va.	6,527,978,000	4,763,899,000	111	+ 27
85	Citizens & Southern National Bank, Fort Lauderdale, Fla.	6,504,266,000	6,209,090,000	87	+2
86	First American National Bank, Nashville, Tenn.	6,482,160,000	3,047,923,000	165	+ 79
87	First Tennessee Bank NA, Memphis	6,476,127,000	6,142,997,000	88	+1
88	Barnett Bank of South Florida NA, Miami	6,467,260,000	6,108,748,066	89	+1
89	Riggs National Bank, Washington, D.C.	6,313,294,000	6,691,634,000	79	
90	First Alabama Bank, Montgomery	6,176,483,000	5,368,038,000	99	+9
91	Central Fidelity Bank, Richmond	6,173,634,000	5,433,351,000	98	+7
92	Chase Lincoln First Bank, NA, Rochester, N.Y.	6,143,935,000	6,444,770,000	82	
93	First Interstate Bank of Oregon NA, Portland	5,874,919,000	6,333,809,000	85	
94	First Florida Bank NA, Tampa	5,771,961,000	5,570,790,000	97	+3
95	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	5,756,600,000	5,659,249,000	95	
96	Citibank (New York State), Purchase	5,680,632,000	5,719,941,000	94	
97	BancOhio National Bank, Columbus	5,652,343,000	5,910,659,000	93	
98	American Security Bank NA, Washington, D.C.	5,612,314,000	5,915,463,000	92	
99	United Jersey Bank, Hackensack, N.J.	5,542,400,000	5,277,948,000	101	+2
100	U.S. Bank of Washington, NA, Seattle	5,525,483,000	5,091,369,000	102	+2

For footnotes, see page 21A.

Table continues on next page.

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Top 300 Commercial Banks in the United States

In order of total assets Dec. 31, 1990, compared with Dec. 31, 1989

Rank 12/31/90		Assets 12/31/90	12/31/89	Rank 12/31/89	Gain
101	Bank of America Arizona, Phoenix (b)	5,503,875,000			
102	Manufacturers & Traders Trust Co., Buffalo, N.Y.	5,474,813,000	4,044,705,000	133	+ 31
103	Citibank (Nevada) NA, Las Vegas	5,420,451,000	7,044,688,000	76	
104	IBJ Schroder Bank & Trust Co., New York	5,411,555,000	3,074,761,000	163	+ 59
105	Sovran Bank/Tennessee, Nashville	5,339,080,000	3,986,337,000	135	+ 30
106	Morgan Bank (Delaware), Wilmington	5,293,425,000	4,900,310,000	107	+1
107	First Interstate Bank of Texas, NA, Houston	5,155,949,000	6,345,285,000	84	
108	First Hawaiian Bank, Honolulu	5,092,271,000	4,765,425,000	110	+2
109	Bank One, Columbus, NA, Ohio	5,086,048,000	4,247,840,000	125	+ 16
110	Team Bank, Fort Worth, Tex.	4,974,371,000	3,633,833,000	150	+ 40
111	City National Bank, Beverly Hills	4,957,622,000	4,696,685,000	113	+2
112	LaSalle National Bank, Chicago	4,915,576,000	3,016,449,000	169	+ 57
113	Chemical Bank New Jersey NA, East Brunswick	4,912,004,000	4,704,676,000	112	
114	INB National Bank, Indianapolis	4,857,246,000	4,960,730,000	105	
115	Israel Discount Bank, New York	4,851,565,000	4,776,924,000	109	
116	Norstar Bank of Upstate NY, Albany	4,804,824,000	4,542,627,000	115	
117	First-Citizens Bank & Trust Co., Raleigh, N.C.	4,795,181,000	3,678,959,000	147	+ 30
118	Sumitomo Bank of California, San Francisco	4,794,621,000	4,400,655,000	119	+1
119	NCNB National Bank of South Carolina, Columbia	4,789,287,000	5,025,504,000	104	
120	European American Bank, New York	4,779,621,000	5,293,279,000	100	
121	American National Bank & Trust Co., Chicago	4,769,348,000	4,492,976,000	117	
122	Mercantile Bank of St. Louis NA, Clayton, Mo.	4,653,075,000	4,264,659,000	124	+2
123	Bank of New York (Delaware), Wilmington	4,624,863,000	3,859,017,000	141	+ 18
124	Key Bank of Eastern New York NA, Albany	4,622,944,000	2,624,120,000	186	+ 62
125	Sun Bank NA, Orlando, Fla.	4,604,063,000	4,326,301,000	121	
126	Continental Bank, Norristown, Pa.	4,528,908,000	4,373,021,000	120	
127	Fifth Third Bank, Cincinnati	4,515,079,000	4,105,360,000	131	+4
128	Bank One, Indianapolis, NA	4,459,028,000	4,123,294,000	130	+2
129	MBNA America Bank, NA, Newark, Del.	4,451,523,000	2,281,181,000	207	+ 78
130	Branch Banking & Trust Co., Wilson, N.C.	4,450,626,000	4,456,943,000	118	
131	First National Bank, Louisville, Ky.	4,418,386,000	4,303,960,000	122	
132	Central Bank of the South, Birmingham, Ala.	4,394,888,000	4,236,285,000	126	
133	Sovran Bank/Maryland, Bethesda	4,392,466,000	4,171,579,000	129	
134	First Union National Bank, Atlanta	4,374,812,000	4,508,899,000	116	
135	BayBank Middlesex, Burlington, Mass.	4,350,934,000	3,972,210,000	137	+2
136	Industrial Bank of Japan Trust Co., New York	4,350,491,000	5,575,039,000	96	
137	Security Pacific Bank Arizona, Phoenix	4,311,569,000	4,228,792,000	128	
138	Norstar Bank NA, Buffalo, N.Y.	4,248,776,000	3,899,913,000	139	-1
139	Bank South NA, Atlanta	4,139,344,000	4,072,434,000	132	
140	Citizens & Southern National Bank, Columbia, S.C.	4,098,557,000	3,938,167,000	138	
141	National Community Bank, Rutherford, N.J.	4,053,170,694	4,022,772,000	134	
142	Midlantic National Bank/North, West Paterson, N.J.	3,972,594,000	3,772,322,000	144	+2
143	Premier Bank NA, Baton Rouge, La.	3,943,719,000	4,230,700,000	127	
144	First Wisconsin National Bank, Milwaukee	3,926,609,000	3,669,265,000	146	+4
145	SouthTrust Bank of Alabama NA, Birmingham	3,902,512,000	3,473,260,000	153	+8
146	Deposit Guaranty National Bank, Jackson, Miss.	3,860,764,000	3,728,679,000	145	
147	Wilmington Trust Co., Del.	3,834,057,000	3,702,878,000	146	
148	Merchants National Bank & Trust Co., Indianapolis	3,766,165,000	3,632,032,000	151	+3
149	First Interstate Bank of Nevada, NA, Reno	3,723,540,000	3,857,809,000	142	
150	FCC National Bank, Wilmington, Del.	3,704,727,000	4,943,849,000	106	
151	Trustmark National Bank, Jackson, Miss.	3,693,248,099	3,101,804,000	162	+ 11
152	Central Trust Co., NA, Cincinnati	3,686,113,000	3,973,481,000	136	
153	First American Bank of Virginia, McLean	3,656,689,000	3,861,848,000	140	
154	First Security Bank of Utah NA, Salt Lake City	3,627,643,000	3,411,723,000	154	
155	Bankers Trust (Delaware), Wilmington	3,617,242,000	2,404,019,000	199	+ 44
156	Banco Rentander Puerto Rico, Hato Rey	3,581,853,000	2,171,418,000	214	+ 58
157	First Interstate Bank of Washington NA, Seattle	3,557,856,000	3,642,129,000	149	
158	Signet Bank Maryland, Baltimore	3,512,768,000	3,788,142,000	143	
159	Bank of Baltimore	3,489,250,000	3,319,182,000	157	
160	Citibank (Maryland) NA, Towson	3,415,983,000	2,200,593,000	211	+ 51
161	Norwest Bank Iowa, NA, Des Moines	3,408,454,000	1,582,699,000	270	+109
162	Union Trust Co., Stamford, Conn.	3,354,129,000	3,487,926,000	152	
163	Star Bank, NA, Cincinnati	3,311,316,000	3,146,184,000	160	
164	West One Bank Idaho, NA, Boise	3,281,901,000	3,258,625,000	158	
165	Old Kent Bank & Trust Co., Grand Rapids, Mich.	3,265,610,000	3,238,265,000	159	
166	Barclays Bank of New York, NA	3,233,787,000	3,339,696,000	156	
167	Zions First National Bank, Salt Lake City, Utah	3,125,047,000	2,500,694,000	196	+ 29
168	Norstar Bank, Melville, N.Y.	3,112,358,000	2,623,176,000	187	+ 19
169	Bank Leumi Trust Co., New York	3,108,673,000	3,348,375,000	155	
170	Imperial Bank, Los Angeles	3,026,980,000	2,914,163,000	172	+2
171	United Bank of Denver NA	3,024,885,000	2,870,804,000	174	+3
172	Society Bank NA, Dayton, Ohio	3,014,190,000	1,973,134,000	233	+ 61
173	Boatmen's First National Bank, Kansas City, Mo.	2,968,794,000	3,033,435,000	166	
174	New Jersey National Bank, Pennington	2,953,811,000	2,428,007,000	198	+ 24
175	Fuji Bank & Trust Co., New York	2,942,520,000	4,291,061,000	123	
176	Valley Bank of Nevada, Las Vegas	2,933,238,000	2,881,101,000	173	
177	Union National Bank, Pittsburgh	2,923,114,000	2,296,402,000	205	+ 28
178	Hamilton Bank, Lancaster, Pa.	2,902,171,000	2,727,436,000	177	
179	Rhode Island Hospital Trust National Bank, Providence	2,881,288,000	2,965,676,000	170	
180	Whitney National Bank, New Orleans	2,839,396,000	2,727,479,000	176	
181	First National Bank of Commerce, New Orleans	2,837,264,000	3,020,945,000	168	
182	Society Bank & Trust, Toledo, Ohio	2,829,951,000	3,131,824,000	161	
183	Bank One, Milwaukee NA	2,828,950,000	2,573,590,000	192	+9
184	Equibank, Pittsburgh	2,810,190,000	3,021,923,000	167	
185	Puget Sound National Bank, Tacoma, Wash.	2,807,001,000	2,655,180,000	182	
186	Bank One, Dayton, NA, Ohio	2,788,350,000	2,397,604,000	200	+ 14
187	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	2,774,730,000	2,37[illegible] 491,000	203	+ 16
188	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	2,755,343,000	2,129,152,000	220	+ 32
189	First Fidelity Bank, NA/North Jersey, Totowa, N.J.	2,742,623,000	2,627,863,000	184	
190	First of America Bank-Southeast Michigan NA, Detroit	2,729,592,000	2,634,659,000	183	
191	Citibank (Arizona), Phoenix	2,707,957,000	2,859,249,000	175	
192	Citizens First National Bank, Ridgewood, N.J.	2,696,572,000	3,060,705,000	164	
193	Southern National Bank, Lumberton, N.C.	2,690,407,000	2,502,824,000	195	+2
194	Key Bank of Central New York, NA, Syracuse	2,690,011,000	2,516,249,000	194	
195	Barnett Bank of Central Florida NA, Orlando	2,688,254,000	2,602,270,000	189	
196	Third National Bank, Nashville, Tenn.	2,686,280,000	2,618,347,000	188	
197	First Eastern Bank, NA, Wilkes-Barre, Pa.	2,684,102,000	2,295,695,000	206	+9
198	Bank of the West, Walnut Creek, Calif.	2,674,644,000	1,912,098,000	238	+ 40
199	United States Trust Co., New York	2,665,383,000	2,397,223,000	201	+2
200	M & I Marshall & Ilsley Bank, Milwaukee	2,648,613,000	2,692,560,000	178	

For footnotes, see page 22

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Top 300 Commercial Banks in the United States

In order of total assets Dec. 31, 1990, compared with Dec. 31, 1989

Rank 12/31/90		Assets 12/31/90	12/31/89	Rank 12/31/89	Gain
201	First Fidelity Bank, NA, South Jersey, Burlington Twp., N.J.	2,632,561,000	2,251,966,000	208	+7
202	Liberty National Bank & Trust Co., Louisville, Ky.	2,612,751,000	2,559,270,000	193	
203	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	2,607,074,000	2,387,576,000	202	
204	Key Bank of Western New York NA, Buffalo	2,595,328,000	1,219,161,000	331	+127
205	BayBank South, Dedham, Mass.	2,576,497,000	1,776,362,000	254	+ 49
206	United Jersey Bank/Central NA, Princeton, N.J.	2,486,381,000	2,028,105,000	228	+ 22
207	Frost National Bank, San Antonio, Tex.	2,455,391,000	2,686,184,000	179	
208	Citibank (Delaware), New Castle	2,437,578,000	2,051,967,000	227	+ 19
209	Bank of Boston Connecticut, Waterbury	2,432,178,000	2,666,417,000	181	
210	Citizens Bank of Maryland, Laurel	2,405,559,000	2,105,353,000	221	+ 11
211	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,404,600,000	2,681,999,000	180	
212	First Security Bank of Idaho NA, Boise	2,395,683,000	2,095,378,000	223	+ 11
213	Commerce Bank of St. Louis NA, Clayton, Mo.	2,384,660,000	2,192,532,000	213	
214	Union Planters National Bank, Memphis, Tenn.	2,369,756,000	2,584,207,000	191	
215	Fleet Bank of Connecticut, Hartford	2,364,015,000	2,332,842,000	204	
216	United Carolina Bank, Whiteville, N.C.	2,357,528,000	2,241,907,000	210	
217	Centura Bank, Rocky Mount, N.C. (c)	2,340,343,000	...	...	
218	Norwest Bank South Dakota NA, Sioux Falls	2,313,399,000	2,141,456,000	218	
219	Provident Bank, Cincinnati	2,290,781,000	2,094,864,000	224	+5
220	First City, Texas-Dallas	2,252,841,000	2,589,122,000	190	
221	Texas Commerce Bank Dallas NA	2,246,710,000	2,390,567,000	225	+4
222	Sun Bank/Miami NA	2,228,468,000	2,152,796,000	215	
223	Sun Bank/South Florida NA, Fort Lauderdale	2,223,374,000	2,145,086,000	217	
224	Marquette Bank Minneapolis, NA	2,218,623,000	1,645,613,000	267	+ 43
225	Bank of Delaware, Wilmington	2,206,289,000	2,083,287,000	226	+1
226	Barnett Bank of Jacksonville NA, Fla.	2,198,642,000	1,997,847,000	231	+5
227	Deiwa Bank Trust Co., New York	2,198,574,000	2,491,302,000	197	
228	First Virginia Bank, Falls Church	2,174,696,000	2,149,094,000	216	
229	National State Bank, Elizabeth, N.J.	2,153,189,000	2,193,000,000	212	
230	Merchants Bank, NA, Allentown, Pa.	2,127,277,000	1,956,494,010	236	+6
231	Mercantile-Safe Deposit & Trust Co., Baltimore	2,119,545,000	1,743,136,000	260	+ 29
232	Citytrust, Bridgeport, Conn.	2,107,777,000	2,626,458,000	185	
233	First National Bank, Akron, Ohio	2,101,110,000	2,024,465,000	230	
234	Commerce Bank of Kansas City NA, Mo.	2,093,275,000	1,737,560,000	261	+ 27
235	United States Trust Co., Boston	2,075,532,000	1,399,599,000	303	+ 68
236	United Missouri Bank of Kansas City NA	2,068,803,000	2,103,356,000	222	
237	National Bank of Alaska, Anchorage	2,053,370,000	2,130,404,000	219	
238	Trust Company of New Jersey, Jersey City	2,019,329,000	1,845,911,000	242	+4
239	Chemical Bank (Delaware), Wilmington	1,977,040,000	1,481,623,000	284	+ 45
240	Key Bank of Maine, Augusta	1,942,808,000	1,754,305,000	259	+ 19
241	First American Bank NA, Washington, D.C.	1,914,543,000	2,007,253,000	229	
242	Centrel Carolina Bank & Trust Co. NA, Durham, N.C.	1,887,415,000	1,777,523,000	253	+ 11
243	Sunwest Bank of Albuquerque NA, N.M.	1,886,915,000	1,853,902,000	241	
244	Bank One, Cleveland, NA	1,867,928,000	1,778,419,000	252	+8
245	Valley National Bank, Passaic, N.J.	1,859,135,000	1,809,649,000	251	+6
246	Comerica Bank NA, Jackson, Mich.	1,842,312,000	...	...	
247	Marine Bank, Warren, Pa.	1,809,537,000	1,766,426,000	255	+8
248	Barnett Bank of Southwest Florida, Sarasota	1,827,525,000	1,757,141,000	258	+ 10
249	Merrill Lynch Bank & Trust Co., Plainsboro Twp., N.J.	1,817,961,000	1,964,977,000	234	
250	Dominion Bank of Middle Tennessee, Nashville	1,814,017,000	1,649,345,000	265	+ 15
251	Fleet Bank of Maine, Portland	1,809,474,000	1,823,762,000	247	
252	Bank of Oklahoma NA, Tulsa	1,799,906,000	1,957,735,000	235	
253	Fleet Bank-NH, Nashua	1,797,196,000	1,890,011,000	239	
254	First Valley Bank, Bethlehem, Pa.	1,790,207,000	994,089,000	382	+128
255	Summit Bank, Fort Wayne, Ind.	1,779,341,000	1,810,424,000	250	
256	National Bank of Commerce, Memphis, Tenn.	1,755,222,000	1,632,720,000	268	+ 12
257	Banco Central Corp., Hato Rey, P.R.	1,751,563,000	1,647,800,000	268	+9
258	Custodial Trust Co., Princeton, N.J.	1,738,158,000	1,812,087,000	249	
259	Davenport Bank & Trust Co., Iowa	1,728,718,000	1,654,624,035	264	+5
260	First USA Bank, Wilmington, Del.	1,675,637,000	1,496,606,000	282	+ 22
261	Barnett Bank of Tampa NA, Fla.	1,670,575,000	1,498,029,000	281	+ 20
262	Bank IV Wichita, NA, Kan.	1,668,337,000	1,574,363,000	272	+ 10
263	Merchants Bank, Kansas City, Mo.	1,666,974,000	1,836,352,000	244	
264	First National Bank, Toms River, N.J.	1,646,875,000	1,976,973,000	232	
265	First National Bank, Omaha, Neb.	1,644,713,000	1,400,992,000	301	+ 36
266	Casco Northern Bank, NA, Portland, Me.	1,626,394,000	1,765,822,000	256	
267	San Diego Trust & Savings Bank, Calif.	1,617,649,000	1,474,915,000	286	+ 19
268	First American Bank of Georgia NA, Atlanta	1,603,988,000	1,845,043,000	243	
269	First American Bank of Maryland, Silver Spring	1,589,994,000	1,530,522,000	277	+8
270	Security Bank & Trust Co., Southgate, Mich.	1,584,312,000	1,415,356,000	298	+ 28
271	Summit Trust Co., N.J.	1,581,506,000	1,535,590,000	275	+4
272	Key Bank of Oregon, Portland	1,572,085,000	1,321,952,000	317	+ 45
273	Amalgamated Bank, New York	1,569,594,000	1,574,721,000	271	
274	Massachusetts Co., Inc., Boston	1,565,632,000	1,428,241,000	294	+ 20
275	First American Bank of New York	1,562,399,000	1,615,826,000	269	
276	Security Pacific Bank Oregon, Portland	1,558,870,000	1,425,821,000	295	+ 19
277	NatPoner, New York	1,548,106,000	1,836,051,000	245	
278	First Interstate Bank of Denver NA	1,545,194,000	1,825,582,000	246	
279	Norwest Bank Nebraska NA, Omaha	1,542,738,000	1,521,080,000	278	
280	Colorado National Bank, Denver	1,535,950,000	1,504,834,000	280	
281	Jefferson National Bank, Charlottesville, Va.	1,530,528,000	1,399,914,000	302	+ 21
282	Colonial Bank, Montgomery, Ala.	1,521,712,000	1,334,502,000	314	+ 32
283	Bank of Mississippi, Tupelo	1,509,353,000	1,413,142,000	299	+ 16
284	Mark Twain Bank, Ladue, Mo.	1,508,104,000	1,422,469,000	296	+ 12
285	FirsTier Bank, NA, Omaha, Neb.	1,495,491,000	1,351,902,000	309	+ 24
286	Sun Bank of Tampa Bay, Tampa, Fla.	1,493,664,000	1,347,414,000	310	+ 24
287	Provident Bank of Maryland, Baltimore	1,492,867,000	1,326,155,000	316	+ 29
288	Central Jersey Bank & Trust Co., Freehold Twp., N.J.	1,489,973,000	1,514,080,000	279	
289	Sunburst Bank, Grenada, Miss.	1,486,493,000	1,478,527,000	285	
290	First Security Nat'l Bank & Trust Co., Lexington, Ky.	1,480,905,000	1,489,804,000	288	
291	Gainer Bank NA, Gary, Ind.	1,476,011,000	1,360,669,000	308	+ 17
292	United Penn Bank, Wilkes-Barre, Pa.	1,473,205,000	1,308,649,000	319	+ 27
293	Bank One, Akron, NA, Ohio	1,470,842,000	1,374,592,000	306	+ 13
294	First Union National Bank, Greenville, S.C.	1,459,934,000	1,465,686,000	290	
295	Delaware Trust Co., Wilmington	1,456,541,000	1,386,070,000	304	+9
296	BayBank Harvard Trust Co., Cambridge, Mass.	1,448,577,000	1,466,346,000	289	
297	Liberty National Bank & Trust Co., Oklahoma City	1,448,160,000	1,376,241,000	305	+8
298	York Bank & Trust Co., Pa.	1,439,099,000	1,285,349,000	322	+ 24
299	First Bank NA, Milwaukee	1,425,316,000	1,551,203,000	274	
300	Commonwealth National Bank, Harrisburg, Pa.	1,419,316,000	1,461,900,000	291	

Data Sources: American Banker questionnaire, Federal regulatory report of condition for Dec. 31, 1990, and various state banking departments. Assets for 1990 may not be comparable with assets reported for 1989 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. **(a)**— The bank's parent, Bank of New England Corp., was ceased by federal regulators in January, 1991. Banks is now operating as an FDIC bridge bank. **(b)**— Bank was fored on June 1, 1990, to acquire Western Savings & Loan Assn., Phoenix, from the Resolution Trust Corp. **(c)**— A newly-chartered bank formed on Nov. 3, 1990, when Peoples Bank & Trust Co., Rocky Mount; Planters National Bank & Trust Co., Rocky Mount; and Peoples Bank Triad, Winston-Salem, merged.

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Summary Statistics

The 10 Largest Deposit Gains

	(Dollar Amounts in Millions)	Deposits 12/31/90	Deposits 12/31/89	Percent Increase	Bank Rank
1	Bankers Trust (Delaware), Wilmington	$1,406	$536	162	252
2	MBNA America Bank NA, Newark, Del.	4,171	1,668	150	108
3	First American National Bank, Nashville	5,526	2,270	143	77
4	Key Bank of Western N.Y. NA, Buffalo	2,227	926	140	187
5	Mellon Bank (East) PSFS NA, Philadelphia	8,111	3,502	132	44
6	Victoria Bank & Trust Co., Tex.	1,127	499	126	293
7	First Valley Bank, Bethlehem, Pa.	1,470	658	124	245
8	Norwest Bank Iowa NA, Des Moines	2,413	1,245	94	172
9	Key Bank of Eastern N.Y. NA, Albany	4,209	2,238	88	107
10	United States Trust Co., Boston	1,725	965	79	225

The 10 Largest Deposit Declines

	(Dollar Amounts in Millions)	Deposits 12/31/90	Deposits 12/31/89	Percent Decrease	Bank Rank
1	Fuji Bank & Trust Co., New York	1,327	2,414	45.0	259
2	Industrial Bank of Japan Trust Co., New York	2,157	3,199	32.6	196
3	Mellon Bank NA, Pittsburgh	11,834	15,023	21.2	25
4	First Interstate Bank of Texas, Houston	4,686	5,881	20.3	90
5	Daiwa Bank Trust Co., New York	1,269	1,595	20.0	272
6	Citytrust, Bridgeport, Conn.	1,941	2,401	19.2	211
7	Connecticut Bank & Trust Co., Hartford	6,880	8,450	18.8	55
8	Bank of Tokyo Trust Co., New York	4,735	5,805	18.4	88
9	CitiBank(New York), Parmton	3,290	3,958	16.9	129
10	United Missouri Bank of Kansas City NA	1,412	1,672	15.5	251

State Totals of the Top 300 Commercial Banks

No. of Banks		Total Deposits
5	Alabama	18,587,127,000
1	Alaska	1,564,437,000
4	Arizona	25,597,778,000
14	California	221,096,042,000
1	Colorado	2,234,803,000
6	Connecticut	25,600,572,000
10	Delaware	11,991,145,000
11	District of Columbia	27,236,191,000
17	Florida	72,101,706,000
6	Georgia	27,898,123,000
2	Hawaii	12,454,524,000
2	Idaho	4,434,075,000
7	Illinois	63,596,526,000
6	Indiana	11,629,452,000
1	Iowa	2,413,443,000
1	Kansas	1,300,393,000
4	Kentucky	10,162,558,000
4	Louisiana	13,642,167,000
3	Maine	4,472,734,000
9	Maryland	32,644,443,000
9	Massachusetts	61,897,633,000
8	Michigan	47,823,467,000
3	Minnesota	18,587,593,000
4	Mississippi	8,714,344,993
8	Missouri	21,480,574,000
1	Montana	1,175,998,000
3	Nebraska	4,014,751,000
2	Nevada	5,749,651,000
3	New Hampshire	4,037,364,000
19	New Jersey	61,423,804,364
2	New Mexico	2,690,070,000
31	New York	150,029,398,000
9	North Carolina	52,130,249,000
16	Ohio	54,773,155,000
2	Oklahoma	2,682,623,000
4	Oregon	15,315,480,000
21	Pennsylvania	90,893,346,000
3	Puerto Rico	12,004,306,000
2	Rhode Island	9,224,297,000
3	South Carolina	10,677,366,000
2	South Dakota	5,594,088,000
7	Tennessee	21,861,741,000
13	Texas	89,433,256,000
2	Utah	5,088,298,000
8	Virginia	40,281,795,000
6	Washington	27,311,223,000
3	Wisconsin	6,992,210,000
	Top 300 Banks	$1,702,518,120,357

Comparison of Commercial Banks' Deposit Totals

By Groups, as of December 31, 1990, Compared with Previous Years

U.S. Banks' Deposits	12/31/90	12/31/89	12/31/85	12/31/80	12/31/75	12/31/70	12/31/65
Top 10	509,716,950,000	501,854,661,000	473,603,973,000	420,907,391,000	256,052,629,037	126,195,417,703	75,405,204,346
Top 25	747,900,077,000	741,084,213,000	653,889,100,000	565,575,179,816	340,247,013,573	176,216,290,596	107,255,073,084
Top 50	979,106,423,000	947,053,125,000	804,291,688,000	659,490,311,939	399,981,899,780	213,986,458,681	132,296,637,137
Top 100	1,259,697,918,000	1,208,007,133,130	984,658,340,412	759,730,492,039	461,006,495,233	255,693,371,152	160,782,537,295
Top 200	1,554,448,080,357	1,478,323,097,130	1,175,306,238,835	864,298,820,563	528,354,528,436	300,370,439,821	191,534,427,136
Top 300	1,702,518,120,357	1,620,816,240,286	1,282,211,865,264	923,193,028,707	566,136,238,170	324,308,997,030	208,192,426,631
All Other Banks	947,480,875,643	927,705,759,714	835,564,134,736	560,244,871,432	352,998,401,769	204,973,915,688	131,970,379,501
All Banks	2,649,999,000,000	2,548,522,000,000	2,117,776,000,000	1,483,437,890,139	919,134,639,939	529,282,912,718	340,162,808,132
Number of Banks[1]	12,338	12,707	14,404	14,763	14,629	13,686	13,804
Employees at Top 300 (#)	871,250[2]	902,896[3]					
Employees at All Banks (#)	1,517,470	1,531,355	1,561,698				

Data Sources: All data for the top 300 banks are from the American Banker survey. Data for all banks are from the **Federal Deposit Insurance Corp.**, Washington, D.C. The data for 12/31/90 are preliminary. (1)— Prior to 1985, the count included both insured and uninsured. The counts for 1985-1989 are for FDIC-insured commercial banks only. (2)— For 286 banks in top 300. (3)— For 290 banks in top 300.

Equity Capital at Top 300 Banks

Dec. 31, 1990, compared with Dec. 31, 1989

	12/31/90	12/31/89	% Chg.
Top 10 Banks	35,451,193,000	32,696,120,000	8.5
Top 100 Banks	91,437,498,000	83,859,221,738	9.0
Second 100 Banks	23,696,395,120	21,993,494,059	7.7
Third 100 Banks	12,091,041,000	11,612,121,100	4.1
Total for Top 300 Banks	127,224,934,120	117,464,836,897	8.3
Total for All Banks	219,098,000,000	204,793,000,000	7.0

Data Sources: Top 300 banks are from the American Banker. Data for all banks are from the FDIC, and the FDIC data for 12/31/90 are preliminary. **Equity capital** is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. In addition, for large banks, equity capital includes the cumulative foreign currency translation adjustments. The 1990 figures are for the top 300 banks in deposits on 12/31/90. The 1989 figures are for the top 300 banks in deposits on 12/31/89. (R)— Revised.

Top 300 Banks in Assets

Dec. 31, 1990, compared with Dec. 31, 1989

	12/31/90	12/31/89	% Chg.
Top 10 Banks	707,590,372,000	694,811,369,000	1.8
Top 100 Banks	1,712,549,186,000	1,675,193,408,066	3.3
Second 100 Banks	380,825,446,793	358,230,100,000	6.3
Third 100 Banks	188,972,085,000	181,846,121,045	3.9
Total for Top 300 Banks	2,282,346,717,793	2,215,269,629,111	3.0
Total for All Banks	3,368,896,000,000	3,299,025,000,000	2.7

Deposit-Taking Institutions

Total deposits in 1990 compared with 1989 (dollar amounts in billions)

Type of Institution		Number of Institutions	Total Deposits
Commercial banks – FDIC insured	12/31/90:	12,338	$2,650.0
	12/31/89:	12,707	$2,548.5
	Change 1989-1990:	-369	4.0%
Savings banks – FDIC BIF-insured	12/31/90:	473	$213.9
	12/31/89:	489	$223.8
	Change 1989-1990:	-16	-4.4%
Savings institutions – SAIF-insured	12/31/90:	2,521	$835.5
	12/31/89:	2,878	$945.7
	Change 1989-1990:	-357	-11.6%
Credit unions – state and federal	12/31/90:	14,544	$201.5
	12/31/89:	15,212	$187.0
	Change 1989-1990:	-668	7.8%
All deposit-taking institutions	12/31/90:	29,876	$3,900.9
	12/31/89:	31,286	$3,904.9
	Change 1989-1990:	-1,410	-0.10%

Compiled by American Banker. All data for 12/31/90 are preliminary and subject to revision. **Data sources:** Data for FDIC-insured commercial banks and FDIC Bank Insurance Fund (BIF) savings banks are provided by the **Federal Deposit Insurance Corp.**, Washington, D.C. The number of commercial banks includes: nationally chartered banks; state member banks of the Federal Reserve System; and state nonmember banks. (Non-BIF insured banks are not included.) Data for Savings Association Insurance Fund (SAIF)-insured savings institutions are from the **Office of Thrift Supervision,** Washington, D.C., and includes thrifts in the Resolution Trust Corporation conservatorship program. Data for **credit unions** are provided by the **Credit Union National Association,** Madison, Wisconsin.

Acquisitions, Name and Location Changes

Bank and thrift acquisitions made by top 300 banks in deposits during 1990 (dollar amounts in thousands)

Dep. Rank 12/90	Name of Acquiring Bank	Former Name or Location of Bank	Name of Bank Acquired	Deposits Acquired	Date of Change
79	**First Alabama Bank, Montgomery**		City FS&LA, Birmingham†	$490,259	Sep. 15
			Baldwin City FSB, Robertsdale†	137,221	Aug. 11
234	**First National Bank, Anchorage**		First Federal Bank of Alaska SB, Anchorage†	162,655	Jan. 13
87	**Bank of America Arizona, Phoenix**[1]		Sun State Savings & Loan Assn., Phoenix†	835,351	Dec. 1
			Mesabank, Phoenix†	3,500,000	Oct. 1
			Western S&LA FA, Phoenix†	1,761,000	Jun. 1
188	**Citibank Arizona, Phoenix**		Guardian Bank, Scottsdale	26,286	Apr. 27
			Independent National Bank, Phoenix	13,523	Mar. 16
			Gateway National Bank, Phoenix	8,209	Feb. 16
117	**Security Pacific Bank Arizona, Phoenix**[2]		Central Arizona Bank, Chandler	7,457	Apr. 27
110	**City National Bank, Beverly Hills**		Warner Center Bank, Los Angeles	54,640	Jun. 30
4	**Security Pacific National Bank, Los Angeles**		Santa Clarita National Bank, Valencia	212,162	Nov. 16
			Mercury FS&LA, Huntington Beach†	1,439,377	Sep. 22
			La Jolla Bank & Trust Co.	460,290	Aug. 24
			Gibraltar Savings FA, Simi Valley†	5,686,358	Jun. 30
			Washington S&LA, Stockton†	70,486	May 12
2	**Bank of America NT&SA, San Francisco**		Southwest FSA FA, Los Angeles†	610,275	Nov. 17
			First FS&LA, Bakersfield†	125,228	Apr. 28
			Guardian FS&LA, Bakersfield†	30,089	Apr. 28
5	**Wells Fargo Bank NA, San Francisco**		Great American Bank FSB, San Diego†[3]	4,400,000	Dec. 1
			Torrey Pines Bank, Solana Beach	427,510	Apr. 1
			American National Bank, Bakersfield	884,324	Mar. 31
			Valley National Bank, Glendale, Calif.	220,572	Jan. 2
177	**Bank of the West, Walnut Creek**	Bank of the West, San Francisco	Central Bank, San Francisco	909,385	May 21
32	**Connecticut National Bank, Hartford**		State Savings Bank, Southington†[4]	89,138	Dec. 15
			Shawmut Bank of R.I. NA, Providence[4]	460,694	Dec. 15
			Chester Bank	108,269	Nov. 3
			Seymour Trust Co.	98,035	Nov. 3
144	**Union Trust Co., Stamford**		Community FSA, Bridgeport†	36,486	Sep. 15
92	**Chase Manhattan Bank USA, Wilmington, Del.**	Chase Manhattan Bank USA NA			Jun. 22
147	**Wilmington Trust Company, Del.**		Peoples Bank of Harrington, Wilmington	37,695	Dec. 18
73	**Riggs National Bank, Washington, D.C.**		National Bank of Washington, D.C.	1,000,000	Aug. 11
220	**Barnett Bank of Jacksonville NA**		Tucker State Bank, Jacksonville	45,920	May 5
19	**First Union National Bank of Fla., Jacksonville**		Florida National Bank, Jacksonville	6,055,322	Mar. 1
70	**Barnett Bank of So. Fla. NA, Miami**		Lincoln Federal S&L Assn., Miami†	202,331	Jun. 9
166	**Barnett Bank of Pinellas County, St. Petersburg**		First FS&LA, Largo†	362,430	Jun. 9
84	**First Florida Bank NA, Tampa**		First Florida Bank Orange Cty., Orlando	10,553	Sep. 22
167	**Barnett Bank of Palm Beach County, West Palm Beach**		Royal Palm FS&LA, West Palm Beach†	374,717	Jun. 9
			First American B&T NA, N. Palm Beach	880,164	Apr. 21
103	**Trust Company Bank, Atlanta**		Trust Company Bank of Douglas Cnty, Douglasville	86,209	Aug. 1
83	**First National Bank, Atlanta**		Great Southern FS&LA, Savannah†	526,749	Jun. 23
213	**First Security Bank Idaho NA, Boise**		Twin Falls Bank & Trust Co., Idaho	155,161	Jan. 13
12	**First National Bank, Chicago**		Great American S&LA FA, Oak Park†	599,477	Sep. 22
114	**La Salle National Bank, Chicago**	Exchange National Bank	La Salle National Bank	1,027,778	Sep. 22
263	**Affiliated Bank, Franklin Park, Ill.**		Affiliated Bank Dupage, Addison	32,301	Nov. 1
			Affiliated Bank/Chicago	23,574	Nov. 1
			Affiliated Bank/North Shore NA, Chicago[5]	683,039	Nov. 1
			Affiliated Bank Western NA	186,489	Nov. 1
			Affiliated Bank Morton Grove	122,792	Nov. 1
172	**Norwest Bank Iowa NA, Des Moines**	Norwest Bank Des Moines NA, Iowa	Norwest Bank Atlantic NA, Iowa	89,392	Jan. 1
			Norwest Bank Cedar Falls NA, Iowa	74,564	Jan. 1
			Northwest Bank Cedar Rapids NA, Iowa	298,713	Jan. 1
			Norwest Bank Denison NA, Iowa	44,531	Jan. 1
			Norwest Bank Fort Dodge NA, Iowa	134,697	Jan. 1
			Norwest Bank Mason City NA, Iowa	142,781	Jan. 1
			Norwest Bank Ottumwa NA, Iowa	56,873	Jan. 1
			Norwest Bank Sioux City NA, Iowa	254,1[illegible]	Jan. 1
269	**Bank IV Wichita NA, Kansas**		Citadel Bank, Wichita	63,540	Apr. 30
185	**First National Bank of Commerce, New Orleans**		French Market Homestead FSA, New Orleans†	22,574	Sep. 15
143	**Bank of Baltimore**		Municipal Savings Bank FSB, Towson†	65,901	Nov. 10
26	**Maryland National Bank, Baltimore**		Equitable Bank NA, Baltimore	3,456,719	Jun. 30
38	**Bank of New England NA, Boston**		Bank of New England Old Colony, Providence, R.I.	1,043,873	Dec. 31
			Bank of New England South NA, Brockton, Mass.	1,412,752	Feb. 9
			Bank of New England North, Lowell	1,665,293	Feb. 9
			Bank of New England, Worcester	1,147,291	Feb. 9
13	**First National Bank of Boston**		Merchants Bank, Boston†	340,000	May 19
37	**Shawmut Bank NA, Boston**		Shawmut Worcester County Bank NA, Worcester	1,177,092	Nov. 9
			Shawmut Bank of Hampshire Cty. NA, Amherst	158,310	Oct. 19
			Shawmut Bank of Franklin Cty., Greenfield	93,609	Oct. 19
			Shawmut First B&T Co., Springfield	427,273	Oct. 19
			Shawmut Arlington Trust Co., Lawrence	1,230,942	Sep. 7
225	**United States Trust Co., Boston**		Home Owners Savings Bank FSB, Boston†[6]	864,000	Sep. 8
254	**BayBank Middlesex, Burlington, Mass.**		BayBank Merrimack Valley NA, Andover	263,040	Mar. 3
			Home National Bank, Milford	436,256	Jun. 2
201	**BayBank South, Dedham, Mass.**	BayBank Norfolk County Trust Co.	BayBank Southeast NA, Taunton	449,90[illegible]	Nov. 24
42	**Comerica Bank-Detroit**		Empire of America FSB, Buffalo, N.Y.?†	1,000,000	Sep. 28
14	**NBD Bank NA, Detroit**	National Bank of Detroit	Peoples Bank, Port Huron	296,534	May 1
			NBD Battle Creek NA	5,682	Nov. 1
			NBD F&M Bank NA, Benton Harbor	218,362	Nov. 1
			NBD Cadillac Bank	376,956	Nov. 1
			NBD Monroe County Bank, Dundee	39,081	Nov. 1
			NBD Grand Haven	158,523	Nov. 1
			NBD Grand Rapids NA	1,095,790	Nov. 1
			NBD Kalamazoo Bank	21,253	Nov. 1
			First National B&T Co., Petoskey	156,309	Nov. 1
			NBD Northwest Bank NA, Traverse City	143,401	Nov. 1
			NBD Alpena Bank	113,717	Sep. 1
			NBD Genesse Bank, Flint	944,155	Sep. 1
			NBD Saginaw Bank	164,772	Sep. 1
			NBD Sandusky Bank	95,985	Sep. 1
			NBD Ann Arbor NA	326,799	Jun. 1
			NBD Commerce Bank, Lansing	135,798	Jun. 1
			New Guaranty FS&LA, Taylor†	172,464	Apr. 28
226	**Comerica Bank NA, Jackson, Mich.**		Comerica Bank - Ann Arbor NA	190,552	Jan. 1
			Comerica Bank - Battle Creek	132,786	Jan. 1
			Comerica Bank - Kalamazoo	220,829	Jan. 1
			Comerica Bank Lansing NA	13,940	Jan. 1
			Comerica Bank - Midland	132,402	Jan. 1
			Comerica Bank - Hackley NA	304,523	Jan. 1
248	**Security Bank & Trust Co., Southgate, Mich.**		Trenton Bank & Trust Co.	128,482	Apr. 7
19	**Marquette Bank Minneapolis NA**		Midwest SA FA, Minneapolis†	1,679,787	Oct. 6
40	**Norwest Bank Minnesota NA, Minneapolis**		First Minnesota Savings Bank, FSB, Minneapolis†	2,274,707	Dec. 15
			Bank North NA, Crystal, Minn.	102,415	Apr. 28
			Bank Excelsior NA	86,695	Apr. 28
			Bank Wayzata NA	162,078	Apr. 28
141	**Trustmark National Bank, Jackson, Miss.**		Unifirst Bank for Savings FS&LA, Jackson†	581,479	Jun. 16
48	**Boatmen's National Bank of St. Louis**		Community FS&LA, St. Louis†	2,241,585	Dec. 15
126	**Mercantile Bank of St. Louis NA, Clayton**		Missouri SA, FA, Clayton†	456,219	Sep. 8
251	**United Missouri Bank of Kansas City NA**[5]		Blue Valley FS&LA, Kansas City†	100,000	Jun. 16
288	**First Bank of Montana NA, Billings**	First Bank NA-Billings	First Bank - West Billings, Billings	63,346	Jan. 1
			First National Bank in Bozeman	96,274	Jan. 1
			First Bank Butte NA	98,567	Jan. 1
			First National Bank of Great Falls	180,639	Jan. 1
			First Westside National Bank, Great Falls	51,990	Jan. 1
			First National Bank of Havre	60,834	Jan. 1
			First National Bank & Trust Co., Helena	110,160	Jan. 1
			First National Bank in Miles City	67,875	Jan. 1
			First Bank NA - Southside Missoula	45,938	Jan. 1
			First Bank NA - Western Montana	181,026	Jan. 1

Acquisitions, Name and Location Changes

Bank and thrift acquisitions made by top 300 banks in deposits during 1990 (dollar amounts in thousands)

Dep. Rank 12/90	Name of Acquiring Bank	Former Name or Location of Bank	Name of Bank Acquired	Deposits Acquired	Date of Change
275	FirsTier Bank NA, Omaha		Equitable FSB, Fremont, Neb.†	$148,200	Nov. 17
270	First NH Bank, Concord	First Capital Bank	First Cheshire Bank, Keene	88,656	Mar. 3
			Exeter Banking Co.	231,615	Dec. 31
			First Central Bank, Laconia[8]	406,746	Dec. 31
			First NH Bank, Lebanon	125,584	Dec. 31
			First NH-White Mountain Bank, N. Conway	174,421	Dec. 31
			First NH Banks Granite State, Rochester	130,738	Dec. 31
91	United Jersey Bank, Hackensack, N.J.		United Jersey Bank Commercial Trust, Jersey City	864,711	Apr. 26
65	National Westminster Bank NJ, Jersey City		First Nat'l Bank of Central Jersey, Bridgewater Twp.	1,245,885	Oct. 1
156	New Jersey National Bank, Pennington		First PA Bank NJ NA, Marlton, N.J.	48,589	Apr. 26
126	Midlantic National Bank/North, West Paterson, N.J.		County Trust Co., Edison	60	Apr. 30
107	Key Bank of Eastern New York NA, Albany	Key Bank NA			Mar. 9
			Empire of America FSB, Buffalo, N.Y.[9]†	1,200,000	Sep. 28
			Key Bank of Southeastern NY NA, Newburgh	980,522	Mar. 9
187	Key Bank of Western New York NA, Buffalo		Empire of America FSB, Buffalo, N.Y.[10]†	1,000,000	Sep. 28
			Permanent Savings Bank, Niagara Falls†	319,311	Jul. 16
6	Manufacturers & Traders Trust Co., Buffalo, N.Y.		Monroe Saving Bank FSB, Rochester, N.Y.†	486,802	Jan. 29
			Empire Federal Savings Bank of America[11]†	1,200,000	Sep.28
16	Marine Midland Bank NA, Buffalo, N.Y.		Marine Midland Bank (Delaware) NA, Wilmington	2,130,[illegible]	Mar. 31
3	Chase Manhattan Bank NA, New York		Seamen's Bank for Savings FSB, New York†	2,240,[illegible]	Apr. 19
27	NCNB National Bank of N.C., Charlotte		Carolina Mountain Bank, Highlands	55,428	May 18
226	Central Carolina Bank & Trust Co., Durham, N.C.	Central Carolina Bank & Trust Co. NA			Jun. 15
102	First-Citizens Bank & Trust Co., Raleigh		Mutual S&LA, Chadbourn†	226,083	Dec. 31
			Peoples Federal Savings Bank, Wilmington, N.C.[12]†	8,500	Nov. 19
			North Carolina S&LA FA, Matthews†	362,434	Sep. 22
			Heritage FS&LA, Monroe†	171,499	Sep. 22
200	Centura Bank, Rocky Mount, N.C.[13]		Peoples Bank & Trust Co., Rocky Mount	1,017,804	Nov. 3
			Planters National Bank & Trust Co., Rocky Mount	1,070,452	Nov. 3
			Peoples Bank Triad, Winston-Salem	39,860	Nov. 3
159	Society Bank NA, Dayton, Ohio		Society Bank, Columbus	579,576	Mar. 3
173	Society Bank & Trust Co., Toledo, Ohio	Trustcorp Bank, Toledo			Jan. 2
300	Liberty Bank & Trust Co., Oklahoma City		Brookwood National Bank, Oklahoma City	26,784	Jun. 26
51	United States National Bank, Portland, Ore.		Yaquina Bay Bank, Newport, Ore.	36,654	Mar. 30
61	Fidelity Bank NA, Philadelphia	Fidelity Bank NA, Malvern, Pa.			May 22
245	First Valley Bank, Bethlehem, Pa.[14]		Horizon Financial, F.A., Southampton†	909,355	May 25
44	Mellon Bank (East) PSFS NA, Philadelphia	Mellon Bank East NA	Meritor Savings Bank, Philadelphia[15]†	5,200,000	May 18
28	CoreStates Bank NA, Philadelphia	Philadelphia National Bank	First Pennsylvania Bank NA, Philadelphia	4,155,617	Oct. 1
175	First Eastern Bank NA, Wilkes-Barre, Pa.		Atlantic Financial Savings, FA, Bala Cynwyd[16]†	220,000	Apr. 28
			First National Bank, Wyoming, Pa.	41,322	Apr. 25
154	Union National Bank, Pittsburgh, Pa.		Horizon Financial, F.A., Southampton, Pa.[17]†	533,000	May 26
130	Banco Santander Puerto Rico, Hato Rey		Caguas Central FSB, San Juan†	1,033,459	Sep. 1
52	Banco Popular de Puerto Rico, San Juan		Banco de Ponce, San Juan	2,896,289	Dec. 31
262	National Bank of Commerce, Memphis		Germantown Trust Savings Bank†	94,742	May 21
77	First American National Bank, Nashville, Tenn.		First American National Bank Jackson, Tenn.	392,654	Jan. 1
			First American Bank, Memphis	547,155	Jan. 1
			First American National Bank, Knoxville	1,191,106	Jan. 1
			First American National Bank, Kingsport	493,789	Jan. 1
			First American National Bank, Chattanooga	235,205	Jan. 1
			First American Bank Clarksville	235,432	Jan. 1
			First American Bank, Murfreesboro	109,060	Jan. 1
			First American Bank, Cookeville	171,829	Jan. 1
98	Sovran Bank/Tennessee, Nashville	Sovran Bank Central/South			1/1/91
			Sovran Bank, Greeneville	116,647	Dec. 10
			Sovran Bank/Tn-Cities, Johnson County	76,573	Dec. 10
			Sovran Bank, Memphis	314,873	Jun. 23
			Sovran Bank, Union City, Tenn.	97,116	Jun. 23
			Sovran Bank Chattanooga	286,709	Apr. 9
			Sovran Bank Hickman County, Centerville, Tenn.	33,219	Jan. 22
198	Third National Bank Nashville, Tenn.		Peoples Bank, Lebanon, Tenn.	63,526	Dec. 7
21	Bank One, Texas NA, Dallas		Bank of Arlington	59,795	Nov. 30
			Empire of America FSB, Buffalo, N.Y.[18]†	658,000	Sep. 28
			Capitol City FSA, Austin†	227,274	Sep. 15
			Northside Bank, San Antonio	53,617	Sep. 7
			United Bank of Waco NA	254,242	Aug. 3
			First State FSA, San Antonio†	286,504	May 5
			Trinity National Bank, Dallas	37,622	Apr. 26
			Everman National Bank, Fort Worth	66,547	Mar. 31
			American Bank, Arlington	28,823	Mar. 23
			Bright Banc SA, Dallas†	2,707,743	Feb. 3
203	Texas Commerce Bank-Dallas NA		Chemical Bank Texas NA, Richardson	40,001	Aug. 6
11	NCNB Texas National Bank, Dallas		East Texas S&LA FA, Tyler†	202,718	Jun. 9
			NBC Bank-Austin NA	44,969	Jun. 2
			NBC Bank-Boerne NA	61,725	Jun. 2
			NBC Bank-South Texas NA, Corpus Christi	125,916	Jun. 2
			NBC Bank-Houston NA	322,725	Jun. 2
			NBC Bank-Kerrville NA	33,029	Jun. 2
			NBC Bank-Rio Grande Valley NA, Mission	136,277	Jun. 2
			NBC Bank-San Antonio NA	926,954	Jun. 2
			NBC Bank-Sequin NA	77,843	Jun. 2
			NBC Bank-Uvalde NA	39,809	Jun. 2
			Huntsville National Bank	107,969	May 31
			First National Bank, Georgetown	75,836	May 18
			HeritageBanc SA, Duncanville†	145,231	Apr. 28
			Charles Schreiner Bank, Kerrville	232,549	Apr. 20
			Meridian SA, Arlington†	359,040	Apr. 14
			First Bank & Trust Co., Cedar Hill	13,101	Apr. 6
			Bankers S&LA, Galveston†	102,876	Mar. 17
			Centennial FSB, Greenville†	73,133	Mar. 3
			Tyler National Bank, Tex.	26,103	Feb. 2
295	Texas Commerce Bank-El Paso NA		Texas National Bank, El Paso	146,776	Jun. 9
105	Team Bank, Fort Worth, Tex.	Deposit Guaranty Bank, Dallas	Team Bank NA, Fort Worth	3,639,776	Feb. 1
59	Texas Commerce Bank NA, Houston		Texas Commerce Bank-Conroe NA	107,769	Aug. 13
			Texas Commerce Bank-Friendswood NA	124,780	Aug. 13
			Texas Commerce Bank-Sugar Land NA	77,404	Aug. 13
283	Victoria Bank & Trust Co., Tex.		Karnes County FS&LA, Karnes City, Tex.†	50,041	Dec. 8
146	First Security Bank of Utah NA, Salt Lake City		Williamsburg FS&LA, Salt Lake City†	223,944	Sep. 15
189	Zions First National Bank, Salt Lake City, Utah		Deseret S&LA FA, Salt Lake City†	149,400	May 26
40	Crestar Bank, Richmond		Seasons FSB, Richmond†	135,186	Sep. 29
			Security FSA, Richmond†	186,323	Sep. 29
			National Bank of Northern Virginia, Sterling	16,181	Sep. 21
			Perpetual Savings Bank, FSB, McLean†[19]	8,585	Jul. 1
89	Dominion Bank NA, Roanoke, Va.		Dominion Bank of No. Virginia NA, Vienna	751,999	Dec. 31
			Dominion Bank of Richmond NA	614,599	Dec. 29
183	Puget Sound National Bank, Tacoma, Wash.		First National Bank of Enumclaw, Wash.	94,305	Dec. 1
289	Key Bank of Puget Sound, Seattle, Wash.		Western Community Bank, Tacoma, Wash.	90,480	Jan. 26
62	Security Pacific Bank Washington NA, Seattle		Gibraltar Savings Bank FSB, Bellevue†	1,515,791	Jun. 30
148	First Wisconsin National Bank, Milwaukee		First Wisconsin Northwest National Bank, Milwaukee	37,605	Nov. 1

Data sources: American Banker survey and data from the **Federal Reserve Board's** monthly *G 4.5 Report: Changes in Status of Banks and Branches.* **Table described:** A listing of the acquisitions of deposit-taking institutions made by the top 300 banks in deposits during 1990, and the deposits that they acquired. Also, name and location changes of the top 300 banks are reported. The acquiring banks are listed in geographic order. Name and location changes, if any are listed first. Then, acquisitions are listed chronologically, with the most recent listed first. **Dep. Rank** is the deposit rank of the acquiring bank on Dec. 31, 1990. **Deposits acquired:** The latest available deposit figure for the institution prior to its acquisition. When thrift branches are acquired, only the deposits in those branches are reported. (†)— Acquired $1.7 billion-deposit Prime Savings & Loan Assn., Tucson, in Feb. 1991. (8)— Acquired 17 branches and $600 million in core deposits from the failed Security Savings & Loan Assn., Scottsdale, 3/91. (9)— Acquired 92 California branches. (10)— On 12/15, prior to its merger with Connecticut National Bank, State Savings merged Shawmut Bank of Rhode Island NA (formerly Peoples Bank NA), Providence, and then changed title and charter to State Savings Bank NA. (11)— Acquired Stokie Federal Savings on 2/7/90. (12)— The Massachusetts deposits were acquired. (13)— The Michigan branches were acquired. (14)— Acquired the $125 million-deposit Wolfeboro National Bank, 1/8/90. (15)— 25 branches were acquired. (16)— 15 branches were acquired. (17)— 13 branches were acquired. (18)— Two branches were acquired. (19)— A newly chartered bank. (20)— 20 branches were acquired. (21)— 54 branches were acquired. (22)— Nine branches were acquired. (23)— 16 branches were acquired. (24)— The Texas branches were acquired. (25)— One branch was acquired. (26)— A thrift acquisition.

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Summary Statistics

Geographical Breakdown of Mergers Among Top 300 Banks

(In Millions of Dollars)	Acquiring Banks 1990	Acquiring Banks 1989	Inst. Acquired 1990	Inst. Acquired 1989	Deposits Acquired 1990	Deposits Acquired 1989
Alabama	1	0	2 (2)	0	$630 ($630)	$0
Alaska	1	1	1 (1)	1	163 (163)	780
Arizona	3	1	7 (3)	1	6,152 (6,096)	24
California	5	3	14 (7)	3	15,531 (12,362)	703
Connecticut	2	0	5 (2)	0	793 (126)	0
Delaware	1	0	1	0	38	0
District of Columbia	1	0	1	0	1,000	0
Florida	6	4	7 (3)	8	7,931 (939)	1,333
Georgia	2	1	2 (1)	1	613 (527)	33
Hawaii	0	1	0	1	0	66
Idaho	1	0	1	0	155	0
Illinois	3	0	7 (1)	0	2,677 (589)	0
Indiana	0	2	0	2	0	130
Iowa	1	0	8	0	1,096	0
Kansas	1	0	1	0	64	0
Louisiana	1	3	1 (1)	8	23 (23)	898
Maryland	2	0	2 (1)	0	3,523 (66)	0
Massachusetts	6	2	14 (2)	2	10,710 (1,204)	902
Michigan	4	3	25 (2)	3	6,589 (1,172)	706
Minnesota	2	2	5 (2)	4	4,306 (3,954)	229
Mississippi	1	1	1 (1)	1	581 (581)	161
Missouri	3	4	3 (3)	5	2,798 (2,798)	2,603
Montana	1	0	10	0	956	0
Nebraska	1	1	1 (1)	1	148 (148)	65
New Hampshire	1	0	6	0	1,158	0
New Jersey	4	3	4	6	2,159	5,479
New York	5	1	8 (6)	4	9,541 (6,449)	16,047
North Carolina	3	2	8 (4)	2	2,952 (789)	161
Ohio	1	3	1	3	580	1,191
Oklahoma	1	1	1	6	27	375
Oregon	1	1	1	1	37	30
Pennsylvania	5	1	5 (4)	1	11,059 (6,862)	2,091
Puerto Rico	2	0	2 (1)	0	3,730 (1,033)	0
South Dakota	0	1	0	1	0	N.A.
Tennessee	4	2	16 (1)	5	4,460 (95)	405
Texas	7	5	36 (10)	56	11,674 (4,813)	20,671
Utah	2	0	2 (2)	0	373 (373)	0
Virginia	2	1	6 (2)	1	1,713 (322)	31
Washington	3	3	3 (1)	4	1,701 (1,516)	891
Wisconsin	1	1	1	2	38	617
Grand Total	**91**	**54**	**220**	**133**	**117,875**	**66,422**
Thrift Component	43	10	64	17	82,539	8,112

Table Explained: A breakdown of mergers among the top 300 banks by state. American Banker follows the bank of charter when banks merge. Beginning with 1990 data, the thrift component of the number of institutions acquired and the deposits acquired are shown in parenthesis.

Inst. Acquired: The number of deposit-taking institutions — banks and thrifts — acquired. **Deposits Acquired:** These are the combined total deposits of the institutions acquired through merger in the respective states. In calculating the deposits acquired through merger, the most recently available data for the acquired institutions are used. When two affiliated banks of a holding company merge under the charter of the smaller bank, American Banker counts the deposits of the smaller bank, to avoid overstating the impact of internal mergers.

Top 10 Banks in Acquired Deposits

(In Millions of Dollars)	Deposits Acquired	Institutions Acquired	Deposit Rank
1. Security Pacific National Bank, Los Angeles	7,889	5	4
2. Bank of America Arizona, Phoenix	6,096	3	87
3. First Union National Bank of Florida, Jacksonville	6,055	1	19
4. Wells Fargo Bank NA, San Francisco	5,932	4	5
5. Bank of New England NA, Boston	5,269	4	36
6. Mellon Bank (East) PBFS NA, Philadelphia	5,200	1	44
7. NBD Bank NA, Detroit	4,466	17	14
8. Bank One, Texas NA, Dallas	4,379	10	21
9. CoreStates Bank NA, Philadelphia	4,156	1	28
10. Team Bank, Fort Worth, Tex.	3,640	1	105
Totals for the Top 10	**53,082**	**47**	
Bank acquisition component:	20,082	33	
Thrift acquisition component:	33,000	14	

Bank and Thrift Deposits Acquired Through Merger by Top 300 Banks

(In Billions of Dollars)	Acquiring Banks	Institutions Acquired	Deposits Acquired
1990	91	220	$117.7
1989	54	133	56.4
1988	71	238	54.3
1987	74	243	46.0
1986	65	123	42.9
1985	44	137	16.8
1984	68	130	22.2
1983	55	130	13.5
1982	59	93	11.4
1981	47	110	9.5
1980	36	38	3.4

Sour Business Loans Soar

Noncurrent commercial and industrial loans at the top 100 business lenders rose 26% in 1990

By William Goodwin

The amount of sour business loans held by the nation's top 100 lenders soared 26% last year, a rate of deterioration reflecting the toll that recession has taken on banks' asset quality.

Bankers were aware that business loans soured at a stunning pace last year, but this is the first time that the results have been tallied in this way.

Noncurrent commercial and industrial loans on the books of the top 100 domestic business lenders rose to $17.8 billion at yearend 1990, from $14.1 billion a year earlier, according to an *American Banker* survey. These loans are 90 days past due or placed on nonaccrual status.

"My hunch is most of the increase in dollar terms came from HLT-related credits," said Judah Kraushaar, a bank analyst at Merrill Lynch & Co., referring to loans classified as highly leveraged transactions. Mr. Kraushaar's view is widely shared by other experts.

The C&I category does not include real estate loans, an even bigger problem for banks.

Lending Stalls

Last year's sharp deterioration occurred as overall business lending stalled. Slack demand by borrowers combined with lenders' tighter standards kept banks from adding new loans as sick loans multiplied.

Total business loans outstanding at the top 100 banks were virtually unchanged at $393 billion, compared with $389 billion at the end of 1989.

While there is little to cheer about in the 1990 numbers, this year could wind up even worse. Business loan volume is expected to be flat at best, with problem loans continuing to rise.

Though the economy is generally believed to have bottomed out, banks do not generally see an improvement in the level of their problem loans for some time after a recovery has begun.

Analysts say it is difficult to pinpoint exactly when the level of noncurrent loans will peak.

Forecast for a Turnaround

It could happen as early as the third quarter of this year, said Allerton Smith of First Boston Corp. Then again, problem loans could keep mounting "as far out into 1992 as you would care to imagine," he added.

James McDermott, president of Keefe, Bruyette & Woods Inc., believes that while the level of noncurrent loans will continue to rise, "There will be a decelerating rate of additions of new problem loans" through 1991.

At the same time, business loan volume likely will fall this year because of slack credit demand, he added.

Ironically, banks now are in a "good position to lend," Mr. McDermott said.

Because banks have been buying government securities, rather than making many new loans, they have lots of liquidity on their balance sheets. What's more, banks have also been busy issuing new debt and equity this year, thereby boosting their capital ratios.

Loans Could Increase

Despite sluggish credit demand, some analysts say it is still possible that U.S. banks could end the year with more, not fewer, business loans on their books.

Among other things, analysts cite tighter conditions in the commercial paper market and a pullback by foreign banks in the United States.

Banks' portfolios of HLT loans, however, have been declining steadily for a number of quarters, and will continue to shrink.

As a result of their big exposure levels to HLTs, the big New York money-center banks all had relatively high ratios of noncurrent business loans at yearend 1990.

Bankers Trust Co., for example, had the fourth highest ratio of noncurrent business loans among the nation's top 100 business lenders. At yearend, 10.46% of Bankers Trust's $7.1 billion of business loans were noncurrent.

Only Midlantic Bank, Connecticut Bank and Trust Co., and Bank of New England had higher ratios.

Analysts were quick to point out, though, that Bankers Trust has a relatively low concentration of loans on its balance sheet, which blunts the significance of the high ratio.

"You can't ignore the ranking, but its relevance has to be tempered by the risk to the balance sheet," observed Mr. Smith at First Boston. □

Top 100 Banks in Business Lending

Based on federal regulatory Report of Condition data for Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in millions)

Rank 12/90	Name of Bank, City, State	Business Loans 12/31/90	Business Loans 12/31/89	Percent Change	Total Assets 12/31/90	BL as a % of Assets 12/31/90	Total Nonaccrual Business Loans 12/31/90	Total Nonaccrual Business Loans 12/31/89	Nonaccrual as a % Business Loans 12/31/90	Nonaccrual as a % Business Loans 12/31/89	Business Loan Net Charge-offs 1990	Business Loan Net Charge-offs 1989	Gross return on Domestic Business Loans 12/31/90	Gross return on Domestic Business Loans 12/31/89
1	Citibank NA, New York	33,734	33,347	1.16	157,821	21.37	2,737	2,318	8.11	6.95	467.000	200.000	10.57	12.64
2	Bank of America NT&SA, San Francisco	23,167	22,205	4.33	96,281	24.06	1,110	1,236	4.79	5.57	-5.000	-119.000	11.02	13.08
3	Chase Manhattan Bank NA, New York	20,754	21,072	-1.51	77,417	26.81	1,170	1,232	5.64	5.85	162.189	210.245	10.50	7.67
4	Manufacturers Hanover Trust Co., New York	18,776	17,453	7.58	57,753	32.51	947	622	5.04	3.56	197.000	179.000	10.16	11.32
5	Bank of New York	16,155	16,245	-0.56	42,383	38.12	607	607	3.76	3.74	95.219	135.822	11.88	10.50
6	Wells Fargo Bank NA, San Francisco	12,671	11,378	11.36	53,824	23.54	561	334	4.43	2.94	32.881	104.939	9.55	11.37
7	Chemical Bank, New York	12,063	11,952	0.93	48,160	25.05	714	739	5.92	6.18	125.000	122.000	10.36	12.25
8	Security Pacific National Bank, Los Angeles	11,531	10,411	10.76	56,005	20.59	549	517	4.76	4.97	220.488	88.316	9.76	11.49
9	First National Bank, Boston	10,729	11,771	-8.86	24,867	43.14	353	291	3.29	2.47	214.828	128.450	11.88	10.46
10	Morgan Guaranty Trust Co., New York	10,471	10,052	4.18	68,646	15.25	446	584	4.26	5.81	310.397	272.313	16.31	15.77
11	Continental Bank NA, Chicago	9,815	10,150	-3.30	26,737	36.71	423	126	4.31	1.24	63.000	165.875	10.35	11.55
12	First National Bank, Chicago	9,306	8,778	6.02	35,994	25.85	257	253	2.76	2.88	96.798	35.701	10.80	12.74
13	National Westminster Bank USA, New York	7,218	6,746	7.00	16,246	44.43	300	161	4.16	2.39	218.268	64.162	10.51	11.07
14	Bankers Trust Co., New York	7,116	8,494	-16.22	53,681	13.26	744	569	10.46	6.70	254.000	209.697	10.56	13.75
15	NCNB Texas National Bank, Dallas	6,470	6,835	-5.34	32,729	19.77	39	20	0.60	0.29	31.351	22.718	10.99	12.08
16	Mellon Bank NA, Pittsburgh	6,448	7,393	-12.78	17,362	37.10	75	121	1.17	1.63	60.598	103.325	10.65	9.43
17	NBD Bank NA, Detroit	5,941	5,685	4.52	21,858	27.18	52	30	0.87	0.52	1.292	26.020	9.08	10.44
18	NCNB National Bank of North Carolina, Charlotte	5,321	4,220	26.08	19,070	27.90	152	74	2.86	1.76	70.423	21.411	9.73	11.08
19	CoreStates Bank NA, Philadelphia	5,027	3,236	55.32	16,537	30.40	125	18	2.48	0.57	50.012	6.276	11.53	10.53
20	Union Bank, San Francisco	4,862	4,411	10.23	16,313	29.81	166	114	3.41	2.56	26.044	74.342	10.05	11.27
21	Marine Midland Bank NA, Buffalo, N.Y.	4,548	5,696	-20.16	19,546	23.27	289	306	5.91	5.37	42.039	54.747	11.26	10.89
22	First Bank NA, Minneapolis	3,614	4,576	-21.02	11,531	31.35	218	148	6.02	3.22	44.328	91.124	12.28	11.93
23	Pittsburgh National Bank	3,559	3,112	14.36	16,529	21.53	141	151	3.95	4.85	171.101	39.189	9.21	11.70
24	Wachovia Bank of North Carolina NA, Winston-Salem[1]	3,542	3,045	16.31	16,845	21.03	12	7	0.33	0.24	7.792	2.193	8.65	11.15
25	Texas Commerce Bank NA, Houston	3,368	3,146	7.05	9,679	34.80	138	156	4.10	4.95	16.507	28.160	8.75	11.47
26	First Interstate Bank of California, Los Angeles	3,284	3,499	-6.16	19,068	17.22	87	169	2.65	4.83	38.603	30.672	11.54	11.76
27	Sovran Bank NA, Richmond	3,176	2,531	25.46	14,341	22.15	48	15	1.50	0.58	15.852	11.880	9.46	11.49
28	Bank of New England NA, Boston[2]	3,164	5,220	-39.39	13,429	23.56	675	200	21.34	3.82	132.119	85.577	13.23	13.60
29	Republic National Bank, New York	3,055	2,399	27.37	22,914	13.33	11	17	0.36	0.71	8.587	15.580	9.61	11.90
30	First union National Bank nc charlotte nc	3,048	2,842	7.26	18,739	16.27	75	17	2.48	0.59	7.672	2.255	9.49	10.53
31	Midlantic National Bank, Newark, N.J.	3,026	3,269	-7.43	9,243	32.74	356	138	11.78	4.22	136.732	23.773	10.90	11.49
32	Manufacturers National Bank, Detroit	3,010	2,474	21.69	9,910	30.38	20	19	0.66	0.78	17.084	18.674	8.86	10.83
33	Harris Trust & Savings Bank, Chicago	2,930	2,669	9.75	10,030	29.21	129	66	4.41	2.48	32.618	26.821	10.24	11.77
34	Citizens & Southern National Bank, Atlanta	2,880	2,659	8.31	13,458	21.40	59	46	2.03	1.74	42.575	20.875	12.44	12.98
35	United States National Bank, Portland, Ore.	2,717	2,567	5.86	10,691	25.41	91	57	3.36	2.23	6.523	10.674	9.76	11.30
36	Bank of Tokyo Trust Co., New York	2,625	3,194	-17.80	8,771	29.93	87	19	3.30	0.61	27.140	-0.107	11.24	9.98
37	Comerica Bank-Detroit	2,621	2,587	1.28	10,419	25.15	27	16	1.04	0.61	15.199	1.515	10.12	10.62
38	Meridian Bank, Reading, Pa.	2,485	2,711	-8.34	10,209	24.34	63	53	2.55	1.97	41.980	12.375	11.25	9.37
39	Bank of California NA, San Francisco	2,481	1,950	27.27	8,494	29.21	80	122	3.21	6.25	13.897	-3.207	12.33	12.73
40	Morgan Bank Delaware, Wilmington	2,471	2,251	9.78	5,293	46.68	19	12	0.77	0.53	-0.687	1.400	10.85	13.84
41	Provident National Bank, Philadelphia	2,452	2,474	-0.90	9,021	27.18	90	21	3.68	0.84	14.957	15.835	10.70	10.18
42	Norwest Bank Minnesota NA, Minneapolis	2,438	2,567	-5.03	11,340	21.50	69	71	2.83	2.76	41.990	40.868	12.27	11.53
43	First Fidelity Bank NA, Newark, N.J.	2,403	2,821	-14.82	11,616	20.69	170	124	7.07	4.40	71.755	17.256	10.45	10.24
44	Shawmut Bank NA, Boston	2,393	3,217	-25.59	10,766	22.23	148	79	6.19	2.47	40.460	22.174	11.68	11.16
45	National City Bank, Cleveland	2,322	2,295	1.18	8,183	28.38	35	14	1.52	0.60	8.709	8.632	10.13	10.34
46	Seattle-First National Bank	2,291	2,436	-6.06	12,380	18.50	35	28	1.52	1.16	6.897	-4.260	11.17	11.58
47	Crestar Bank, Richmond	2,287	2,478	-7.68	10,711	21.36	66	34	2.87	1.36	19.134	11.735	10.59	10.23
48	Ameritrust Co. NA, Cleveland	2,279	2,728	-16.46	8,654	26.33	221	95	9.70	3.49	52.195	26.565	11.81	11.70
49	Maryland National Bank, Baltimore	2,234	2,586	-13.59	14,226	15.71	192	38	8.57	1.49	81.526	21.876	11.27	11.57
50	Trust Company Bank, Atlanta	2,211	1,862	18.72	6,821	32.42	6	9	0.29	0.46	11.694	7.678	9.30	10.41
51	Fidelity Bank NA, Philadelphia	2,188	2,547	-14.12	8,942	24.47	163	74	8.35	2.90	51.672	30.307	12.30	12.33
52	Fleet National Bank, Providence, R.I.	2,017	1,969	2.43	9,754	20.68	144	26	7.13	1.34	14.712	11.499	9.31	11.39
53	Northern Trust Co., Chicago	2,003	2,362	-15.22	9,413	21.28	16	35	0.78	1.46	10.428	8.402	10.74	9.66
54	La Salle National Bank, Chicago	1,934	1,596	21.22	4,916	39.35	34	30	1.76	1.89	11.600	27.393	9.69	11.47
55	Michigan National Bank, Farmington Hills	1,880	1,813	3.73	9,420	19.96	60	37	3.20	2.05	24.370	15.431	12.34	10.97
56	AmSouth Bank NA, Birmingham, Ala.	1,871	1,888	-0.90	7,681	24.36	29	24	1.53	1.27	14.667	6.936	10.10	10.57
57	Industrial Bank of Japan Trust Co., New York	1,798	2,119	-15.12	4,350	41.33	40	1	2.20	0.05	1.125	2.785	11.83	9.97
58	Connecticut National Bank, Hartford	1,790	2,164	-17.32	11,950	14.98	173	65	9.67	3.02	41.415	9.133	11.93	10.46
59	American National Bank & Trust Co., Chicago	1,777	1,696	4.67	4,769	37.26	50	36	2.84	2.10	17.502	7.257	11.18	11.26
60	Southeast Bank NA, Miami	1,696	2,109	-19.51	13,064	13.00	140	54	8.24	2.58	75.078	14.057	11.01	11.91
61	Huntington National Bank, Columbus, Ohio	1,665	1,549	7.48	8,771	18.98	28	22	1.66	1.41	8.828	5.695	9.77	10.47
62	Bank of Hawaii, Honolulu	1,659	1,471	12.79	9,486	17.49	2	4	0.15	0.30	-1.149	0.359	8.63	8.60
63	National Westminster Bank NJ, Jersey City	1,610	2,353	-31.61	7,080	22.73	89	68	5.53	2.87	46.546	7.983	9.59	10.38
64	Continental Bank, Norristown, Pa.	1,602	1,590	0.77	4,529	35.37	58	21	3.63	1.29	9.961	9.638	10.49	10.67
65	First Interstate Bank of Oregon NA, Portland	1,533	1,762	-12.98	5,875	26.10	49	10	3.21	0.59	17.611	10.683	12.31	11.05
66	First City, Texas-Houston, NA	1,529	1,848	-17.24	6,893	22.19	103	22	6.72	1.19	16.003	6.585	12.91	10.57
67	Society National Bank, Cleveland	1,527	1,518	0.57	7,707	19.81	40	38	2.59	2.53	5.926	6.334	10.76	12.09
68	Bank One, Texas, NA, Dallas	1,517	2,215	-31.52	14,402	10.53	5	611	0.34	27.61	2.546	193.242	10.87	7.74
69	U.S. Bank of Washington NA, Seattle	1,514	1,253	20.86	5,525	27.41	31	13	2.06	1.07	5.875	-0.099	10.70	10.00
70	Security Pacific Bank Washington NA, Seattle	1,508	1,520	-0.81	7,813	19.30	16	16	1.07	1.08	4.859	0.527	10.31	11.22
71	Wachovia Bank of Georgia NA, Atlanta[3]	1,494	1,259	18.71	9,155	16.32	11	8	0.76	0.60	1.758	5.325	9.50	12.17
72	Fuji Bank & Trust Co., New York	1,481	1,293	14.56	2,943	50.33	0	0	0.00	0.00	0.000	0.000	9.18	8.90
73	Boatmen's National Bank, St. Louis	1,469	1,404	4.67	10,397	14.13	31	18	2.11	1.26	3.520	23.046	10.15	10.60
74	Bankers Trust (Delaware), Wilmington	1,463	1,283	13.98	3,617	40.43	148	36	10.10	2.83	2.835	0.000	9.88	11.57
75	First Union National Bank of Fla., Jacksonville	1,436	1,663	-13.64	16,683	8.61	44	29	3.04	1.74	15.459	21.832	10.21	11.47
76	First National Bank of Maryland, Baltimore	1,396	1,366	2.21	7,222	19.33	32	21	2.31	1.55	7.392	-0.898	10.81	11.08
77	United Jersey Bank, Hackensack, N.J.	1,382	1,462	-5.43	5,542	24.94	78	49	5.64	3.33	31.123	16.762	10.56	10.23
78	Valley National Bank, Phoenix	1,285	1,378	-6.76	9,435	13.62	83	52	6.49	3.81	36.414	24.781	10.30	11.84
79	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	1,255	1,361	-7.82	5,757	21.80	60	45	4.81	3.33	51.069	45.039	10.38	11.55
80	Sovran bank/Central South, Nashville, Tenn.	1,220	1,048	16.45	5,339	22.85	13	9	1.10	0.87	8.709	8.874	9.99	9.76
81	Mellon Bank (East) PSFS, NA, Philadelphia[4]	1,219	1,147	6.32	9,563	12.75	4	22	0.36	1.92	10.772	33.661	10.71	10.46
82	Signet Bank/Virginia, Richmond	1,200	1,119	7.23	7,991	15.01	33	18	2.75	1.59	13.605	3.866	10.32	11.73
83	BancOhio National Bank, Columbus	1,183	1,025	15.45	5,652	20.93	31	21	2.60	2.04	12.851	6.550	10.93	11.97
84	Bank Leumi Trust Co., New York	1,182	1,291	-8.42	3,109	38.03	85	55	7.18	4.27	18.344	13.924	11.20	11.63
85	Sanwa Bank California, San Francisco	1,168	1,412	-17.22	7,140	16.37	48	36	4.09	2.59	22.058	48.253	11.65	13.27
86	NCNB National Bank of Florida, Tampa	1,164	1,184	-1.66	12,186	9.55	62	20	5.32	1.66	40.458	13.148	12.95	12.54
87	Hibernia National Bank, New Orleans	1,157	1,446	-19.98	6,560	17.64	52	25	4.48	1.76	33.976	16.447	11.37	12.27
88	First Tennessee Bank NA, Memphis	1,132	803	41.05	6,476	17.48	24	17	2.13	2.10	11.654	8.376	7.81	10.96
89	Chase Lincoln First Bank NA, Rochester, N.Y.	1,121	1,282	-12.52	6,144	18.25	28	25	2.46	1.95	8.904	18.042	11.44	12.22
90	First National Bank, Louisville, Ky.	1,116	1,139	-2.01	4,418	25.27	20	7	1.83	0.58	3.908	0.906	10.50	11.26
91	Norstar Bank of Upstate NY, Albany	1,113	857	29.79	4,805	23.16	14	11	1.24	1.30	12.395	9.273	10.23	11.28
92	First American National Bank, Nashville, Tenn.	1,111	1,145	-2.99	6,482	17.14	42	38	3.78	3.33	58.215	36.589	10.35	10.35
93	Banco Popular de Puerto Rico, San Juan	1,106	643	71.99	8,778	12.60	41	11	3.70	1.71	10.787	5.231	8.40	14.32
94	Rhode Island Hospital Trust National Bank, Providence	1,104	567	94.53	2,881	38.31	35	26	3.20	4.61	5.369	5.726	4.53	14.18
95	First Interstate Bank Texas, NA, Houston	1,094	1,301	-15.91	5,156	21.22	47	94	4.27	7.25	69.792	72.008	9.70	9.34
96	South Carolina National Bank, Columbia, S.C.	1,085	1,355	-19.94	6,921	15.67	7	11	0.61	0.78	4.242	1.457	9.37	9.62
97	Connecticut Bank & Trust Co. NA, Hartford, Conn.[5]	1,080	1,979	-45.42	7,211	14.98	206	115	19.04	5.81	71.287	74.490	12.75	12.27
98	Bank One, Indianapolis, NA	1,071	1,148	-6.70	4,459	24.02	26	25	2.46	2.15	19.338	5.602	10.87	11.11
99	State Street Bank & Trust Co., Boston	1,056	998	5.75	11,730	9.00	27	3	2.60	0.34	9.446	5.086	11.00	10.39
100	City National Bank, Beverly Hills	1,056	932	13.24	4,958	21.29	43	33	4.09	3.55	7.222	4.644	10.16	10.82
	Totals for the Top 100 Banks[6]	**383,598**	**383,339[6]**	**0.06**	**1,673,610**	**23.51**	**17,827**	**14,302[6]**	**4.53**	**3.84[6]**	**4,841**	**3,597**	**10.59**	**11.12**
	Totals for All Banks	**615,523**	**618,610**	**-0.50**	**3,388,896**	**18.16**	**22,153**	**21,441**	**3.76**	**3.47**	**7,446**	**6,575**	**N.A.**	**N.A.**

Data Source: ADP IMG Data Services, New York from its data base of the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. ADP restates the 1989 on a pro forma basis for mergers in 1990. **Business Loans** are total commercial and industrial loans, and are taken from Schedule RC-C of the Report of Condition. Data are consolidated to include both domestic and foreign offices. Loans to both domestic and foreign businesses are included. **BL as a % of Assets:** is business loans outstanding on 12/31/90 divided by total assets on 12/31/90, expressed as a percentage. **Total Nonaccrual Business Loans:** are total business loans that are 90 or more days past due plus total business loans placed on a nonaccrual basis. **Nonaccrual as a % of Business Loans:** is nonaccrual business loans divided by total business loans outstanding, expressed as a percentage. **Business Loan Net Charge-offs:** include charge-offs on both domestic and foreign business loans less corresponding recoveries. **Gross return on domestic business loans:** is gross interest and fee income on business loans booked in domestic offices as a percentage of domestic business loans. **Domestic business loans:** are business loans to both domestic and foreign customers that were booked in the domestic offices of the bank. (*)— Formerly Wachovia Bank of North Carolina NA, changed title on 5/20. (**)— The bank, a subsidiary of the bankrupt Bank of New England Corp., was seized by federal regulators in January. Currently operating as an FDIC bridge bank, but will be acquired by Fleet/Norstar Financial Group, Inc., on July 1. (***)— Formerly First National Bank, changed title on 5/20. (****)— Merged into Mellon Bank NA, Pittsburgh, 1/91. (*****)— Totals are for the top 100 banks of 1990. (******)— For the top 100 banks of 1989, total business loans were $389.4 billion; noncurrent business loans $14.1 billion; and noncurrent as a percentage of total was 3.62%.

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Top 100 Banks in Business Loans

Listed georgraphically in order of business loans within states ($ amounts in thousands)

BL Rank 12/90		Business Loans 12/31/90	% Change Noncurrent Bus. Loans	% Change Bus. Loan Chg.Offs
	ALABAMA			
56	AmSouth Bank NA, Birmingham	1,871,017	19.89	111.37
	ARIZONA			
78	Valley National Bank, Phoenix	1,284,789	58.84	46.94
	CALIFORNIA			
2	Bank of America NT&SA, San Francisco	23,167,000	-10.19	-95.80
6	Wells Fargo Bank NA, San Francisco	12,670,604	67.91	-68.67
8	Security Pacific National Bank, Los Angeles	11,530,649	6.14	149.66
20	Union Bank, San Francisco	4,862,232	45.76	-64.97
26	First Interstate Bank of California, Los Angeles	3,283,730	-48.46	25.86
39	Bank of California NA, San Francisco	2,481,350	-34.76	-533.33
85	Sanwa Bank California, San Francisco	1,168,456	31.07	-54.29
100	City National Bank, Beverly Hills	1,055,654	30.63	55.51
	CONNECTICUT			
58	Connecticut National Bank, Hartford	1,789,545	164.85	353.47
97	Connecticut Bank & Trust Co. NA, Hartford	1,060,006	78.69	-4.30
	DELAWARE			
40	Morgan Bank Delaware, Wilmington	2,471,131	58.43	-149.07
74	Bankers Trust (Delaware), Wilmington	1,462,630	306.80	...
	FLORIDA			
80	Southeast Bank NA, Miami	1,697,677	157.00	434.10
76	First Union National Bank of Fla., Jacksonville	1,436,348	50.70	-29.19
96	NCNB National Bank of Florida, Tampa	1,164,024	214.98	207.71
	GEORGIA			
34	Citizens & Southern National Bank, Atlanta	2,880,472	26.56	103.95
50	Trust Company Bank, Atlanta	2,210,926	-24.58	52.31
71	Wachovia Bank of Georgia NA, Atlanta	1,494,453	50.00	-66.99
	HAWAII			
62	Bank of Hawaii, Honolulu	1,658,969	-45.06	-420.06
	ILLINOIS			
11	Continental Bank NA, Chicago	9,815,000	236.71	-62.02
12	First National Bank, Chicago	9,305,812	1.55	171.14
33	Harris Trust & Savings Bank, Chicago	2,929,663	95.53	21.61
53	Northern Trust Co., Chicago	2,002,875	-54.65	24.11
54	La Salle National Bank, Chicago	1,934,328	12.65	-57.65
59	American National Bank & Trust Co., Chicago	1,777,245	41.27	141.17
	INDIANA			
98	Bank One, Indianapolis, NA	1,071,162	6.74	245.20
	KENTUCKY			
78	Citizens Fidelity Bank & Trust Co., Louisville	1,254,916	33.34	10.93
90	First National Bank, Louisville	1,116,489	206.56	333.70
	LOUISIANA			
87	Hibernia National Bank, New Orleans	1,156,985	103.49	106.58
	MARYLAND			
49	Maryland National Bank, Baltimore	2,234,455	398.26	272.67
76	First National Bank of Maryland, Baltimore	1,396,301	52.13	-925.92
	MASSACHUSETTS			
9	First National Bank, Boston	10,726,556	21.03	67.25
28	Bank of New England NA, Boston	3,163,851	238.44	54.39
44	Shawmut Bank NA, Boston	2,393,340	86.78	82.47
99	State Street Bank & Trust Co., Boston	1,055,744	715.67	85.73
	MICHIGAN			
17	NBD Bank NA, Detroit	5,941,269	74.95	-95.03
32	Manufacturers National Bank, Detroit	3,010,336	3.67	-8.51
37	Comerica Bank-Detroit	2,620,578	73.24	903.23
55	Michigan National Bank, Farmington Hills	1,880,318	61.52	57.93
	MINNESOTA			
22	First Bank NA, Minneapolis	3,614,359	47.45	-51.35
42	Norwest Bank Minnesota NA, Minneapolis	2,437,954	-3.41	2.75
	MISSOURI			
73	Boatmen's National Bank, St. Louis	1,469,422	75.23	-94.73
	NEW JERSEY			
31	Midlantic National Bank, Newark	3,025,723	158.10	475.16
43	First Fidelity Bank NA, Newark	2,403,059	36.97	315.83
63	National Westminster Bank NJ, Jersey City	1,609,503	31.63	483.06
77	United Jersey Bank, Hackensack	1,382,221	60.34	85.68
	NEW YORK			
1	Citibank NA, New York	33,734,000	18.08	133.50
3	Chase Manhattan Bank NA, New York	20,753,541	-5.05	-22.86
4	Manufacturers Hanover Trust Co., New York	18,776,000	52.25	10.06
5	Bank of New York	16,154,759	-0.01	-29.89
7	Chemical Bank, New York	12,063,000	-3.38	2.46
10	Morgan Guaranty Trust Co., New York	10,471,252	-23.52	13.99
13	National Westminster Bank USA, New York	7,218,077	86.51	240.18
14	Bankers Trust Co., New York	7,116,000	30.67	21.13
21	Marine Midland Bank NA, Buffalo	4,548,150	-12.12	-23.18
29	Republic National Bank, New York	3,055,174	-34.94	-44.88
36	Bank of Tokyo Trust Co., New York	2,625,135	348.26	-25,464
57	Industrial Bank of Japan Trust Co., New York	1,796,062	3,385.22	-59.61
72	Fuji Bank & Trust Co., New York	1,480,912	...	...
84	Bank Leumi Trust Co., New York	1,182,355	53.95	31.74
89	Chase Lincoln First Bank NA, Rochester	1,121,400	10.31	-50.65
91	Norstar Bank of Upstate NY, Albany	1,112,565	24.28	33.67
	NORTH CAROLINA			
18	NCNB National Bank of North Carolina, Charlotte	5,320,891	105.50	228.91
24	Wachovia Bank of N.C. NA, Winston-Salem	3,542,312	60.66	255.31
30	First union National Bank, Charlotte	3,048,396	350.04	240.22
	OHIO			
45	National City Bank, Cleveland	2,321,910	156.66	0.89
48	Ameritrust Co. NA, Cleveland	2,278,653	131.86	96.48
61	Huntington National Bank, Columbus	1,664,898	26.67	55.01
67	Society National Bank, Cleveland	1,527,122	2.90	-6.44
83	BancOhio National Bank, Columbus	1,182,978	47.30	96.20
	OREGON			
35	United States National Bank, Portland	2,717,001	59.55	-36.89
65	First Interstate Bank of Oregon NA, Portland	1,533,137	370.99	65.16
	PENNSYLVANIA			
16	Mellon Bank NA, Pittsburgh	6,448,088	-37.52	-41.35
19	CoreStates Bank NA, Philadelphia	5,026,679	580.50	696.88
23	Pittsburgh National Bank	3,559,123	-6.76	336.60
38	Meridian Bank, Reading	2,484,896	18.63	239.23
41	Provident National Bank, Philadelphia	2,452,022	334.20	-5.54
51	Fidelity Bank NA, Philadelphia	2,187,731	147.41	70.50
64	Continental Bank, Norristown	1,601,859	182.80	3.35
81	Mellon Bank (East) PSFS, NA, Philadelphia	1,218,928	-80.20	-68.00
	PUERTO RICO			
93	Banco Popular de Puerto Rico, San Juan	1,105,771	273.20	106.21
	RHODE ISLAND			
52	Fleet National Bank, Providence	2,016,749	444.21	27.94
94	Rhode Island Hospital Trust National Bank, Providence	1,103,772	34.88	-6.23
	SOUTH CAROLINA			
96	South Carolina National Bank, Columbia	1,084,515	-36.52	191.15
	TENNESSEE			
80	Sovran bank/Central South, Nashville	1,220,188	46.24	-1.86
98	First Tennessee Bank NA, Memphis	1,132,002	43.05	39.14
92	First American National Bank, Nashville	1,111,221	10.01	59.06
	TEXAS			
15	NCNB Texas National Bank, Dallas	6,470,419	94.97	38.00
25	Texas Commerce Bank NA, Houston	3,368,259	-11.33	-41.38
66	First City, Texas-Houston, NA	1,529,449	368.05	142.65
68	Bank One, Texas, NA, Dallas	1,516,543	-99.15	-98.68
95	First Interstate Bank Texas, NA, Houston	1,093,839	-50.50	-3.08
	VIRGINIA			
27	Sovran Bank NA, Richmond	3,175,855	225.09	33.43
47	Crestar Bank, Richmond	2,287,486	95.27	63.05
82	Signet Bank/Virginia, Richmond	1,199,657	84.71	251.91
	WASHINGTON			
46	Seattle-First National Bank	2,290,566	22.63	-261.90
69	U.S. Bank of Washington NA, Seattle	1,514,426	132.35	-6,034
70	Security Pacific Bank Washington NA, Seattle	1,507,549	-2.09	822.01

BL Rank 12/90: National ranking based on total business loans outstanding on Dec. 31, 1990. **Business Loans** are total commercial and industrial loans outstanding. **% Change Noncurrent Bus. Loans:** total noncurrent business loans in 1990 divided by total noncurrent business loans in 1989, expressed as a percentage. **% Change Bus. Loan Chg.Offs:** net charge-offs on total business loans in 1990 divided by net charge-offs on total business loans in 1989, expressed as a percentage.

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Top 100 Banks in Business Loans

Banks with 3% or more of business loans on a noncurrent basis at yearend 1990. Listed in order of noncurrent as a percentage of total.

Rank 12/90		Noncurrent as a % Business Loans 12/31/90	Noncurrent as a % Business Loans 12/31/89	Business Loan Rank
1	Bank of New England NA, Boston	21.34	3.82	28
2	Connecticut Bank & Trust Co. NA, Hartford, Conn.	19.04	5.81	97
3	Midlantic National Bank, Newark, N.J.	11.78	4.22	31
4	Bankers Trust Co., New York	10.46	6.70	14
5	Bankers Trust (Delaware), Wilmington	10.10	2.83	74
6	Ameritrust Co. NA, Cleveland	9.70	3.49	48
7	Connecticut National Bank, Hartford	9.67	3.02	56
8	Maryland National Bank, Baltimore	8.57	1.49	49
9	Fidelity Bank NA, Philadelphia	8.35	2.90	51
10	Southeast Bank NA, Miami	8.24	2.58	60
11	Citibank NA, New York	8.11	6.95	1
12	Bank Leumi Trust Co., New York	7.18	4.27	84
13	Fleet National Bank, Providence, R.I.	7.13	1.34	52
14	First Fidelity Bank NA, Newark, N.J.	7.07	4.40	43
15	First City, Texas-Houston, NA	6.72	1.19	66
16	Valley National Bank, Phoenix	6.49	3.61	78
17	Shawmut Bank NA, Boston	6.19	2.47	44
18	First Bank NA, Minneapolis	6.02	3.22	22
19	Chemical Bank, New York	5.92	6.18	7
20	Marine Midland Bank, Buffalo, N.Y.	5.91	5.37	21
21	United Jersey Bank, Hackensack, N.J.	5.64	3.33	77
22	Chase Manhattan Bank NA, New York	5.64	5.85	3
23	National Westminster Bank NJ, Jersey City	5.53	2.87	63
24	NCNB National Bank of Florida, Tampa	5.32	1.66	86
25	Manufacturers Hanover Trust Co., New York	5.04	3.56	4
26	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	4.81	3.33	79
27	Bank of America NT&SA, San Francisco	4.79	5.57	2
28	Security Pacific National Bank, Los Angeles	4.76	4.97	8
29	Hibernia National Bank, New Orleans	4.48	1.76	87
30	Wells Fargo Bank NA, San Francisco	4.43	2.94	6
31	Harris Trust & Savings Bank, Chicago	4.41	2.48	33
32	Continental Bank NA, Chicago	4.31	1.24	11
33	First Interstate Bank Texas, NA, Houston	4.27	7.25	95
34	Morgan Guaranty Trust Co., New York	4.26	5.81	10
35	National Westminster Bank USA, New York	4.16	2.39	13
36	Texas Commerce Bank NA, Houston	4.10	4.95	25
37	City National Bank, Beverly Hills	4.09	3.55	100
38	Sanwa Bank California, San Francisco	4.09	2.59	85
39	Pittsburgh National Bank	3.95	4.85	23
40	First American National Bank, Nashville, Tenn.	3.78	3.33	92
41	Bank of New York	3.76	3.74	5
42	Banco Popular de Puerto Rico, San Juan	3.70	1.71	93
43	Provident National Bank, Philadelphia	3.68	0.84	41
44	Continental Bank, Norristown, Pa.	3.63	1.29	64
45	Union Bank, San Francisco	3.41	2.58	20
46	United States National Bank, Portland, Ore.	3.36	2.23	35
47	Bank of Tokyo Trust Co., New York	3.30	0.61	36
48	First National Bank, Boston	3.29	2.47	9
49	First Interstate Bank of Oregon NA, Portland	3.21	0.59	65
50	Bank of California NA, San Francisco	3.21	6.25	39
51	Rhode Island Hospital Trust National Bank, Providence	3.20	4.61	94
52	Michigan National Bank, Farmington Hills	3.20	2.05	55
53	First Union National Bank of Fla., Jacksonville	3.04	1.74	75

Municipal Bond Holdings of the 100 Largest Banks

Book value of holdings for Dec. 31, 1990, 1989, 1988 and 1987, and percentage changes (dollar amounts in thousands)

Asset Rank 12/90		Holdings 12/31/90	Holdings 12/31/89	Holdings 12/31/88	Holdings 12/31/87	Pct. Chg. 89-90	Pct. Chg. 88-89	Pct. Chg. 87-88
1	Citibank NA, New York	504,000	1,427,000	1,583,000	1,791,000	-64.68	-9.85	-11.61
2	Bank of America NT&SA, San Francisco	164,000	196,000	211,000	284,000	-16.33	-7.11	-25.70
3	Chase Manhattan Bank NA, New York	801,446	1,223,444	1,565,292	1,744,211	-34.49	-21.84	-10.26
4	Morgan Guaranty Trust Co., New York	2,433,261	2,885,583	3,719,634	4,001,609	-15.68	-22.42	-7.05
5	Manufacturers Hanover Trust Co., New York	21,000	396,000	709,000	1,098,000	-94.70	-44.15	-35.43
6	Security Pacific National Bank, Los Angeles	227,200	267,423	276,069	306,993	-15.04	-3.13	-10.07
7	Wells Fargo Bank NA, San Francisco	54,249	137,010	131,892	160,536	-60.41	3.88	-17.84
8	Bankers Trust Co., New York	712,000	1,271,555	1,412,407	1,490,252	-44.01	-9.97	-5.22
9	Chemical Bank, New York	8,000	529,000	1,667,000	1,603,000	-98.49	-68.27	3.99
10	Bank of New York	1,340,875	1,257,698	1,529,180	1,522,824	6.61	-17.75	0.42
11	First National Bank, Chicago	285,283	407,346	440,363	477,920	-29.97	-7.50	-7.86
12	NCNB Texas National Bank, Dallas	14,129	43,604	52,373	n.a.	-67.60	-16.74	n.a.
13	Continental Bank NA, Chicago	41,000	62,411	64,176	65,271	-34.31	-2.75	-1.68
14	First National Bank, Boston	44,035	61,013	227,454	216,535	-27.83	-73.18	5.04
15	Republic National Bank, New York	414,849	470,099	465,139	469,888	-11.75	1.07	-1.01
16	NBD Bank, NA, Detroit	1,228,737	1,254,611	1,196,036	1,232,805	-2.06	4.90	-2.98
17	Marine Midland Bank, NA, Buffalo, N.Y.	3,561	334,534	342,175	595,332	-98.94	-2.23	-42.52
18	NCNB National Bank of North Carolina, Charlotte	44,475	78,535	233,750	219,004	-43.37	-66.40	6.73
19	First Interstate Bank of California, Los Angeles	272,625	309,888	353,712	435,374	-12.02	-12.39	-18.76
20	First Union National Bank of North Carolina, Charlotte	829,020	909,955	974,864	973,129	-8.89	-6.66	0.18
21	Mellon Bank, Pittsburgh	331,910	339,420	361,498	825,506	-2.21	-6.11	-56.21
22	Wachovia Bank and Trust Co. NA, Winston-Salem, N.C.	500,392	524,652	541,573	564,426	-4.62	-3.12	-4.05
23	First Union National Bank of Florida, Jacksonville	628,333	785,658	909,373	987,397	-20.02	-13.60	-7.90
24	CoreStates Bank NA, Philadelphia	264,431	226,615	219,919	268,802	16.69	3.04	-18.19
25	Pittsburgh National Bank	192,958	290,889	321,822	323,219	-33.67	-9.61	-0.43
26	Union Bank, San Francisco	290,558	309,126	319,710	389,491	-6.01	-3.31	-17.92
27	National Westminster Bank USA, New York	309,116	331,729	372,557	444,005	-6.82	-10.96	-16.09
28	Bank One Texas, NA, Dallas	45,162	10,535	280,553	527,139	328.69	-96.24	-46.78
29	Sovran Bank, NA, Richmond, Va.	344,924	411,955	474,304	563,646	-16.27	-13.15	-15.85
30	Maryland National Bank, Baltimore	194,777	296,567	332,721	619,455	-34.32	-10.87	-46.29
31	Citizens and Southern National Bank, Atlanta	454,773	524,291	553,071	632,803	-13.26	-5.20	-12.60
32	Bank of New England NA, Boston	55,931	295,631	321,296	257,606	-81.08	-7.99	24.72
33	Southeast Bank NA, Miami	5	759,228	797,583	979,040	-100.00	-4.81	-18.53
34	Seattle-First National Bank	25,281	25,924	25,525	27,785	-2.48	1.56	-8.13
35	NCNB National Bank of Florida, Tampa	15,055	73,723	568,737	668,222	-79.58	-87.04	-14.89
36	Connecticut National Bank, Hartford	46,859	197,030	509,685	619,108	-76.22	-61.34	-17.67
37	State Street Bank and Trust Co., Boston	372,339	271,855	238,289	238,154	36.96	14.09	0.06
38	First Fidelity Bank, NA, Newark, N.J.	315,513	425,464	523,462	630,861	-25.84	-18.72	-17.02
39	First Bank, NA, Minneapolis	353,391	520,764	536,100	796,135	-32.14	-2.86	-32.66
40	Norwest Bank Minnesota NA, Minneapolis	158,168	182,881	221,505	236,273	-13.51	-17.44	-6.25
41	Shawmut Bank, NA, Boston	35,654	381,679	599,191	718,441	-90.66	-36.30	-16.60
42	Crestar Bank, Richmond	109,539	173,279	314,765	349,448	-36.78	-44.95	-9.93
43	Chase Manhattan Bank (USA), Wilmington, Del.	0	0	0	0	unch	unch	unch
44	United States National Bank, Portland, Ore.	373,502	441,980	499,383	546,058	-15.49	-11.49	-8.55
45	Citibank South Dakota, NA, Sioux Falls, S.D.	0	0	0	0	unch	unch	unch
46	Comerica Bank-Detroit	417,157	451,247	485,696	549,849	-7.55	-7.09	-11.67
47	Boatmen's National Bank, St. Louis	368,363	351,266	339,770	311,722	4.87	3.38	9.00
48	Meridian Bank, Reading, Pa.	435,132	457,514	567,838	469,212	-4.89	-19.43	21.02
49	Harris Trust & Savings Bank, Chicago,	300,183	302,241	305,817	332,778	-0.68	-1.17	-8.10
50	Manufacturers National Bank, Detroit	298,473	312,161	317,059	321,466	-4.38	-1.54	-1.37
51	Fleet National Bank, Providence, R.I.	156,363	335,428	421,725	572,629	-53.38	-20.46	-26.35
52	Texas Commerce Bank NA, Houston	1,073	69,940	483,336	521,444	-97.61	-85.53	-7.31
53	Mellon Bank (East) PSFS, NA, Philadelphia	32,805	33,028	33,259	135,032	-0.68	-0.69	-75.37
54	Bank of Hawaii, Honolulu	110,419	132,354	157,839	212,126	-16.57	-16.15	-25.59
55	Valley National Bank, Phoenix	446,314	461,532	506,194	592,022	-3.30	-8.82	-14.50
56	Michigan National Bank, Farmington Hills	64,610	93,461	157,658	183,116	-30.87	-40.72	-13.90
57	Northern Trust Co., Chicago	402,847	376,364	311,001	308,838	7.04	21.02	0.70
58	American Express Centurion Bank, Newark, Del.	0	0	0	0	unch	unch	unch
59	Boston Safe Deposit and Trust Co.	7,344	11,278	1,266,531	971,084	-34.88	-99.11	30.42
60	Midlantic National Bank, Newark, N.J.	222,358	280,807	340,078	374,431	-20.81	-17.43	-9.17
61	First National Bank, Atlanta	232,154	258,846	273,480	281,082	-10.31	-5.35	-2.70
62	Provident National Bank, Philadelphia	64,972	101,267	111,706	123,396	-35.84	-9.35	-9.47
63	Fidelity Bank, NA, Philadelphia	305,591	337,220	366,983	361,662	-9.38	-8.11	1.47
64	Banco Popular de Puerto Rico, San Juan	240,251	141,703	150,059	138,523	69.55	-5.57	8.33
65	Huntington National Bank, Columbus, Ohio	244,456	299,674	317,555	327,543	-18.43	-5.63	-3.05
66	Bank of Tokyo Trust Co., New York	142,941	147,989	156,827	163,836	-3.41	-5.64	-4.28
67	Ameritrust Co. NA, Cleveland	322,189	372,076	421,606	475,405	-13.41	-11.75	-11.32
68	Bank of California NA, San Francisco	151,252	167,615	183,087	190,698	-9.76	-8.45	-3.99
69	National City Bank, Cleveland	482,269	506,749	519,098	651,780	-4.83	-2.38	-20.36
70	Signet Bank/Virginia, Richmond	272,690	325,108	352,000	416,594	-16.12	-7.64	-15.51
71	Security Pacific Bank Washington NA, Seattle	88,726	128,384	141,999	154,507	-30.89	-9.59	-8.10
72	Society National Bank, Cleveland	191,934	204,938	233,735	295,077	-6.35	-12.32	-20.79
73	AmSouth Bank NA, Birmingham, Ala.	471,456	479,098	434,889	394,785	-1.60	10.17	10.16
74	First National Bank of Maryland, Baltimore	215,602	228,585	234,961	234,823	-5.68	-2.71	0.06
75	Connecticut Bank and Trust Co. NA, Hartford	45,698	369,784	419,323	547,482	-87.64	-11.81	-23.41
76	Senwa Bank California, San Francisco	18,160	18,715	22,395	27,453	-2.97	-16.10	-18.75
77	National Westminster Bank NJ, Jersey City	147,901	184,839	221,444	289,915	-19.98	-16.53	-23.62
78	Greenwood Trust Co., Newcastle, Del.	0	0	0	0	unch	unch	unch
79	South Carolina National Bank, Columbia	181,122	193,584	197,459	192,760	-6.44	-1.96	2.44
80	First City, Texas-Houston, NA	30,452	119,303	43,427	24,204	-74.48	174.72	79.42
81	Trust Company Bank, Atlanta	166,774	194,572	217,885	323,153	-14.29	-10.70	-32.58
82	First Interstate Bank Arizona NA, Phoenix	997	276,621	474,629	485,584	-99.64	-41.72	-2.26
83	Hibernia National Bank, New Orleans	67,381	141,778	150,117	133,137	-52.47	-5.56	12.75
84	Dominion Bank, NA, Roanoke, Va.	117,778	147,039	158,990	164,088	-19.90	-7.52	-3.11
85	Citizens & Southern National Bank, Fort Lauderdale, Fla.	270,978	294,238	337,926	432,684	-7.91	-12.93	-21.90
86	First American National Bank, Nashville, Tenn.	107,272	134,530	160,466	194,622	-20.26	-16.16	-17.55
87	First Tennessee Bank NA, Memphis	131,096	169,530	224,839	259,500	-22.67	-24.60	-13.36
88	Barnett Bank of South Florida NA, Miami	207,248	219,143	234,346	252,540	-5.43	-6.49	-7.20
89	Riggs National Bank, Washington	17,798	44,615	63,963	378,931	-60.11	-30.25	-83.12
90	First Alabama Bank, Montgomery	168,904	167,960	171,414	214,974	0.56	-2.02	-20.26
91	Central Fidelity Bank, Richmond, Va.	221,122	220,694	257,588	295,399	0.19	-14.32	-12.80
92	Chase Lincoln First Bank NA, Rochester, N.Y.	19,790	12,848	9,866	70,752	54.03	30.23	-86.06
93	First Interstate Bank Oregon NA, Portland	168,122	233,268	323,170	519,614	-27.93	-27.82	-37.81
94	First Florida Bank NA, Tampa	348,788	458,107	474,727	516,042	-23.86	-3.50	-8.01
95	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	171,190	195,620	198,560	172,642	-12.49	-1.48	15.01
96	Citibank (New York State), Perrinton	60,320	46,483	1,752	1,777	29.77	2553.14	-1.41
97	BancOhio National Bank, Columbus	156,294	163,703	166,219	94,358	-4.53	-1.51	76.16
98	American Security Bank NA, Washington, D.C.	140,185	159,863	148,184	148,958	-12.31	7.88	-0.52
99	United Jersey Bank, Hackensack, N.J.	253,870	275,779	296,491	272,394	-7.94	-6.99	8.85
100	U.S. Bank of Washington, Seattle	43,189	64,169	60,457	74,325	-32.69	6.14	-18.66

Reprinted from **The Bond Buyer**, May 22, 1991, page 33. **Data Source:** Data were provided by **ADP BISG Data Services**, New York, from its data base of the federal regulatory "Reports of Condition" filed by all federally insured commercial banks. **Description of the Table:** The book value of the municipal bond holdings of the 100 largest banks in the U.S. as measured by their total assets on December 31, 1990. **Holdings:** For the consolidated bank, the book value of all securities held by the bank and issued by states and political subdivisions (Schedule RC-B—Securities, Items 3, Column A).

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Property Woes Plague Bank Lenders

Foreclosures soared last year, with banks seizing property faster than they could sell it

By Stephen Kleege

Foreclosed real estate held by the nation's banks soared by 55% last year, indicating that the real estate recession has entered a new phase, according to an *American Banker* survey.

With the real estate binge of the 1980s turning into the hangover of the 1990s, banks are seizing properties faster than they can be sold. Foreclosed properties will continue to back up until lenders and investors agree on how far real estate values have plunged, bankers and brokers said.

The survey also found that the growth of real estate lending slowed dramatically last year to 3.7%, from 10.6% in 1989. And for the first time in years, the riskiest segment of commercial real estate activity – lending for construction and land development – actually declined by 7.2%.

A Year of Reckoning

There was clearcut evidence that 1990 was the year of reckoning for the 100 largest real estate lenders:

- Exposure to commercial realty problems nearly doubled, at least by one key measure. Noncurrent real estate loans soared to 27.5% of equity capital, up from 14.35% at yearend 1989. Citibank's ratio jumped to 39.1% from 20.5%. Chase Manhattan Bank's exposure skyrocketed to 55.5% from 18.9%.
- Noncurrent real estate loans nearly doubled, to $22.2 billion, from $12 billion.
- Chargeoffs soared to $3.7 billion from $1.8 billion.

But while there was a sharp downturn in commercial real estate lending last year, the spigot was not turned off. Loans secured by commercial properties – considered far less risky than construction loans – grew by 10.6%. That is less than the 13.9% growth in 1989, but indicates that some new loans were being made.

Foreign-owned banks in particular were big lenders last year. Sumitomo Bank of California increased its portfolio by 35.9%, to $2.8 billion. National Westminster Bank New Jersey's loans increased by 87%, to nearly $1.4 billion.

While banks on the East Coast generally reduced their portfolios, San Francisco-based Wells Fargo Bank increased its loans by a whopping 27%, to $12 billion, ranking as the second-largest real estate lender. But despite this increase, the bank's exposure to noncurrent loans rose only slightly, to 12.8% of equity capital.

Even Wells, however, altered its approach to real estate: It tripled its chargeoffs to $31 million and reduced its construction lending by 37.6% to $2.3 billion.

Face Front on Problems

With examiners holding tight reins, banks finally have been forced to face up to their real estate problems by writing down assets and taking massive hits to earnings. But recognizing the problem was only the first step. Now banks will have to find ways around the bottleneck that is clogging the process of liquidating the growing supply of bad loans.

And matters probably will get worse before they get better. "These [foreclosure] numbers will grow as we get further into the cycle," warned Robert J. Mueller, executive vice president of the Bank of New York.

Swallowing unwanted property by seizing it is a necessary step to digesting excess supply and restoring markets to health. But the buildup of unoccupied offices, hotels, and shopping malls on banks' plates dashes hope that it will be quick or easy.

Limiting the Losses

The gap between buyers and sellers is impeding a quick resolution of the growing foreclosures. Buyers are seeking discounts of 60% on property while banks, to limit their losses, are hoping to get back all but 30% of their original loans.

But without an alternative, bankers are slowly coming to terms with reality. "We're revaluing the entire country right now," said David W. Steinman, vice president of Mellon Bank.

On their financial statements, banks list foreclosed properties as "other real estate owned." The category also includes so-called "in-substance foreclosures," which are loans on properties expected to be foreclosed.

Mr. Mueller of the Bank of New York estimated that this accounting treatment produced 40% of the growth in foreclosed real estate in 1990.

At the 100 largest banks, foreclosed real estate rose by 132%, to $11 billion. Industrywide, the value of foreclosed real estate jumped by 55%, to $21.5 billion. □

Top 100 Banks in Commercial Real Estate Loans

Based on Federal Regulatory Report of Condition data for Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in millions)

Rank 12/90	Name of Bank, City, State	Commercial Real Estate Loans 12/31/90	Commercial Real Estate Loans 12/31/89	Percent Change	Total Assets 12/31/90	CR as a % of Assets 12/31/90	Total Nonaccrual Real Estate Loans 12/31/90	Total Nonaccrual Real Estate Loans 12/31/89	Nonaccrual as a % to Real Estate Loans 12/31/90	Nonaccrual as a % to Real Estate Loans 12/31/89	Real Estate Loan Net Charge-offs 1990	Real Estate Loan Net Charge-offs 1989	Nonaccrual as a % of Equity Capital 12/31/90	Nonaccrual as a % of Equity Capital 12/31/89
1	Citibank NA, New York	15,179	16,270	-6.71	157,821	9.62	3,229	1,566	7.74	3.95	263,000	41,000	39.06	20.53
2	Wells Fargo Bank NA, San Francisco	11,958	9,448	26.57	53,824	22.22	428	361	1.60	1.79	31,211	9,427	12.76	11.78
3	Security Pacific National Bank, Los Angeles	7,677	6,787	13.11	56,005	13.71	645	395	2.79	2.04	93,839	15,112	20.32	14.57
4	Chase Manhattan Bank NA, New York	7,447	7,576	-1.70	77,417	9.62	1,802	712	10.05	4.15	184,814	21,219	55.48	18.87
5	Bank of America NT&SA, San Francisco	6,351	5,401	17.59	96,281	6.60	478	201	1.60	0.87	24,000	(10,000)	9.77	4.55
6	Chemical Bank, New York	3,818	3,468	10.09	48,160	7.93	691	158	9.13	2.39	46,000	19,000	30.29	7.43
7	Bank of New England NA, Boston[1]	3,531	5,142	-31.32	13,429	26.30	1,394	1,186	28.14	17.84	348,740	177,717	N.M.	303.93
8	Maryland National Bank, Baltimore	3,139	3,170	-0.98	14,226	22.06	563	59	13.37	1.42	109,377	10,217	150.28	7.25
9	Union Bank, San Francisco	2,983	2,710	10.09	16,313	18.29	192	116	3.48	2.43	8,922	9,810	18.60	12.47
10	NCNB National Bank of North Carolina, Charlotte	2,913	2,996	-2.78	19,070	15.28	262	69	5.10	1.41	26,705	9,541	25.31	6.90
11	Sumitomo Bank of California, San Francisco	2,851	2,098	35.88	4,795	59.46	35	35	1.11	1.48	0,000	0,133	13.32	15.09
12	Michigan National Bank, Farmington Hills	2,822	2,798	0.88	9,420	29.96	108	35	2.88	0.95	32,540	14,952	16.36	5.36
13	First Union National Bank of Florida, Jacksonville	2,686	2,759	-2.66	16,683	16.10	291	179	4.35	3.49	31,431	23,245	21.13	18.75
14	First Interstate Bank of California, Los Angeles	2,653	2,749	-3.49	19,068	13.91	192	95	3.19	1.71	16,413	15,525	17.59	9.14
15	Bank of California NA, San Francisco	2,644	2,173	21.68	8,494	31.13	65	108	1.81	3.69	13,167	0,611	12.72	25.75
16	First Union National Bank of North Carolina, Charlotte	2,638	2,290	15.24	18,739	14.08	182	46	3.15	0.84	1,381	1,739	20.16	4.77
17	Southeast Bank NA, Miami	2,625	2,686	-2.29	13,064	20.09	334	192	6.56	3.83	83,047	17,836	53.40	24.52
18	First National Bank, Chicago	2,607	2,923	-10.81	35,994	7.24	173	156	5.43	3.79	67,182	15,066	9.89	10.50
19	Manufacturers Hanover Trust Co., New York	2,514	2,462	2.11	57,753	4.35	325	109	7.85	2.71	94,000	38,000	12.45	4.32
20	Seattle-First National Bank	2,396	2,595	-7.65	12,380	19.35	148	164	3.41	3.86	18,080	29,131	17.01	19.52
21	First National Bank, Boston	2,296	3,231	-28.94	24,867	9.23	340	277	9.55	5.65	158,688	165,098	28.90	22.21
22	Sovran Bank NA, Richmond	2,237	1,952	14.55	14,341	15.60	246	17	7.40	0.53	5,273	0,435	29.49	2.04
23	Shawmut Bank NA, Boston	2,231	1,746	27.76	10,766	20.72	478	129	14.17	3.60	40,053	20,127	71.52	13.96
24	Connecticut National Bank, Hartford	2,140	2,256	-5.17	11,950	17.90	516	189	11.59	3.39	32,670	11,291	74.19	23.95
25	Midlantic National Bank, Newark, N.J.	2,065	2,322	-11.08	9,243	22.34	393	210	15.30	7.06	68,995	9,728	79.75	31.16
26	Marine Midland Bank NA, Buffalo, N.Y.	2,049	2,691	-23.85	19,546	10.48	551	276	14.18	5.59	231,514	44,532	53.70	27.59
27	NCNB National Bank of Florida, Tampa	2,030	2,295	-11.54	12,186	16.66	128	111	4.00	3.39	25,430	12,229	19.09	16.87
28	Continental Bank NA, Chicago	1,953	1,920	1.70	26,737	7.30	49	77	2.24	3.43	15,000	2,863	2.83	4.34
29	United States National Bank, Portland, Ore.	1,832	1,788	2.46	10,691	17.14	72	49	2.87	2.14	6,972	3,408	8.74	6.78
30	Security Pacific Bank Washington NA, Seattle	1,827	1,658	10.21	7,813	23.39	64	34	2.18	1.37	5,296	5,730	12.22	7.29
31	Citizens & Southern National Bank, Atlanta	1,710	1,646	3.85	13,458	12.70	64	28	2.32	1.08	13,706	4,974	7.29	3.46
32	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.[2]	1,685	1,522	10.71	16,845	10.00	45	9	1.33	0.29	2,864	0,135	3.86	0.82
33	Crestar Bank, Richmond	1,616	1,465	10.30	10,711	15.09	124	26	5.08	1.07	26,053	5,625	20.59	4.39
34	Bank of New York	1,546	2,023	-23.55	42,383	3.65	526	348	10.91	6.59	14,203	30,173	24.50	16.52
35	Bankers Trust Co., New York	1,529	1,707	-10.40	53,681	2.85	298	90	13.50	4.28	7,000	5,487	14.14	5.97
36	Meridian Bank, Reading, Pa.	1,511	981	53.98	10,209	14.80	95	43	3.20	1.90	16,512	0,102	18.13	8.03
37	Barnett Bank of South Florida NA, Miami	1,485	1,554	-4.45	8,467	22.96	113	41	4.02	1.58	24,243	9,971	36.70	13.10
38	First Fidelity Bank NA, Newark, N.J.	1,468	1,476	-0.51	11,616	12.64	178	109	6.13	3.68	64,972	10,795	32.42	18.33
39	Connecticut Bank & Trust Co. NA, Hartford[1]	1,425	1,866	-23.68	7,211	19.76	341	381	14.25	13.09	61,551	59,043	254.01	201.40
40	Sanwa Bank California, San Francisco	1,406	1,291	8.94	7,140	19.69	87	22	3.74	1.06	3,881	0,937	14.52	4.28
41	First Florida Bank NA, Tampa	1,396	1,249	11.79	5,772	24.18	86	30	4.07	1.57	5,078	0,883	23.65	7.57
42	National Westminster Bank New Jersey, Jersey City	1,389	744	86.64	7,080	19.62	257	81	12.10	5.48	58,159	39,796	61.07	20.35
43	CoreStates Bank NA, Philadelphia	1,370	864	58.66	16,537	8.29	186	5	8.77	0.45	57,811	0,867	19.90	0.79
44	American Security Bank NA, Washington, D.C.	1,359	1,468	-7.44	5,612	24.22	412	25	25.10	1.41	50,343	6,320	374.07	7.48
45	National Westminster Bank USA, New York	1,358	1,236	9.71	16,246	8.36	345	58	19.87	3.61	37,875	3,226	51.90	11.69
46	South Carolina National Bank, Columbia	1,326	1,051	26.23	6,921	19.16	86	53	4.02	3.18	7,943	3,026	20.19	13.59
47	Mellon Bank NA, Pittsburgh	1,317	1,463	-9.92	17,382	7.58	271	77	12.71	3.83	92,556	31,420	34.31	8.20
48	Ameritrust Co. NA, Cleveland	1,311	1,223	7.17	8,654	15.14	96	36	4.39	1.80	54,579	2,173	18.68	6.00
49	United Jersey Bank, Hackensack, N.J.	1,271	1,258	1.04	5,542	22.93	208	87	11.04	4.45	20,214	4,437	67.99	23.18
50	Central Fidelity Bank, Richmond	1,261	1,100	14.62	6,177	20.41	75	3	3.85	0.18	(0,012)	(0,031)	22.97	1.00
51	Chase Lincoln First Bank NA, Rochester, N.Y.	1,251	1,130	10.71	6,144	20.36	25	32	1.03	1.31	0,517	0,892	6.16	8.09
52	NCNB National Bank of South Carolina, Columbia	1,238	1,085	14.16	4,788	25.86	32	12	1.78	0.81	2,460	1,467	10.33	4.19
53	Fidelity Bank NA, Philadelphia	1,218	1,255	-2.96	8,942	13.62	103	65	5.23	3.49	23,644	51,440	24.76	16.77
54	Huntington National Bank, Columbus, Ohio	1,214	1,175	3.30	8,771	13.84	52	31	2.61	1.61	8,083	4,632	9.30	5.70
55	Citizens & Southern Nat'l Bank of Fla., Ft. Lauderdale	1,195	1,235	-3.23	6,504	18.37	97	64	4.52	3.08	15,232	1,818	28.14	17.15
56	Hibernia National Bank, New Orleans	1,149	1,151	-0.17	6,560	17.51	131	46	5.36	2.17	32,106	11,291	42.33	13.62
57	Fleet National Bank, Providence, R.I.	1,144	1,267	-9.71	9,754	11.72	332	34	18.54	1.79	86,257	22,363	64.15	5.74
58	NCNB Texas National Bank, Dallas	1,137	1,281	-11.23	32,729	3.47	29	63	0.91	2.20	6,575	17,749	1.70	4.18
59	Provident National Bank, Philadelphia	1,131	1,308	-13.52	9,021	12.54	202	25	12.54	1.47	83,833	1,376	47.19	4.96
60	NBD Bank NA, Detroit	1,111	1,100	1.04	21,858	5.08	69	22	2.38	0.80	18,294	4,438	5.29	1.82
61	Boatmen's National Bank, St. Louis	1,103	1,081	2.00	10,397	10.61	80	69	3.73	3.29	18,255	2,787	13.70	12.64
62	Valley National Bank of Arizona, Phoenix	1,099	1,416	-22.36	9,435	11.65	197	376	9.07	14.87	82,475	129,491	43.73	86.01
63	Branch Banking & Trust Co., Wilson, N.C.	1,091	985	10.81	4,451	24.52	28	12	1.67	0.68	3,032	2,764	8.92	4.17
64	Dominion Bank NA, Roanoke, Va.	1,078	1,157	-6.80	6,528	16.51	176	17	8.32	0.75	8,440	1,426	52.30	4.55
65	First American National Bank, Nashville	1,067	1,203	-11.27	6,462	16.47	112	57	6.25	2.99	42,585	10,921	31.36	14.37
66	National Community Bank, Rutherford, N.J.	1,057	1,102	-4.11	4,053	26.08	64	64	4.12	3.10	18,380	0,204	39.39	26.48
67	Bank of Hawaii, Honolulu	1,047	927	13.00	9,486	11.04	14	11	0.61	0.57	(0,405)	1,307	2.66	2.46
68	City National Bank, Beverly Hills	1,045	918	13.80	4,958	21.08	51	18	3.79	1.56	1,000	....	16.44	6.43
69	Continental Bank, Norristown, Pa.	1,024	927	10.42	4,529	22.61	123	21	9.33	1.58	11,761	2,389	42.67	7.80
70	First Interstate Bank of Texas NA, Houston	987	1,367	-27.76	5,156	19.15	34	231	2.36	12.80	214,168	70,173	13.89	900.04
71	Signet Bank/Virginia, Richmond	976	946	3.21	7,991	12.22	73	19	4.53	1.28	11,944	(0,027)	15.20	4.16
72	Imperial Bank, Inglewood, Calif.	973	692	40.68	3,027	32.15	37	4	3.13	0.39	1,170	0,914	20.24	2.31
73	Barclays Bank of New York NA	956	970	-1.40	3,234	29.56	152	67	10.03	4.43	20,651	0,629	80.40	33.17
74	First National Bank of Maryland, Baltimore	954	884	7.90	7,222	13.21	77	2	1.31	0.10	19,961	0,552	7.06	0.50
75	Citizens First National Bank, Ridgewood, N.J.	902	932	-3.13	2,699	33.44	133	80	11.01	4.19	31,618	0,041	157.58	33.18
76	US Bank of Washington NA, Seattle	892	799	11.66	5,525	16.14	22	44	1.39	3.27	9,934	8,366	6.53	14.56
77	Comerica Bank-Detroit	873	831	5.09	10,419	8.38	54	75	2.55	3.98	4,446	6,437	9.81	15.75
78	First National Bank, Atlanta[3]	863	881	-2.09	9,155	9.43	56	34	3.07	1.99	2,917	3,514	9.04	6.01
79	Texas Commerce Bank NA, Houston	862	935	-7.72	9,679	8.91	165	248	15.71	22.16	43,711	40,753	27.22	36.60
80	Norwest Bank Minnesota NA, Minneapolis	862	805	7.04	11,340	7.60	100	16	3.92	1.15	25,454	12,101	18.87	3.50
81	Sovran Bank/Maryland, Bethesda	861	791	8.86	4,392	19.60	138	12	10.14	0.99	4,291	0,147	59.27	4.86
82	First Union National Bank of Georgia, Atlanta	850	719	18.28	4,375	19.43	23	32	1.55	2.50	7,438	8,317	9.03	13.68
83	Sun Bank NA, Orlando, Fla.	846	724	16.83	4,604	18.38	23	18	1.79	1.41	4,573	2,112	7.67	5.96
84	Midlantic National Bank/North, West Paterson, N.J.	846	916	-7.59	3,973	21.30	178	56	14.56	4.06	26,084	2,360	85.78	22.06
85	SouthTrust Bank of Alabama NA, Birmingham	831	683	21.62	3,903	21.29	18	8	1.82	0.94	0,305	0,519	8.08	3.61
86	Security Pacific Bank Arizona, Phoenix	825	1,104	-25.33	4,312	19.12	31	36	2.84	2.58	15,708	67,788	12.17	13.21
87	First Interstate Bank of Nevada NA, Reno	812	460	76.59	3,724	21.81	31	15	2.48	2.05	4,160	10,225	12.93	5.92
88	AmSouth Bank Birmingham NA, Ala.	789	819	-3.67	7,681	10.27	36	29	2.05	1.75	4,465	0,415	6.18	5.25
89	Chemical Bank New Jersey NA, Morristown	772	953	-18.96	4,912	15.72	161	62	8.35	3.12	22,321	17,702	69.47	21.47
90	Sovran Bank/Tennessee, Nashville	725	676	7.27	5,339	13.58	32	26	2.31	2.03	9,918	0,127	8.23	7.00
91	Norstar Bank NA, Buffalo, N.Y.	719	581	23.76	4,249	16.92	50	14	4.47	1.66	7,059	0,341	19.32	5.36
92	Key Bank of Eastern New York NA, Albany	706	543	30.04	4,623	15.28	39	16	2.41	1.59	6,761	0,098	14.27	6.84
93	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	688	662	3.83	5,757	11.94	53	8	5.09	0.83	12,273	2,760	15.84	2.31
94	Citizens & Southern National Bank of S.C., Charleston	685	651	5.21	4,099	16.72	14	8	1.20	0.79	1,367	0,280	5.02	3.17
95	Manufacturers & Traders Trust Co., Buffalo, N.Y.	674	602	12.03	5,475	12.32	19	9	0.98	0.69	1,574	(0,226)	7.23	3.95
96	Bank of Tokyo Trust Co., New York	674	198	239.83	8,771	7.69	56	17	8.25	8.11	13,422	3,200	13.05	4.22
97	National City Bank, Cleveland	668	636	5.07	8,183	8.16	39	19	3.22	1.65	7,592	0,475	7.72	3.87
98	Old Kent Bank & Trust Co., Grand Rapids, Mich.	662	428	54.55	3,266	20.27	35	9	3.68	1.28	2,800	(0,046)	16.23	4.32
99	Central Bank of the South, Birmingham, Ala.	658	740	-11.07	4,395	14.97	27	21	2.08	1.69	3,208	2,449	9.32	7.77
100	BayBank Middlesex, Burlington, Mass.	647	755	-14.30	4,351	14.87	119	69	7.48	3.75	22,429	1,905	61.58	29.92
	Totals for the Top 100[4]	**187,269**	**178,411**	**4.38**	**1,623,838**	**12.29**	**22,201**	**12,038**	**5.86**	**3.22[5]**	**3,731**	**1,788**	**27.81**	**14.38[6]**
	Totals for All Banks[4]	**384,950**	**371,362**	**3.66**	**3,389,189**	**11.36**	**36,015**	**22,457**	**4.34**	**2.86**	**6,291**	**3,464**	**17.12**	**11.46**

Data sources: For top 100 banks, **ADP Data Services Division, New York,** from its data base of the federal regulatory report of condition and income. The 1989 data are adjusted for mergers in 1990. Aggregate data for all FDIC-insured banks are from the **Federal Deposit Insurance Corp.,** Washington, D.C. **Description of the table:** from the group of 627 U.S. Banks with assets greater than $500 million on Dec. 31, 1990, the 100 banks with the largest amount of commercial real estate loans on Dec. 31, 1990 are listed. **Commercial real estate loans** are domestic construction and land development loans; loans secured by multifamily residential properties; and loans secured by nonfarm nonresidential properties currently on the bank's books. **CR as a % of Assets:** commercial real estate loans outstanding on 12/31/90 as a percentage of total assets on 12/31/90. **Total Nonaccrual Real Estate Loans:** include all domestic real estate loans— commercial plus residential—that are 90 days or more past due or on a nonaccrual basis. **Nonaccrual as a % of Real Estate Loans:** nonaccrual domestic real estate loans as a percentage of total real estate loans outstanding. **Real Estate Net Charge-offs:** include all charge-offs on domestic real estate loans less corresponding recoveries. Numbers in parentheses indicate a net recovery. **Nonaccrual as a % of Equity Capital:** all nonaccrual domestic real estate loans as a percentage of equity capital. **N.M.**— not meaningful (equity capital is negative) (**1**)— The bank, a subsidiary of the bankrupt Bank of New England Corp., was seized by federal regulators in January. Currently operating as an FDIC bridge bank, but will be acquired by Fleet/Norstar Financial Group, Inc., on July 1. (**2**)— Changing title to Wachovia Bank of North Carolina NA on 5/20. (**3**)— Changing title to Wachovia Bank of Georgia NA on 5/20. (**4**) All ratios are weighted averages calculated by summing the outstanding levels for each member in the group. For the top 100, the 1989 totals were for the top 100 banks that year, unless otherwise noted. (**5**)— Data are for the top 100 banks of 1990.

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Top 100 Banks in Commercial Real Estate Loans

Listed georgraphically in order of commercial real estate loans within states (dollar amounts in millions)

CREAL Rank 12/90		C.R. Loans 12/31/89	% change Noncurrent R.E. Loans	% change R.E. Loan Chg.Offs	% change Other R.E. Owned
	ALABAMA				
55	SouthTrust Bank of Alabama NA	$831	129.81%	-41.23%	310.62%
88	AmSouth Bank Birmingham NA	789	21.65	975.90	116.53
99	Central Bank of the South	658	26.26	30.99	0.03
	ARIZONA				
82	Valley National Bank of Arizona	1,099	-47.50	-36.31	51.07
86	Security Pacific Bank Arizona	825	-13.03	-76.83	-90.04
	CALIFORNIA				
2	Wells Fargo Bank NA	11,958	18.55	231.08	47.30
3	Security Pacific National Bank	7,677	63.15	520.96	50.91
5	Bank of America NT&SA	6,351	137.81	340.00	-34.66
9	Union Bank	2,983	65.83	-9.05	-36.36
11	Sumitomo Bank of California	2,851	0.51	-100.00	92.17
14	First Interstate Bank of California	2,653	102.20	5.72	146.24
15	Bank of California NA	2,644	-39.29	2,054.99	443.18
40	Sanwa Bank California	1,406	295.07	314.19	47.05
68	City National Bank	1,045	183.84	...	2,504.71
72	Imperial Bank	973	892.57	28.01	-11.16
	CONNECTICUT				
24	Connecticut National Bank	2,140	173.25	189.35	165.62
39	Connecticut Bank & Trust Co. NA	1,425	-10.34	4.25	407.23
	DISTRICT OF COLUMBIA				
44	American Security Bank NA	1,359	1,533.25	696.57	1,315.16
	FLORIDA				
13	First Union National Bank of Florida	2,686	62.45	35.22	248.78
17	Southeast Bank NA	2,625	74.12	365.61	298.21
27	NCNB National Bank of Florida	2,030	14.74	107.95	239.17
37	Barnett Bank of South Florida NA	1,485	173.52	143.14	8.00
41	First Florida Bank NA	1,396	187.23	486.18	668.92
56	Citizens & Southern Natl Bank of Florida	1,195	50.26	737.84	164.46
63	Sun Bank NA	846	43.98	116.52	576.95
	GEORGIA				
31	Citizens & Southern National Bank	1,710	127.93	175.55	-7.08
78	First National Bank, Atlanta	863	64.25	-16.99	113.77
82	First Union National Bank of Georgia	850	-30.05	-10.57	48.92
	HAWAII				
67	Bank of Hawaii	1,047	26.50	-130.99	...
	ILLINOIS				
18	First National Bank, Chicago	2,607	11.45	345.92	211.14
28	Continental Bank NA	1,953	-36.50	423.93	282.30
	KENTUCKY				
93	Citizens Fidelity Bank & Trust Co.	686	564.79	344.67	995.63
	LOUISIANA				
58	Hibernia National Bank	1,149	172.63	184.35	125.43
	MARYLAND				
8	Maryland National Bank	3,139	857.28	970.54	3,030.08
74	First National Bank of Maryland	954	1,326.20	3,516.12	21,158.26
81	Sovran Bank/Maryland	861	1,054.09	2,819.05	22.48
	MASSACHUSETTS				
7	Bank of New England NA	3,531	17.48	96.23	122.51
21	First National Bank, Boston	2,296	22.83	3.89	-4.37
23	Shawmut Bank NA	2,231	269.70	99.00	120.65
100	BayBank Middlesex	647	71.91	1,077.38	1,092.78
	MICHIGAN				
12	Michigan National Bank	2,822	205.50	117.63	179.16
60	NBD Bank NA, Detroit	1,111	211.62	312.21	-1.66
77	Comerica Bank-Detroit	873	-27.81	-30.93	59.71
98	Old Kent Bank & Trust Co.	662	288.78	5,933.33	-100.00
	MINNESOTA				
80	Norwest Bank Minnesota NA	862	527.11	110.35	221.74
	MISSOURI				
61	Boatmen's National Bank	1,103	14.92	555.01	150.93
	NEVADA				
87	First Interstate Bank of Nevada NA	812	100.99	-59.32	-36.84
	NEW JERSEY				
25	Midlantic National Bank	$2,065	87.16%	809.24%	596.06%
36	First Fidelity Bank NA	1,468	62.34	501.87	1,578.42
42	National Westminster Bank New Jersey	1,389	218.46	46.14	24.73
49	United Jersey Bank	1,271	138.08	355.58	1,299.80
66	National Community Bank	1,057	31.29	8,909.80	7,945.71
75	Citizens First National Bank	902	153.46	77,017	11,449.93
84	Midlantic National Bank/North	846	219.07	1,005.25	...
89	Chemical Bank New Jersey NA	772	157.36	26.09	87.44
	NEW YORK				
1	Citibank NA	15,179	106.19	541.46	342.06
4	Chase Manhattan Bank NA	7,447	153.13	770.98	376.70
6	Chemical Bank	3,818	337.34	142.11	26.53
19	Manufacturers Hanover Trust Co.	2,514	198.17	147.37	49.76
26	Marine Midland Bank NA	2,049	99.77	419.88	317.20
34	Bank of New York	1,546	51.66	-52.93	126.02
35	Bankers Trust Co.	1,529	232.22	27.57	306.06
45	National Westminster Bank USA	1,358	494.71	1,067.85	714.33
51	Chase Lincoln First Bank NA	1,251	-23.63	-42.04	1,018.72
73	Barclays Bank of New York NA	956	125.57	3,183.15	113.32
91	Norstar Bank NA	719	246.34	1,970.09	4,541.06
92	Key Bank of Eastern New York NA	706	144.24	6 798.98	527.91
95	Manufacturers & Traders Trust Co.	674	121.06	796.46	54.62
96	Bank of Tokyo Trust Co.	674	233.55	319.44	165.40
	NORTH CAROLINA				
10	NCNB National Bank of N.C.	2,913	281.44	200.88	840.40
16	First Union National Bank of N.C.	2,636	297.03	-20.59	34.84
32	Wachovia Bank & Trust Co. NA	1,685	426.67	2,021.48	20.41
53	Branch Banking & Trust Co.	1,091	136.12	9.70	163.56
	OHIO				
48	Ameritrust Co. NA	1,311	168.64	2,411.69	2,910.14
54	Huntington National Bank	1,214	70.55	74.50	352.90
97	National City Bank	668	110.00	1,498.32	157.66
	OREGON				
29	United States National Bank	1,832	47.61	104.58	1,276.05
	PENNSYLVANIA				
38	Meridian Bank	1,511	121.54	16,088	3,928.61
43	CoreStates Bank NA	1,370	3,544.08	6,567.94	...
47	Mellon Bank NA	1,317	250.61	194.59	198.67
53	Fidelity Bank NA	1,218	58.37	-54.04	89.48
59	Provident National Bank	1,131	698.36	5,977.98	513.11
69	Continental Bank	1,024	472.72	392.30	1,210.81
	RHODE ISLAND				
57	Fleet National Bank	1,144	878.94	285.71	98.12
	SOUTH CAROLINA				
46	South Carolina National Bank	1,326	62.20	162.49	137.17
62	NCNB National Bank of S.C.	1,238	157.18	65.43	150.46
94	Citizens & Southern National Bank of S.C.	685	79.31	388.21	25.54
	TENNESSEE				
65	First American National Bank	1,067	96.46	289.94	368.47
90	Sovran Bank/Tennessee	725	22.31	7,709.45	15.81
	TEXAS				
58	NCNB Texas National Bank	1,137	-53.70	-62.96	-31.43
70	First Interstate Bank of Texas NA	987	-85.11	205.20	-51.09
76	Texas Commerce Bank NA	862	-33.38	7.26	39.03
	VIRGINIA				
22	Sovran Bank NA	2,237	1,309.12	1,112.18	215.72
33	Crestar Bank	1,616	376.04	363.16	137.89
50	Central Fidelity Bank	1,261	2,364.11	61.29	368.78
64	Dominion Bank NA	1,078	962.25	491.87	248.41
71	Signet Bank/Virginia	976	284.76	44,337	288.66
	WASHINGTON				
20	Seattle-First National Bank	2,396	-9.38	-37.94	7.44
30	Security Pacific Bank Washington NA	1,827	88.16	-8.62	-2.56
76	US Bank of Washington NA	862	-49.44	18.74	81.93

CREAL Rank 12/90: National ranking based on commercial real estate loans outstanding on Dec. 31, 1990. **C.R. Loans:** commercial real estate loans outstanding. **% Change Noncurrent R.E. Loans:** total noncurrent domestic real estate loans on 12/31/90 divided by total noncurrent domestic real estate loans on 12/31/89, expressed as a percentage. **% Change R.E. Chg.Offs:** net charge-offs on total domestic real estate loans in 1990 divided by net charge-offs on total domestic real estate loans in 1989, expressed as a percentage. **Other R.E. Owned (OREOs):** other real estate owned on 12/31/90 divided by other real estate owned on 12/31/89, expressed as a percentage.

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Real Estate Lending by Commercial Banks

Yearend 1985 to Yearend 1990 ($ Billion) with annual percent changes

	1990	1989	1988	1987	1986	1985
Commercial real estate[1]	385.0 + 3.7%	371.4 +10.6%	335.7 +10.0%	305.1 +16.1%	262.8 +22.2%	215.1 +17.5%
Construction & land develop.	126.3 - 7.2%	136.0 + 6.0%	$128.3 + 7.0%	$119.9 +12.3%	$106.7 +19.6%	$89.2 +17.2%
Multifamily residental mtges	20.9 + 4.7%	20.0 + 8.7%	18.3 + 2.2%	17.9 +12.6%	15.9 +26.2%	12.6 +16.7%
Commercial properties[2]	237.8 +10.4%	215.4 +13.9%	189.1 +13.0%	167.3 +19.3%	140.2 +23.7%	113.3 +17.9%
All other real estate loans	444.0 +13.8%	390.3 +15.0%	339.3 +15.1%	$294.8 +16.7%	$252.6 +13.1%	$223.4 +10.3%
Residential mortgages[3]	400.2	350.9	301.7	$262.9	$222.6	$198.7
Loans secured by farmland	$17.3	$16.7	$15.5	14.5	12.7	11.4
Foreign real estate loans[4]	$26.5	$22.7	$22.1	17.4	17.3	13.3
Total real estate loans	829.0 + 8.8%	761.7 +12.8%	675.0 +12.5%	$599.9 +16.4%	$515.4 +17.5%	$438.5 +13.7%
Other real estate owned	$21.5 +55.4%	$13.8 +21.6%	$11.3 + 3.2%	$11.0 +19.7%	$9.2 +27.5%	$7.2 +22.8%

Data source: Data are from the **Federal Deposit Insurance Corp.**, Washington, D.C., and are for all FDIC-insured banks. (1)— The sum of construction and land development loans, multifamily residental mortgage loans, and nonfarm, nonresidential loans that were booked by a bank's domestic offices. (2)— Loans secured by nonfarm nonresidential properties. (3)— Includes first and second mortgages secured by 1-4 family residential properties and home equity loans. (4)— Real estate loans of all types that were booked in a bank's foreign offices.

Compiled by American Banker.

Top 200 Banks in Construction and Land Development Loans

Based on federal regulatory report of condition data for Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/90		C&L Develop. Loans 12/31/90	C&L Develop. Loans 12/31/89	Percent Change
1	Citibank NA, New York	7,855,000	7,008,000	12.09
2	Chase Manhattan Bank NA, New York	4,669,437	4,970,847	-6.06
3	Security Pacific National Bank, Los Angeles	4,104,588	3,393,774	20.94
4	Wells Fargo Bank NA, San Francisco	2,564,362	4,110,360	-37.61
5	Bank of America NT&SA, San Francisco	2,313,000	2,191,000	5.57
6	Union Bank, San Francisco	2,071,041	1,904,443	8.75
7	Manufacturers Hanover Trust Co., New York	2,031,000	2,079,000	-2.31
8	First Interstate Bank of Calif., Los Angeles	1,750,310	2,008,748	-12.87
9	Maryland National Bank, Baltimore	1,734,173	2,251,164	-22.97
10	Sovran Bank NA, Richmond	1,607,865	1,395,246	15.24
11	Continental Bank NA, Chicago	1,516,000	1,531,508	-1.01
12	Chemical Bank, New York	1,511,000	1,233,000	22.55
13	Midlantic National Bank, Newark, N.J.	1,474,683	1,688,380	-12.66
14	Bank of California NA, San Francisco	1,419,993	1,018,726	39.39
15	Bank of New England NA, Boston	1,398,092	2,280,583	-38.70
16	Marine Midland Bank NA, Buffalo, N.Y.	1,301,838	1,956,545	-33.46
17	First Union National Bank of N.C., Charlotte	1,096,848	1,156,087	-5.12
18	First National Bank, Boston	944,061	1,599,857	-40.99
19	Seattle-First National Bank	892,623	943,145	-5.36
20	United Jersey Bank, Hackensack, N.J.	852,042	842,682	1.11
21	American Security Bank NA, Washington, D.C.	807,716	885,287	-8.76
22	Security Pacific Bank Washington NA, Seattle	793,782	727,915	9.05
23	Signet Bank/Virginia, Richmond	788,147	708,803	11.19
24	Ameritrust Co. NA, Cleveland	751,211	630,680	19.12
25	NCNB National Bank of N.C., Charlotte	749,377	1,054,659	-28.96
26	Fleet National Bank, Providence, R.I.	743,270	790,409	-5.96
27	Provident National Bank, Philadelphia	736,586	680,402	8.26
28	Mellon Bank NA, Pittsburgh	733,845	1,003,707	-26.89
29	Crestar Bank, Richmond	715,768	749,835	-4.54
30	Bank of New York	671,424	1,012,524	-33.69
31	Connecticut National Bank, Hartford	641,436	827,974	-22.53
32	First Union National Bank of Ga., Atlanta	635,348	495,850	28.13
33	Barnett Bank of So. Fla. NA, Miami	623,077	698,667	-10.82
34	Riggs National Bank, Washington, D.C.	613,377	692,563	-11.43
35	Southeast Bank NA, Miami	601,936	859,899	-30.00
36	Continental Bank, Norristown, Pa.	591,877	593,350	-0.25
37	First Union National Bank of Fla., Jacksonville	581,296	767,350	-24.25
38	NBD Bank NA, Detroit	569,971	609,184	-6.44
39	CoreStates Bank NA, Philadelphia	562,644	376,454	49.46
40	Signet Bank/Maryland, Baltimore	559,095	512,156	9.16
41	Sanwa Bank California, San Francisco	555,546	630,627	-11.91
42	Imperial Bank, Inglewood, Calif.	537,533	288,245	86.48
43	Michigan National Bank, Farmington Hills	523,636	552,466	-5.22
44	United States National Bank, Portland, Ore.	515,812	482,076	7.00
45	Valley National Bank of Arizona, Phoenix	506,257	743,294	-31.89
46	Citizens & Southern National Bank, Atlanta	498,228	456,548	9.13
47	First National Bank, Chicago	481,373	688,427	-30.08
48	Dominion Bank NA, Roanoke, Va.	481,357	550,073	-12.49
49	First American Bank, McLean, Va.	474,086	660,991	-28.28
50	First Florida Bank NA, Tampa	467,335	464,797	0.55
51	City National Bank, Beverly Hills	460,220	410,637	12.07
52	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	448,824	406,326	10.46
53	NCNB National Bank of Fla., Tampa	440,161	962,834	-54.28
54	Texas Commerce Bank NA, Houston	436,137	530,304	-17.76
55	Pittsburgh National Bank	429,012	588,234	-27.07
56	Bankers Trust Co., New York	422,000	519,562	-18.78
57	Meridian Bank, Reading, Pa.	421,378	334,805	25.86
58	NCNB Texas National Bank, Dallas	414,539	302,242	37.15
59	Fidelity Bank NA, Philadelphia	409,591	528,179	-22.45
60	Shawmut Bank NA, Boston	408,265	622,335	-34.40
61	Huntington National Bank, Columbus, Ohio	407,212	475,976	-14.45
62	Security Pacific Bank Arizona, Phoenix	387,767	701,233	-44.70
63	Central Fidelity Bank, Richmond	387,276	520,398	-25.58
64	First Fidelity Bank NA, Newark, N.J.	384,173	510,996	-24.82
65	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	381,458	411,289	-7.25
66	Sovran Bank/Maryland, Bethesda	373,757	441,138	-15.27
67	Bank One NA, Indianapolis	366,415	354,546	3.35
68	SouthTrust Bank of Alabama NA, Birmingham	353,391	359,445	-1.68
69	BancOhio National Bank, Columbus	352,783	397,028	-11.14
70	NCNB National Bank of S.C., Columbia	352,299	417,107	-15.54
71	First National Bank, Atlanta	351,839	318,046	10.63
72	INB National Bank, Indianapolis	351,658	316,597	11.07
73	Bank of Baltimore	345,583	298,105	15.93
74	Connecticut Bank & Trust Co. NA, Hartford	332,381	658,996	-49.56
75	First National Bank of Maryland, Baltimore	331,745	331,512	0.07
76	South Carolina National Bank, Columbia	315,824	337,389	-6.39
77	Midlantic Nat'l Bank/North, West Paterson, N.J.	313,814	381,286	-17.70
78	First Interstate Bank Nevada NA, Reno	307,750	165,475	85.98
79	Boatmen's National Bank, St. Louis	306,335	549,439	-44.25
80	National Westminster Bank USA, New York	301,880	329,379	-8.35
81	Branch Banking & Trust Co., Wilson, N.C.	300,989	366,052	-17.77
82	Valley Bank of Nevada, Las Vegas	299,358	285,643	4.80
83	Tokai Bank of California, Los Angeles	298,794	190,646	56.73
84	National City Bank, Cleveland	296,670	292,064	1.58
85	Trust Company Bank, Atlanta	293,785	242,282	21.26
86	Bank South NA, Atlanta	290,458	320,569	-9.39
87	First American National Bank, Nashville	284,159	377,099	-24.65
88	National Westminster Bank N.J., Jersey City	282,705	341,080	-17.11
89	Sumitomo Bank of California, San Francisco	277,431	198,949	39.45
90	Merchants Bank & Trust Co., Indianapolis	273,005	313,266	-12.85
91	US Bank of Washington NA, Seattle	266,083	210,282	26.54
92	Citizens & Southern Nat'l Bk of Fla., Ft. Lauderdale	260,774	235,917	10.54
93	Norstar Bank, Hempstead, N.Y.	257,612	212,662	21.14
94	Valley View State Bank, Overland Park, Kan.	256,783	279,196	-8.03
95	First Interstate Bank Texas NA, Houston	247,333	301,187	-17.88
96	Sun Bank NA, Orlando, Fla.	243,527	204,804	18.91
97	Bank of Hawaii, Honolulu	239,331	204,196	17.21
98	Norwest Bank Minnesota NA, Minneapolis	235,225	282,925	-16.88
99	Society National Bank, Cleveland	233,927	209,[illegible]	11.52
100	Mercantile Safe Deposit & Trust Co., Baltimore	232,201	[illegible]	9.30
	Totals for the Top 100 Banks ($ million)	78,286	[illegible]	-7.38%

Rank 12/90		C&L Develop. Loans 12/31/90	C&L Develop. Loans 12/31/89	Percent Change
101	Bank of the West, Walnut Creek, Calif.	227,124	171,410	32.50
102	American Bank & Trust Co., Chicago	226,241	201,059	12.52
103	Central Bank of the South, Birmingham, Ala.	225,048	369,964	-39.01
104	Citizen First National Bank, Ridgewood, N.J.	220,944	303,522	-27.21
105	First Hawaiian Bank, Honolulu	220,347	208,014	5.93
106	Pacific Western Bank, San Jose, Calif.	219,342	173,392	26.50
107	European American Bank, New York	218,300	671,723	-67.50
108	Union Trust Co., Stamford, Conn.	214,976	262,892	-18.16
109	Citytrust, Bridgeport, Conn.	214,438	213,689	0.35
110	Fifth Third Bank, Cincinnati	212,584	219,661	-3.22
111	Chase Lincoln First Bank NA, Rochester, N.Y.	210,653	226,460	-6.98
112	La Salle National Bank, Chicago	205,777	160,376	28.31
113	Barnett Bank of Central Fla. NA, Orlando	204,362	293,511	-30.37
114	First American Bank, Silver Spring, Md.	203,864	195,679	4.18
115	Southern National Bank of N.C., Lumberton	202,445	212,958	-4.94
116	LTCB Trust Co., New York	202,414	150,722	34.30
117	National Community Bank, Rutherford, N.J.	202,151	285,755	-29.26
118	Manufacturers National Bank, Detroit	201,233	187,394	7.38
119	Centura Bank, Rocky Mount, N.C.[1]	198,966	...	...
120	Chemical Bank New Jersey NA, Morristown	198,500	334,447	-40.65
121	Citizens & Southern National Bank, Charleston, S.C.	196,280	204,[illegible]	-3.99
122	Barnett Bank of Jacksonville NA, Fla.	190,687	177,041	7.71
123	AmSouth Bank Birmingham NA, Ala.	189,193	237,055	-20.19
124	First Interstate Bank of Oregon NA, Portland	186,548	145,827	27.92
125	Dominion Bank Greater Hampton NA, Norfolk	177,644	156,051	13.84
126	First Alabama Bank, Montgomery	177,620	159,514	11.35
127	Sovran Bank/Tennessee, Nashville	174,711	178,367	-2.05
128	Northern Trust Co., Chicago	174,109	191,160	-8.92
129	Silicon Valley Bank, Santa Clara, Calif.	169,425	102,801	65.13
130	Banco Santander Puerto Rico, San Juan	168,858	116,651	44.75
131	Bank One Milwaukee NA, Wis.	165,322	149,893	10.29
132	Bank of Tokyo Trust Co., New York	164,696	145,748	13.00
133	Star Bank NA, Cincinnati	164,577	199,109	-17.34
134	United Carolina Bank, Whiteville, N.C.	163,842	150,485	8.88
135	Bank of Delaware, Wilmington	160,520	130,185	23.30
136	Mellon Bank (East) PSFS NA, Philadelphia[1]	160,304	311,273	-48.49
137	Mitsui Manufacturers Bank, Los Angeles	159,674	145,829	9.49
138	Central Carolina Bank & Trust Co., Durham, N.C.	158,803	154,148	3.02
139	Barnett Bank of Palm Beach Cty, West Palm Beach, Fla.	157,091	245,412	-35.99
140	First Tennessee Bank NA, Memphis	156,350	297,540	-47.45
141	Comerica Bank-Detroit	156,058	140,220	11.30
142	Provident Bank, Cincinnati	155,217	150,397	3.20
143	Barclays Bank of New York NA	153,110	192,481	-20.45
144	Barnett Bank of Tampa NA, Fla.	152,578	141,656	7.71
145	Banco Popular de Puerto Rico, San Juan	151,908	68,074	123.15
146	Mark Twain Bank, Ladue, Mo.	148,561	178,964	-16.99
147	Mid-State Bank, Arroyo Grande, Calif.	145,898	130,056	12.17
148	First American Bank NA, Washington, D.C.	145,632	205,637	-29.18
149	Sovran Bank/DC National, Washington, D.C.	143,252	188,256	-23.91
150	Society Bank & Trust, Toledo, Ohio	139,943	131,282	6.60
151	North Fork Bank & Trust Co., Mattituck, N.Y.	139,097	116,784	19.11
152	First Interstate Bank of Arizona NA, Phoenix	138,242	409,592	-66.25
153	First-Citizens Bank & Trust Co., Raleigh, N.C.	138,138	99,578	38.72
154	First Eastern Bank NA, Wilkes-Barre, Pa.	137,526	139,055	-1.10
155	First Bank NA, Minneapolis	135,980	279,728	-51.39
156	Santa Monica Bank, Calif.	132,589	125,645	5.53
157	Equibank, Pittsburgh	132,250	111,997	18.08
158	First City Texas-Dallas	131,721	95,064	38.56
159	Deposit Guaranty National Bank, Jackson, Miss.	131,720	146,463	-10.07
160	Fleet Bank Connecticut, Hartford	131,004	199,594	-34.36
161	Citizens Bank Maryland, Laurel	130,963	121,965	7.38
162	Citibank Arizona, Phoenix	130,825	167,271	-21.79
163	Community Bank, Pasadena, Calif.	129,099	70,261	83.74
164	United Bank of Denver NA	128,179	163,387	-21.55
165	First American Bank Georgia NA, Atlanta	127,292	175,086	-27.30
166	Wilmington Trust Co., Del.	126,342	99,979	26.37
167	Bank of Boston Connecticut, Waterbury	125,912	406,795	-69.05
168	Barnett Bank of Pinellas Cty., St. Petersburg	124,228	155,784	-20.26
169	Independence Bank, Los Angeles	123,768	104,731	18.18
170	Society Bank NA, Dayton, Ohio	123,527	69,348	78.13
171	First Union National Bank, Greenville, S.C.	122,516	57,121	114.49
172	Fleet Bank-NH, Nashua, N.H.	120,414	149,326	-19.36
173	Bank Leumi Trust Co., New York	119,015	176,827	-32.69
174	Capital Bank, Miami	117,140	133,187	-12.05
175	Texas Commerce Bank Austin NA	116,761	106,275	9.87
176	Barnett Bank of Lee Cty NA, Ft. Myers, Fla.	116,212	75,839	53.24
177	Norstar Bank NA, Buffalo, N.Y.	116,185	243,741	-52.33
178	Union National Bank, Pittsburgh	115,399	94,215	22.48
179	First National Bank, Louisville, Ky.	115,186	154,766	-25.59
180	First Security Bank & Trust Co., Lexington, Ky.	115,142	27,262	322.35
181	General Bank, Los Angeles	114,158	88,137	29.52
182	First Security Bank of Utah NA, Salt Lake City	113,749	131,309	-13.41
183	Mercantile Bank St. Louis NA, Clayton, Mo.	113,495	121,625	-6.68
184	First Wisconsin National Bank, Milwaukee	109,171	169,864	-35.73
185	Northeastern Bank of Pa., Wilkes-Barre	108,325	116,726	-7.20
186	First City Texas-Houston NA	105,861	105,062	0.76
187	Barnett Bank of SW Florida, Sarasota	102,739	98,611	4.19
188	Banco Central Corp., San Juan, P.R.	101,393	63,274	60.24
189	Key Bank of Eastern New York NA, Albany	101,310	109,034	-7.08
190	Bank of Oklahoma Tulsa NA	100,035	142,278	-29.69
191	California Republic Bank, Bakersfield	100,017	103,976	-3.81
192	Santa Barbara Bank & Trust Co., Calif.	99,414	66,297	49.95
193	Premier Bank NA, Baton Rouge, La.	97,387	123,275	-21.00
194	National State Bank, Elizabeth, N.J.	97,094	143,989	-32.56
195	USTrust, Cambridge, Mass.	97,039	104,035	-6.72
196	Trustmark National Bank, Jackson, Miss.	96,900	118,299	-18.09
197	Central Trust Co. NA, Cincinnati	96,818	192,808	-49.79
198	Norstar Bank of Upstate NY, Albany	96,451	79,463	21.38
199	New Jersey National Bank, Pennington, N.J.	96,060	82,522	16.39
200	Security Pacific Bank Oregon, Portland	96,030	35,982	166.88
	Totals for the Top 200 Banks ($ million)	93,289	101,199	-8.78%[2]
	Totals for All FDIC-Insured Banks ($ million)	$126,257	$136,039	-7.19%

Data sources: For the top 200 banks, ADP Data Services Division, New York, from its data base of the federal regulatory report of condition. The 1989 data are adjusted for mergers in 1990. Aggregate data for all (federally insured) banks are from the Federal Deposit Insurance Corp., Washington, D.C. Construction and land development loans (C&L Develop. Loans)— a component of commercial real estate loans— are loans secured by real estate w[illegible]turities of 60 months or less made to finance land development prepar[illegible]y to erecting new structures or the on-site construction of industrial, commercial, residential, or farm buildings. Construction loans include the construction of new structures, the additions and alterations to existing structures, and the demolition of existing structures to make way for new structures. (Schedule RC-C, Column B, Item 1.a.) (*)— Merged into Mellon Bank NA, Pittsburgh 1/91. (**)— Formed 11/3/90 when Peoples Bank & Trust Co., Rocky Mount; Planters National Bank & Trust Co., Rocky Mount; and Peoples Bank Triad, Winston-Salem merged. (**)— Percent change calculated for the 199 banks with data for both years.

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Fastest Growing Banks in Commercial Real Estate Loans

Large banks with more than 200% growth in commercial real estate lending over the past four years; listed in order of the ratio of noncurrent real estate loans to total real estate loans on Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/90		NCRL Ratio 12/31/90	NCRL Ratio 12/31/89	Growth in CREAL Lending	CREAL Outstanding 12/31/90	CL/CREAL Ratio 12/31/90	CREAL/REAL Ratio 12/31/90	CREAL/Assets Ratio 12/31/90	CREAL/Equity Ratio 12/31/90	NCRL/Equity Ratio 12/31/90
1	MBNA America Bank NA, Newark, Del.	23.90%	0.00%	364.86%	$33,800	100.00%	100.00%	0.75%	24.25%	5.80%
2	First New York Bank for Business	20.08	0.00	1,418.18	109,643	6.72	57.05	15.53	336.80	118.53
3	Norstar Bank, Hempstead, N.Y.	10.92	0.92	272.76	623,804	41.30	79.76	20.04	445.22	60.96
4	North Fork Bank & Trust Co., Mattituck, N.Y.	10.89	1.55	254.14	331,759	41.93	90.09	38.25	715.31	86.46
5	Continental Bank, Norristown, Pa.	9.33	2.81	208.84	1,023,824	57.81	77.63	22.61	355.15	42.67
6	CoreStates Bank NA, Philadelphia	8.77	0.68	207.86	1,370,381	41.06	64.06	8.29	145.31	19.90
7	Bank of Tokyo Trust Co., New York	8.25	15.51	270.73	674,070	24.43	98.65	7.69	156.11	13.05
8	Ameritrust National Bank-Central, Indianapolis	6.72	1.32	214.91	133,897	19.10	46.76	14.22	171.72	24.69
9	Mechanics Bank, Worcester, Mass.	6.39	0.12	223.99	164,168	22.80	64.88	28.45	547.66	53.87
10	First Eastern Bank NA, Wilkes-Barre, Pa.	6.10	1.73	238.39	585,645	23.48	53.53	21.82	381.09	43.44
11	Banco Santander Puerto Rico, San Juan	5.27	7.08	483.62	543,282	31.08	50.93	15.17	236.27	24.46
12	Northeastern Bank, Wilkes-Barre, Pa.	5.05	0.81	541.90	409,451	26.46	49.25	17.03	527.38	54.04
13	Farmers First Bank, Lititz, Pa.	5.02	0.96	408.04	129,073	36.32	57.11	18.98	189.06	14.85
14	Metrobank, San Diego, Calif.	4.92	9.15	519.96	174,073	50.29	88.88	23.39	332.00	18.40
15	BayBank Boston NA	4.27	0.00	1,085.40	85,337	22.97	28.64	10.85	203.43	30.34
16	York Bank & Trust Co., Pa.	3.99	1.56	342.16	260,421	22.22	66.34	18.10	299.01	18.01
17	AmSouth Bank Florida, Pensacola	3.78	8.89	1,277.62	200,292	21.03	42.48	20.83	312.44	27.79
18	Citizens Bank Maryland, Laurel	3.78	0.09	320.82	522,729	25.05	81.82	21.73	243.33	11.23
19	United Jersey Bank Northwest, Dover, N.J.	3.73	0.19	229.24	104,736	20.90	56.96	19.65	395.82	25.93
20	Old Kent Bank & Trust Co., Grand Rapids, Mich.	3.68	0.28	1,444.41	661,963	9.99	68.90	20.27	303.94	16.23
21	Bank of America Nevada, Reno	3.68	0.00	515.76	38,214	31.60	47.41	7.49	108.40	8.41
22	Bank of Mid-Jersey, Bordentown Twp., N.J.	3.48	0.20	365.59	163,209	33.41	54.02	31.91	609.42	39.29
23	Meridian Bank, Reading, Pa.	3.20	1.78	290.57	1,510,801	27.89	50.89	14.80	287.00	18.13
24	Imperial Bank, Inglewood, Calif.	3.13	2.95	220.10	973,071	55.24	81.34	32.15	526.39	20.24
25	Union National Bank & Trust Co., Souderton, Pa.	3.12	1.34	325.24	192,826	23.22	85.75	32.86	418.75	15.24
26	United Jersey Bank Central NA, Princeton, N.J.	3.03	0.61	212.92	266,210	34.77	35.54	10.71	201.38	17.18
27	INB Banking Co., Jeffersonville, Ind.	2.99	0.91	500.52	102,143	12.71	46.22	16.86	217.98	14.09
28	Extebank, Stonybrook, N.Y.	2.92	0.00	337.45	77,792	35.48	79.37	11.61	188.93	6.96
29	Ameritrust National Bank Michiana, Elkhart, Ind.	2.86	0.76	204.88	166,337	13.20	44.06	16.48	282.53	18.45
30	Commerce Bank NA, Cherry Hill, N.J.	2.72	0.17	289.02	216,049	19.13	64.00	30.70	585.61	24.93
31	Central Jersey Bank & Trust Co., Freehold Twp., N.J.	2.50	0.05	269.83	432,721	15.19	66.83	29.04	426.44	15.92
32	Key Bank of Eastern New York NA, Albany	2.41	0.22	268.08	706,487	14.34	43.95	15.28	259.85	14.27
33	Northern Trust Bank of Florida NA, Miami	2.41	0.22	210.02	133,118	11.20	44.73	20.84	334.30	17.99
34	Silicon Valley Bank, Santa Clara, Calif.	2.39	3.59	532.34	184,637	91.76	83.99	27.53	533.94	15.19
35	Society Bank Indiana, South Bend	2.20	1.93	261.08	182,102	20.62	45.87	16.33	263.12	12.62
36	First National Bank, Gainesville, Ga.	2.15	0.98	252.33	174,912	8.40	50.23	21.14	333.76	14.30
37	Chase Bank of Ohio, Columbus	2.04	4.14	259.68	188,035	11.14	29.24	20.33	404.09	28.23
38	Banco Popular de Puerto Rico, San Juan	2.00	2.19	206.13	584,708	25.98	40.67	6.66	104.46	5.15
39	Mid American Bank & Trust Co., Louisville, Ky.	2.00	1.41	561.92	101,645	29.27	31.87	10.40	111.88	7.02
40	Northern Trust Co., Chicago	1.74	0.31	417.47	385,703	45.14	32.14	4.10	75.80	4.11
41	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	1.74	0.11	1,188.24	180,070	20.27	57.54	14.33	214.87	6.49
42	Scotiabank de Puerto Rico, San Juan	1.69	16.13	266.43	72,095	27.78	96.37	12.32	94.86	1.86
43	Society Bank Michigan, Ann Arbor	1.69	0.94	262.71	96,171	11.11	36.52	13.69	236.39	11.01
44	Barnett Bank of Lee Cty. NA, Fort Myers, Fla.	1.58	0.41	245.67	264,290	43.97	50.90	31.65	632.80	19.60
45	Macomb Warren Bank, Mt. Clemens, Mich.	1.51	2.35	214.45	142,360	24.27	53.06	18.39	216.60	6.18
46	Republic National Bank, Miami	1.46	1.94	383.58	166,124	14.16	44.19	13.53	192.24	6.36
47	Security Bank & Trust Co., Southgate, Mich.	1.35	0.40	321.82	181,243	20.93	47.19	11.44	163.16	4.66
48	Key Bank of Oregon, Portland	1.33	1.26	208.87	325,728	27.62	59.61	20.72	354.10	7.88
49	First-Citizens Bank & Trust Co., Columbia, S.C.	1.32	0.40	275.19	153,455	16.20	45.03	14.63	244.04	7.15
50	Society Bank NA, Dayton, Ohio	1.23	1.39	543.52	403,222	6380	45.94	13.38	217.97	5.84
51	NBD Evanston Bank NA, Ill.	1.21	2.74	436.94	87,441	19.99	44.00	14.79	263.46	7.23
52	Sumitomo Bank of California, San Francisco	1.11	0.91	202.07	2,850,752	9.73	90.02	59.46	1,076.95	13.32
53	Delaware Trust Co., Wilmington	1.11	0.12	653.41	250,290	29.72	51.41	17.18	237.85	5.14
54	First Virginia Bank, Manassas, Va.	1.07	1.25	427.43	130,429	57.20	18.81	6.00	79.14	4.51
55	General Bank, Los Angeles	1.06	0.00	402.70	306,931	36.95	98.39	44.65	867.18	7.18
56	Pennsylvania National Bank & Trust Co., Pottsville	0.88	0.51	205.78	174,469	7.55	48.10	19.80	253.01	4.63
57	Prudential Bank & Trust Co., Atlanta	0.81	0.05	499.86	25,866	0.62	19.17	2.19	35.93	1.52
58	Bank of Canton of California, San Francisco	0.77	0.13	449.22	32,206	4.79	27.21	3.64	50.47	1.43
59	First of America Bank-Central, Lansing, Mich.	0.49	0.44	237.51	103,149	13.29	45.31	16.29	260.18	2.79
60	J C Penney National Bank, Herrington, Del.	0.40	0.50	215.29	2,062	100.00	5.34	0.36	6.05	0.45
61	First Midwest Bank NA, Waukegan, Ill.	0.23	0.53	561.08	194,226	34.74	58.99	21.75	347.28	1.35
62	Cathay Bank, Los Angeles	0.23	0.13	466.47	176,421	16.66	90.76	26.79	298.07	0.74
63	Key Bank Idaho, Boise	0.21	1.54	346.47	80,498	35.48	42.77	10.80	179.08	0.90
64	Total Bank of California, Los Angeles	0.21	13.76	4,375.61	300,358	99.48	93.33	25.13	262.06	0.58
65	Lebanon Valley National Bank, Lebanon, Pa.	0.20	0.61	799.89	97,544	12.53	40.06	18.24	237.84	1.21
66	Farmers Bank & Trust Co., Hanover, Pa.	0.09	0.49	598.24	123,037	5.31	55.69	21.75	323.67	0.54
67	Pacific Bank NA, San Francisco	0.08	1.79	212.32	171,777	12.46	69.42	21.19	254.93	0.30
68	Trust Co. Bank, Schenectady, N.Y.	0.08	0.39	453.75	54,157	2.26	15.27	5.83	98.50	0.50
69	Key Bank of Western New York NA, Buffalo	0.05	0.45	565.84	565,200	3.02	56.54	21.78	333.81	0.27
70	Dominion Bk of Shen. Valley, NA, Harrisburg, Va.	0.01	0.88	294.91	165,517	29.53	48.40	23.39	379.18	0.08
71	Santa Barbara Bank & Trust Co., Calif.	0.00	0.35	246.73	246,010	40.41	70.36	29.16	395.99	0.02
72	Bankers Trust (Delaware), Wilmington	0.00	0.00	710.95	519,006	14.22	100.00	14.35	175.68	0.00
73	City Bank, Honolulu	0.00	2.85	238.89	66,483	19.40	38.35	10.68	162.00	0.00
74	Chicago-Tokyo Bank	0.00	0.38	1,785.98	24,084	97.40	43.60	4.26	67.32	0.00
75	Chinese American Bank, New York	0.00	0.00	1,244.88	30,717	0.00	99.96	4.43	59.95	0.00
76	Fuji Bank & Trust Co., New York	0.00	0.00	1,670.21	88,882	100.00	86.49	3.02	38.69	0.00
77	Industrial Bank of Japan Trust Co., New York	0.00	N.A.	2,818.64	304,998	0.00	100.00	7.01	70.25	0.00
78	Merchants Bank of New York	0.00	0.00	1,102.89	7,156	0.00	70.27	1.07	10.41	0.00

Data source: **ADP Data Services Division, New York,** from its data base of the federal regulatory report of condition. ADP adjusts its data base for mergers. **Description of the table:** for the 627 commercial banks in the U.S. with assets over $500 million on Dec. 31, 1990, American Banker identified the 78 banks whose commercial real estate lending grew 200% or more over the four year period ended Dec. 31, 1990. These 78 banks were arrayed in order of their ratio of noncurrent real estate loans to total real estate loans on Dec. 31, 1990. **Noncurrent Real Estate Loan Ratio (NCRL Ratio):** The ratio of total noncurrent real estate loans to total real estate loans. **Total Noncurrent Real Estate Loans:** include all domestic real estate loans— commercial plus residential— that are 90 days or more past due or on a nonaccrual basis. **Growth in CREAL Lending** is growth in commercial real estate lending over the four-year period 12/31/86 to 12/31/90. **CREAL Loans Outstanding:** are commercial real estate loans outstanding. These loans are the sum of domestically booked construction and land development loans, loans secured by multifamily residential properties, and loans secured by nonfarm nonresidential properties. **CL/CREAL Ratio:** is the ratio of construction and land development loans to commercial real estate loans. **CREAL/REAL Ratio:** is the ratio of commercial real estate loans to total real estate loans. **CREAL/Assets Ratio:** is the ratio of commercial real estate loans to total assets. **CREAL/Equity Ratio:** is the ratio of commercial real estate loans to total equity capital. **NCRL/Equity Ratio:** is the ratio of total noncurrent real estate loans to equity capital. **N.A.**— Not available

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Banks with the Greatest Real Estate Loan Exposure

Noncurrent loans as a percentage of equity capital for banks with assets of $500 million or more on Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/90		NCRL as a % of Equity 12/31/90	Nonaccrual R.E. Loans 12/31/90	Change in NCRL 1989	4-yr. Growth in CREAL 12/90-12/86	4-yr. Growth in Assets 12/90-12/86	CREAL Loans 12/31/90	Equity Capital 12/31/90	Total Assets 12/31/90	CL as a % of CREAL 12/31/90	CL as a % of CREAL 12/31/89	CREAL as a % of REAL 12/31/90	CREAL as a % of TCRAL 12/31/90
1	Citytrust, Bridgeport, Conn.	5,753.63	110,182	21.13	28.91	-12.03	525,299	1,915	2,107,777	40.82	49.72	69.55	67.19
2	First National Bank, Texas River, N.J.	669.29	173,962	113.69	70.89	-13.15	475,527	25,992	1,646,875	7.48	22.77	75.00	64.17
3	American Security Bank NA, Washington, D.C.	374.07	412,072	1,533.39	70.90	20.89	1,359,092	110,158	5,812,314	[illegible]43	56.96	82.80	85.48
4	Connecticut Bank & Trust Co. NA, Hartford	254.01	341,218	-10.34	25.09	-23.54	1,424,619	134,335	7,210,748	[illegible]33	46.99	59.51	58.13
5	Citizens First National Bank, Ridgewood, N.J.	157.58	152,576	153.48	136.40	35.53	902,430	96,826	2,698,572	24.48	23.83	65.12	49.36
6	BankEast, Manchester, N.H.	155.00	43,485	16.16	145.78	49.54	203,803	28,055	577,899	30.19	27.38	50.43	52.55
7	Maryland National Bank, Baltimore	150.28	563,172	857.32	129.57	21.66	3,139,691	374,746	14,225,798	55.25	54.12	74.54	77.89
8	Guaranty-First Trust Co., Waltham, Mass.	140.66	44,835	19.97	7.38	37.28	207,714	31,732	527,533	14.92	31.28	73.69	84.07
9	First City Texas-Austin NA	131.57	13,781	40.45	-69.07	-32.80	68,858	10,474	676,166	5.53	70.98	47.77	57.78
10	BayBank Valley Trust Co., Springfield, Mass.	130.84	61,982	705.90	51.58	17.04	282,180	47,373	1,100,383	16.52	16.34	59.76	69.35
11	National State Bank, Elizabeth, N.J.	125.40	127,535	196.44	51.92	17.57	560,940	101,705	2,153,189	17.31	42.70	57.83	73.96
12	First New York Bank for Business	118.53	38,585	580.87	1,418.18	1,181.43	109,643	32,554	706,108	6.72	0.00	57.05	62.05
13	Texas Commerce Bank Austin NA	113.74	55,209	-56.42	-49.39	-34.14	264,261	48,539	963,194	44.18	85.32	77.57	82.56
14	BayBank Harvard Trust Co., Cambridge, Mass.	106.76	50,124	-12.06	-11.02	21.43	212,675	46,948	1,448,577	20.44	61.53	50.47	56.16
15	Bank Leumi Trust Co., New York	101.34	116,416	275.49	164.11	7.70	512,742	114,879	3,108,673	23.21	50.59	90.93	93.80
16	Fleet Bank-NH, Nashua, N.H.	94.15	81,023	82.23	33.16	16.70	470,407	86,054	1,797,196	25.60	16.14	70.07	69.28
17	Wilbank El Paso NA, Tex.	86.96	26,894	15.26	-6.23	-37.86	182,666	30,007	891,847	3.77	49.96	82.72	86.83
18	North Fork Bank & Trust Co., Mattituck, N.Y.	86.46	40,100	934.57	254.14	51.66	331,759	46,380	867,436	41.93	37.29	90.06	57.05
19	Midwest National Bank-North, West Paterson, N.J.	85.78	177,882	219.09	110.39	40.93	846,107	207,380	3,972,594	37.09	43.23	69.36	51.85
20	Rockland Trust Co., Mass.	85.02	28,498	-23.76	10.62	30.68	163,987	33,508	899,498	34.24	39.00	56.62	62.75
21	Bank of Boston Connecticut, Waterbury	80.62	119,671	-22.89	11.17	14.22	540,860	148,433	2,432,178	23.26	42.68	57.30	64.54
22	Barclays Bank of New York NA	80.40	151,812	125.58	75.52	29.81	956,486	188,832	3,233,787	16.01	20.31	63.20	65.47
23	Chase Manhattan Bank Florida NA, Tampa	80.28	26,780	29.76	67.96	29.11	105,241	33,335	550,631	16.15	50.38	48.60	57.03
24	Midlantic National Bank, Newark, N.J.	79.75	362,996	87.16	45.32	7.46	2,064,621	492,756	9,242,653	71.43	61.75	60.39	72.79
25	Casco Northern Bank NA, Portland, Me.	78.25	56,497	69.01	93.73	28.50	467,807	72,201	1,626,394	5.87	14.54	62.08	59.08
26	Connecticut National Bank, Hartford	74.79	515,954	173.25	78.30	14.86	2,139,515	689,846	11,949,508	29.98	39.53	48.08	44.78
27	Somerset Trust Co., Bridgewater Twp., N.J.	72.45	26,411	413.23	69.22	20.14	179,115	36,456	660,240	18.99	11.95	45.09	45.06
28	Shawmut Bank NA, Boston	71.52	478,316	269.69	77.72	-12.88	2,230,833	668,823	10,765,994	18.30	34.93	66.10	51.46
29	Union Trust Co., Stamford, Conn.	70.59	127,589	276.12	59.47	17.72	633,142	180,744	3,354,129	33.95	37.76	47.20	49.04
30	South Shore Bank, Quincy, Mass.	69.57	42,019	62.20	169.78	12.79	210,491	60,395	1,067,240	23.62	24.56	56.37	57.84
31	Chemical Bank New Jersey NA, Morristown	69.47	160,802	157.35	39.35	43.17	772,289	231,475	4,912,004	25.70	23.87	40.09	46.89
32	United Jersey Bank, Hackensack, N.J.	67.99	207,986	138.07	77.70	15.62	1,270,856	305,727	5,542,400	67.06	48.63	67.48	61.39
33	Fleet National Bank, Providence, R.I.	64.15	331,955	878.87	30.80	43.85	1,143,616	517,427	9,753,976	64.99	56.26	63.87	55.44
34	Madison National Bank, Washington, D.C.	64.13	11,135	96.98	85.21	28.09	173,350	17,364	528,807	45.32	34.71	84.31	89.16
35	BayBank Middlesex, Burlington, Mass.	61.58	118,976	71[illegible]	58.98	29.83	646,793	193,212	4,350,934	11.35	64.50	40.68	41.85
36	National Westminster Bank New Jersey, Jersey City	61.07	257,219	218.[illegible]	153.13	30.64	1,389,211	421,165	7,079,656	20.35	40.85	65.36	52.10
37	First NH Bank NA, Manchester, N.H.	60.98	24,631	38.96	17.54	45.18	116,819	40,395	791,943	30.23	37.69	62.00	66.76
38	Norstar Bank, Hempstead, N.Y.	60.96	85,408	940.80	272.76	53.33	623,804	140,111	3,112,358	41.30	43.37	79.76	60.44
39	Riggs National Bank, Washington, D.C.	60.82	161,101	1,602.25	-10.70	6.57	646,520	264,878	6,313,294	95.02	98.74	31.75	65.93
40	Citibank Arizona, Phoenix	60.54	161,974	-23.35	-31.87	-20.22	432,805	267,531	2,711,702	30.23	37.75	37.06	46.68
41	Ocean National Bank, Point Pleasant, N.J.	60.13	15,977	293.72	18.97	30.52	108,690	26,572	534,094	5.86	15.13	40.72	48.19
42	Maine National Bank, Portland	59.88	38,124	30.79	143.14	10.17	250,716	63,663	1,045,658	6.16	23.23	57.30	44.75
43	Sovran Bank/Maryland, Bethesda	59.27	138,255	1,053.66	108.01	34.94	860,704	233,263	4,382,486	43.42	52.25	63.11	61.12
44	Sunwest Bank of Albuquerque NA, N.M.	56.53	70,143	103.72	61.25	11.07	316,074	126,310	1,866,915	20.81	32.65	63.25	61.45
45	Chase Manhattan Bank NA, New York	56.48	1,801,646	153.13	67.35	-5.54	7,447,305	3,247,464	77,416,770	62.70	69.01	41.55	43.07
46	Northeastern Bank of Pa., Wilkes-Barre	54.04	41,953	102.15	541.90	12.70	409,451	77,639	2,404,800	26.46	36.99	49.25	17.59
47	Mechanics Bank, Worcester, Mass.	53.87	16,149	233.79	223.99	41.89	164,165	29,976	577,094	22.80	16.43	64.88	55.10
48	Marine Midland Bank NA, Buffalo, N.Y.	53.70	550,850	99.77	37.86	-16.81	2,048,796	1,025,886	19,546,106	63.54	69.95	52.75	47.85
49	Southeast Bank NA, Miami	53.40	333,989	74.12	43.72	4.74	2,624,698	625,437	13,063,547	22.93	41.22	51.58	65.83
50	Dominion Bank NA, Roanoke, Va.	52.30	175,591	982.51	87.64	44.17	1,077,936	335,715	6,527,978	44.66	57.09	51.09	47.33
51	Barnett Bank of Tampa NA, Fla.	51.92	40,136	23.13	65.48	40.12	431,709	77,307	1,670,575	35.34	34.30	57.51	62.87
52	National Westminster Bank USA, New York	51.90	345,286	494.67	157.81	46.30	1,358,162	665,256	16,246,421	22.23	40.03	78.17	68.39
53	Fleet Bank Connecticut, Hartford	50.54	55,540	94.26	163.07	33.43	337,949	109,894	2,364,015	38.76	34.72	42.72	37.40
54	Atlantic Bank, New York	50.11	37,804	770.86	63.06	19.71	106,378	75,440	1,047,235	23.65	11.28	27.67	36.41
55	Boulevard Bank NA, Chicago	49.82	17,035	152.78	122.15	13.12	160,611	34,194	844,382	33.73	13.56	73.91	79.45
56	Intercontinental Bank, Miami	49.20	13,352	65.37	95.98	21.20	158,274	27,137	593,281	18.38	54.74	56.32	83.32
57	USTrust, Cambridge, Mass.	47.93	31,171	341.33	87.53	16.37	361,814	65,034	896,689	26.82	31.96	75.12	75.02
58	Independence Bank, Los Angeles	47.40	22,861	158.33	148.58	112.21	154,478	47,803	707,501	80.12	52.92	86.84	73.15
59	Provident National Bank, Philadelphia	47.19	202,065	698.23	116.96	53.20	1,130,995	428,189	9,021,437	65.13	58.54	70.19	63.54
60	Metro North State Bank, Kansas City, Mo.	45.47	17,588	736.88	59.03	67.90	302,580	38,683	595,621	23.41	21.14	91.13	93.86
61	Ashby-Madison National Bank, Old Bridge Twp., N.J.	44.72	17,985	11.45	62.62	61.86	110,055	40,220	743,381	61.81	32.87	20.75	22.45
62	Valley National Bank, Phoenix, Ariz.	43.73	197,306	-47.50	-40.50	-8.94	1,099,461	451,184	9,434,502	46.05	67.95	50.54	66.21
63	BayBank South, Dedham, Mass.	43.64	57,488	142.35	65.94	40.43	342,904	131,675	2,576,497	17.71	14.53	32.01	36.42
64	First Eastern Bank NA, Wilkes-Barre, Pa.	43.44	66,758	174.01	238.39	46.28	585,645	153,677	2,684,102	23.48	87.71	53.53	40.45
65	Barnett Bank of Pasco County, Holiday, Fla.	43.00	19,646	-3.44	-19.11	71.31	123,869	45,680	949,123	24.43	27.12	27.93	53.76
66	Continental Bank, Norristown, Pa.	42.67	123,015	472.59	208.84	42.32	1,023,824	288,279	4,528,908	57.81	45.04	77.63	51.72
67	Hibernia National Bank, New Orleans	42.33	131,269	172.61	56.39	43.64	1,148,549	310,132	6,580,190	7.28	35.06	46.91	72.28
68	Barnett Bank of Central Florida NA, Orlando	41.73	58,503	546.42	50.56	53.26	478,009	142,580	2,688,254	42.75	53.96	58.66	62.39
69	Bank of Oklahoma Tulsa NA	41.61	29,176	6.95	-44.01	-32.81	298,744	70,122	1,799,906	33.49	52.52	58.68	70.58
70	First National Bank, Amarillo, Tex.	41.28	14,937	124.48	-39.63	-14.94	65,596	36,186	780,050	10.78	49.52	50.02	70.84
71	United States Trust Co., Boston	41.00	34,008	206.49	54.53	123.39	288,081	82,955	2,075,532	9.15	73.02	85.01	95.02
72	Citibank Florida NA, Davie	40.16	42,121	-45.93	N.A.	N.A.	30,418	104,882	861,700	----	N.A.	5.58	N.A.
73	National Community Bank, Rutherford, N.J.	39.39	84,262	31.29	94.43	47.41	1,056,886	213,929	4,053,171	19.13	19.51	51.72	50.39
74	Bank of Mid-Jersey, Bordentown Twp., N.J.	39.29	11,813	68.11	366.59	72.35	183,209	30,063	574,094	33.41	42.84	54.02	32.15
75	California Republic Bank, Bakersfield, Calif.	39.24	15,211	170.75	133.39	64.09	172,496	38,767	549,757	57.98	40.65	65.67	75.79
76	First City Texas-Dallas	39.12	37,948	39.76	-23.82	-23.21	392,853	97,007	2,252,841	33.53	38.21	72.90	77.20
77	Citibank NA, New York	39.08	3,229,000	106.19	59.44	2.95	15,179,000	8,263,000	157,821,000	51.75	55.92	36.39	42.60
78	Barnett Bank of Jacksonville NA, Fla.	38.88	40,878	789.04	57.46	49.28	425,176	105,142	2,198,642	44.85	47.13	54.67	64.54
79	Bank of New Hampshire NA, Manchester	38.63	10,930	146.28	22.59	37.47	40,461	28,294	758,602	30.78	14.03	15.59	32.15
80	Third National Bank, Nashville	37.49	71,313	28.99	-18.77	1.22	390,223	190,200	2,886,280	16.93	18.46	59.17	73.93
81	Whitney National Bank, New Orleans	37.46	61,377	78.43	20.96	-2.88	305,381	163,829	2,839,396	13.69	43.14	70.87	79.90
82	United Bank of Denver NA	37.26	49,500	47.57	-33.95	5.85	268,012	132,851	3,024,885	47.83	53.89	55.18	78.89
83	Barnett Bank of South Florida NA, Miami	36.70	112,583	173.52	50.42	40.59	1,484,591	306,769	6,467,260	41.97	45.00	53.00	68.22
84	Equibank, Pittsburgh	35.46	44,940	83.71	53.09	12.19	506,080	126,746	2,799,489	16.13	12.20	44.22	64.25
85	Mellon Bank NA, Pittsburgh	34.31	270,878	250.60	-28.40	-26.77	1,317,470	789,440	17,381,784	55.70	64.91	61.82	73.89
86	Barnett Bank Treasure Coast, Fort St. Lucie, Fla.	33.75	9,811	2,287.10	194.91	121.27	112,934	29,072	594,581	42.12	33.47	35.69	39.69
87	Barnett Bank Atlanta	33.67	13,361	0.55	-7.25	16.34	137,526	39,680	674,767	60.81	59.26	62.07	81.32
88	First American Bank, McLean, Va.	33.53	60,452	246.67	57.09	28.31	640,731	180,276	3,956,889	73.99	67.61	59.83	63.98
89	Barnett Bank, Naples, Fla.	33.17	10,786	605.52	64.26	44.30	186,086	32,522	733,758	43.03	41.92	37.65	47.81
90	Chittenden Trust Co., Burlington, Vt.	32.93	21,616	-26.02	50.77	8.59	193,459	65,647	1,061,792	19.75	15.47	33.35	37.91
91	Bank South NA, Atlanta	32.58	70,958	257.21	41.95	32.21	619,740	217,803	4,139,344	46.87	74.52	61.65	71.06
92	First Fidelity Bank NA, Newark, N.J.	32.42	177,599	62.34	86.23	14.98	1,468,080	547,815	11,615,529	26.17	49.03	50.69	40.04
93	Premier Bank NA, Baton Rouge, La.	32.02	62,606	-24.14	-34.45	-17.24	399,461	195,539	3,943,719	24.38	38.89	51.86	64.70
94	Mitsui Manufacturers Bank, Los Angeles	31.84	37,371	26.04	7.88	-30.70	349,038	117,376	1,280,557	45.75	76.86	93.66	95.00
95	Summit Trust Co., N.J.	31.65	27,129	174.86	-9.76	39.26	245,852	85,720	1,581,506	20.77	27.26	35.62	55.21
96	Bank One Columbus NA, Ohio	31.65	74,562	125.11	55.20	64.98	424,942	235,617	5,086,048	20.26	48.40	55.24	72.01
97	Sovran Bank/D.C. National, Washington, D.C.	31.56	14,818	1,361.80	175.34	91.49	306,455	46,952	1,083,898	46.74	56.07	76.52	89.09
98	First Interstate Bank Arizona NA, Phoenix	31.48	110,005	-52.18	-33.88	3.03	465,364	349,602	6,710,957	29.71	78.53	48.70	63.95
99	First American National Bank, Nashville	31.36	112,115	98.45	37.30	0.62	1,067,439	357,492	6,482,160	26.62	39.52	59.52	68.14
100	Bankers National Bank & Trust Co., Indianapolis	31.13	60,864	220.65	61.39	41.27	541,320	194,872	3,786,165	50.43	45.14	76.87	76.90

Data source: ADP Data Services Statistics, New York, from its data base of the federal regulatory report of condition. The data are adjusted for mergers. Description of the table: from the group of 627 banks with assets greater than $500 million on Dec. 31, 1990, the 100 banks with the highest ratio of noncurrent real estate loans to equity capital at yearend are identified. NCRL as a % of Equity: noncurrent real estate loans as a percentage of total equity capital. Nonaccrued R.E. Loans: total domestic real estate loans — commercial plus residential — that are 90 days or more past due or on a nonaccrual basis. Change in NCRL 1989: the (%) change in noncurrent real estate loans from Dec. 31, 1988, to Dec. 31, 1989. 4-Yr. Growth in CREAL Lending: growth in commercial real estate lending over the 4-year period ended Dec. 31, 1990. 4-Yr. Growth in Assets: growth in total assets over the 4-year period ended Dec. 31, 1990. CREAL Loans Outstanding: commercial real estate loans outstanding. These loans are the sum of domestically booked construction and land development loans, loans secured by multifamily residential properties, and loans secured by nonfarm nonresidential properties. Equity capital: total equity capital. CL as a % of CREAL: Construction and land development loans (CL) as a percentage of commercial real estate loans. CREAL as a % of REAL: commercial real estate loans as a percentage of total real estate loans. N.A.— not available.

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Consumer Loan Growth Slows

As the percentage growth of credit card balances fell, home equity loans remained the fastest-growing asset

By Phil Roosevelt

As the recession gathered steam in 1990, consumer loan growth among the top 100 banks in the field slowed to its lowest rate in at least four years.

An *American Banker* survey shows that the group's consumer portfolio increased by 10.5% last year, after a 17.5% rise in 1989.

Although some signs of an economic recovery have arisen in recent weeks, consumer lenders and analysts suggested that 1991 is shaping up as an even slower year than 1990. "Consumer debt is at an all-time high, and people just can't afford big purchases," said George B. Williams, a senior vice president of AmSouth Bank, Birmingham, Ala.

Among the major findings of the study:

- Bank of America has tightened its grip on the No. 1 spot in consumer lending, after boosting its consumer portfolio by 23% in 1990, to $34.3 million.
- Home equity loans remains the fastest-growing asset category on banks' books, with four California banks pacing the industry. Home equity loans ballooned by more than 40% last year at the banking subsidiaries of BankAmerica Corp., First Interstate Bancorp, Wells Fargo & Co., and Security Pacific Corp.
- Growth of credit card balances at all banks fell to a mere 1.5% last year, from 11.7% in 1989. The credit card boom of the 1980s has clearly subsided. In addition, experts said, banks are increasingly securitizing their card receivables, rather than holding them.

The overall cooling of consumer lending, combined with a rise in consumer-loan delinquencies, is almost sure to hurt the industry's bottom line. For the past 10 years, as securities markets have chipped away at demand for commercial loans, consumer lending has emerged as a crucial component of banks' earnings.

The Bottom Line

"The consumer banking divisions, as separate profit centers, by and large will show absolute dollar declines this year in their earnings," said Charles W. Peabody, a bank analyst at Kidder, Peabody & Co. "They won't lose money the way real estate divisions are, but they will see a decline in their earnings."

Among all commercial banks, consumer loan growth slowed to about 7% in 1990, from 10% or more in each of the previous five years, according to the Federal Deposit Insurance Corp. And some experts said they would not be surprised to see the growth rate drop to 3% this year.

Meanwhile, delinquencies have been climbing on virtually all types of consumer credit. Among seven types of consumer loans, 2.67% were at least 30 days past due at March 31, up from 2.57% at yearend, the American Bankers Association reported.

Despite the problems facing consumer lending, growth last year was well above the growth rates of other types of credit. Banks' loans to businesses, for example, actually declined.

As a result, consumer loans – including first and second mortgages, credit card debt, auto loans, and personal loans – accounted for 38% of all bank loans, up from 37% in 1989 and 31% in 1985.

A Field of Opportunity

Moreover, some bankers still see plenty of opportunity in consumer lending, particularly in home equity loans. While the growth of these loans fell last year at the top 100 banks in the field, it was an impressive 23%.

Consumers, who once borrowed against their homes only as a last resort, have become much more comfortable with the idea, lenders and analysts say.

"It's a very sensible loan," said David Olson, vice president of research, SMR Research, Budd Lake, N.J. "The lenders don't want to do unsecured loans in this high-risk time, and it's good for the borrower. After tax, it's really cheap – there's nothing close."

For the first time, banks were required to disclose their nonperforming home equity lines of credit at the end of the first quarter. According to preliminary data from the FDIC, 0.75% of banks' lines were past due by at least 90 days or on nonaccrual status. That was roughly half the rate indicated for first mortgages.

Among the leading banks in home equity lines, nonperformers ranged from 0.00% at Security Pacific to 3.11% at First Fidelity Bank, Newark, N.J. □

Top 300 Banks in Lending to the Consumer

Based on federal regulatory Report of Condition data for Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in thousands)

Rank 12/90		Total Consumer Loans 12/31/90	12/31/89	% Chg.	1-4 Family Mortgage Loans 12/31/90	12/31/89	% Chg.	Home Equity Loans 12/31/90	12/31/89	% Chg.	All Other Consumer Loans 12/31/90	% Chg.	Consumer Loans As % of Total Loans 12/31/90	12/31/89
1	Bank of America NT&SA, San Francisco	34,251,000	27,761,000	23.38	19,074,000	14,822,000	28.69	2,728,000	1,825,000	49.48	12,449,000	12.01	46.10	42.60
2	Citibank NA, New York	28,184,000	24,652,000	14.33	8,420,000	7,647,000	10.11	1,578,000	1,532,000	3.00	18,186,000	17.53	25.60	22.70
3	Wells Fargo Bank NA, San Francisco	19,555,145	15,189,648	28.74	11,643,343	8,517,911	36.81	2,823,205	1,947,630	44.96	5,078,597	7.5	41.20	37.60
4	Security Pacific National Bank, Los Angeles	16,524,039	14,094,048	17.24	11,788,572	9,938,643	18.61	1,862,739	1,322,597	40.84	2,872,728	1.41	38.00	36.50
5	Chase Manhattan Bank NA, New York	12,564,717	11,041,819	13.79	7,875,330	6,673,552	18.01	866,202	724,432	19.57	3,823,185	4.92	23.40	20.10
6	Chase Manhattan Bank (USA) NA, Wilmington, Del.	10,504,014	9,294,094	13.02	0	0	.....	105,329	28,025	275.84	10,398,685	12.22	100.00	100.00
7	Citibank (South Dakota) NA, Sioux Falls	8,220,231	9,389,200	-12.45	331	505	-34.46	0	0	.....	8,219,900	-12.45	90.30	93.00
8	American Express Centurion Bank, Newark, Del.	6,883,292	5,193,865	32.53	0	0	.....	2,167	2,525	-14.18	6,881,125	32.55	100.00	86.60
9	Greenwood Trust Co., Newcastle, Del.	6,401,736	6,918,527	-7.47	2,014	1,709	17.85	0	0	.....	6,399,722	-7.48	100.00	100.00
10	Chemical Bank, New York	6,267,000	5,686,000	10.22	3,315,000	2,787,000	18.95	419,000	342,000	22.51	2,533,000	-0.94	20.60	19.20
11	Marine Midland Bank NA, Buffalo, N.Y.	5,986,437	8,023,456	-25.39	1,137,666	1,568,448	-27.47	696,602	621,943	12.00	4,152,169	-28.82	39.40	40.10
12	First Interstate Bank of California, Los Angeles	5,940,211	5,922,975	0.29	2,319,302	2,105,465	10.16	936,730	564,332	65.99	2,684,179	-17.49	42.80	41.50
13	Manufacturers Hanover Trust Co., New York	5,684,000	4,399,000	29.44	403,000	339,000	18.88	232,000	210,000	10.48	5,059,000	31.4	14.30	11.80
14	First Union National Bank, Jacksonville, Fla.	5,620,881	4,405,585	27.59	3,563,552	2,094,881	70.11	378,729	227,973	66.13	1,678,600	-19.4	53.00	45.60
15	Citibank (Nevada) NA, Las Vegas	4,668,763	8,136,383	-42.37	55,885	51,802	7.88	19,513	9,026	116.19	4,613,365	-42.87	99.80	99.90
16	Boston Safe Deposit and Trust Co.	4,588,994	4,781,622	-4.03	4,049,861	4,104,588	-1.33	158,902	165,313	-3.88	390,231	-25.7	93.00	96.10
17	Seattle-First National Bank	4,485,361	3,866,386	16.01	1,889,884	1,591,274	18.77	2,625	2,539	3.39	2,592,852	14.09	44.20	38.90
18	NCNB Texas National Bank, Dallas	4,418,376	3,650,208	21.04	2,051,222	1,562,565	31.27	0	0	.....	2,367,154	13.39	34.40	28.30
19	Southeast Bank NA, Miami	4,293,198	5,169,219	-16.95	2,192,822	2,093,228	4.76	255,701	213,544	19.74	1,844,675	-35.56	46.50	48.10
20	Bank of New York	4,289,315	4,706,841	-8.91	2,064,212	2,149,604	-3.97	445,121	443,537	0.36	1,779,978	-15.87	14.50	14.50
21	Bank of New York (Delaware), Wilmington	4,150,390	3,362,440	23.43	0	0	.....	0	0	.....	4,150,390	23.43	90.90	88.90
22	First Union National Bank, Charlotte, N.C.	4,034,550	4,248,297	-5.03	2,611,323	2,762,696	-5.48	493,627	378,808	30.31	929,600	-16.01	35.00	37.40
23	Citibank (New York State), Perinton	4,030,827	3,925,585	2.68	964,783	1,208,835	-20.19	217,899	144,343	50.96	2,848,145	10.72	91.60	93.50
24	Union Bank, San Francisco	3,862,657	3,255,588	18.65	2,081,939	1,680,879	23.86	441,851	360,038	22.72	1,338,867	10.22	30.00	28.40
25	NBD Bank, NA, Detroit	3,651,805	3,455,961	5.67	1,504,569	1,422,735	5.75	169,963	170,098	-0.08	1,977,273	6.13	28.30	28.40
26	Wachovia Bank of North Carolina NA, Winston-Salem	3,602,164	3,329,931	8.18	1,335,630	1,096,013	21.86	302,869	275,330	10.00	1,963,665	0.26	33.30	33.80
27	FCC National Bank, Wilmington, Del.	3,583,660	4,815,016	-25.57	0	0	.....	0	0	.....	3,583,660	-25.57	100.50	100.30
28	Sovran Bank NA, Richmond	3,561,579	3,729,169	-4.49	837,018	1,141,075	-26.65	236,106	175,122	34.82	2,488,455	3.13	36.60	41.40
29	Bank One Texas NA, Dallas	3,410,102	2,088,610	63.27	1,790,541	832,485	115.08	0	0	.....	1,619,561	28.93	42.80	28.80
30	Banco Popular de Puerto Rico, San Juan	3,395,570	2,122,101	60.01	827,788	315,204	162.62	28	0	.....	2,567,754	42.11	65.40	64.70
31	Citibank (Maryland) NA, Towson	3,325,552	2,174,290	52.95	50,395	89,578	-27.57	12,405	1,628	661.98	3,262,752	55.14	100.00	100.00
32	Pittsburgh National Bank	3,230,521	2,257,485	43.10	498,323	443,171	12.44	389,612	253,992	53.40	2,342,586	50.13	37.40	26.10
33	Comerica Bank-Detroit	3,033,962	2,522,063	20.30	911,828	805,888	13.15	328,894	236,351	39.15	1,793,260	21.18	43.50	38.60
34	Connecticut National Bank, Hartford	2,972,954	4,558,219	-34.78	1,973,787	2,482,622	-20.50	329,602	823,219	-59.96	669,465	-46.54	40.40	48.70
35	NCNB National Bank of Florida, Tampa	2,891,872	2,524,054	14.57	955,680	791,271	20.78	123,949	88,813	39.56	1,812,243	10.24	45.00	38.30
36	Citizens & Southern National Bank, Atlanta	2,799,736	2,743,597	2.05	741,624	695,343	6.66	282,955	238,255	18.76	1,775,157	-1.92	32.90	34.00
37	Valley National Bank, Phoenix, Ariz.	2,743,614	3,018,325	-9.10	611,661	666,421	-8.22	432,847	377,445	14.68	1,699,106	-13.95	47.30	46.10
38	Meridian Bank, Reading, Pa.	2,732,776	2,717,065	0.58	1,257,187	1,102,596	14.02	167,516	145,676	14.99	1,308,073	-10.94	38.20	39.70
39	NCNB National Bank of N.C., Charlotte	2,688,278	2,698,889	-0.39	1,674,344	1,309,503	27.86	492,525	475,257	3.63	521,409	-42.96	20.80	24.00
40	Norwest Bank Minnesota NA, Minneapolis	2,672,786	1,921,291	39.11	1,502,113	470,183	219.47	172,123	106,902	61.01	998,530	-25.72	38.70	31.90
41	Wachovia Bank of Georgia NA, Atlanta	2,656,792	2,406,287	10.49	750,211	650,572	15.32	177,753	148,943	19.34	1,730,828	7.72	48.40	46.90
42	Crestar Bank, Richmond	2,598,993	2,802,603	-7.27	500,596	683,488	-26.76	315,970	266,960	18.36	1,782,427	-3.76	36.00	37.50
43	Huntington National Bank, Columbus, Ohio	2,495,202	2,229,342	11.93	487,501	428,294	13.82	284,695	273,525	4.08	1,723,006	12.8	41.90	39.60
44	MBNA America Bank, NA, Newark, Del.	2,469,845	1,362,245	81.31	0	0	.....	0	0	.....	2,469,845	81.31	96.10	97.50
45	Society National Bank, Cleveland	2,371,981	2,391,357	-0.81	614,577	545,716	12.62	294,757	268,789	9.66	1,462,647	-7.24	48.40	49.40
46	Barnett Bank of South Florida NA, Miami	2,340,332	2,078,903	12.58	1,225,896	953,788	28.53	80,504	79,756	0.94	1,033,932	-1.09	48.70	44.60
47	Chase Lincoln First Bank NA, Rochester, N.Y.	2,318,844	2,534,307	-8.50	991,234	1,217,206	-18.56	164,720	139,404	18.16	1,162,890	-1.26	44.60	46.20
48	Ameritrust Co. NA, Cleveland	2,274,625	1,864,789	21.98	661,149	668,978	-1.17	216,227	91,681	135.85	1,397,249	26.55	36.00	29.60
49	First Fidelity Bank NA, Newark, N.J.	2,258,621	2,294,091	-1.55	826,225	805,179	2.61	601,730	690,234	-12.82	830,666	4.01	32.80	30.30
50	Bank of New England NA, Boston	2,118,494	2,773,335	-23.61	760,896	801,044	-5.01	657,317	695,308	-5.46	700,281	-45.16	19.70	16.80
51	Maryland National Bank, Baltimore	2,080,603	2,123,696	-2.03	566,682	596,790	-5.04	490,976	314,006	56.36	1,022,945	-15.66	24.20	22.80
52	First Bank NA, Minneapolis	2,073,133	2,016,380	2.81	681,049	650,073	4.77	281,783	243,460	15.73	1,110,301	-1.12	25.00	21.80
53	First Alabama Bank, Montgomery	2,067,501	1,851,003	11.70	932,745	836,142	11.55	128,863	116,029	11.06	1,005,893	11.91	50.30	51.10
54	Chemical Bank New Jersey NA, Morristown	2,051,060	1,902,533	7.81	762,206	693,082	9.97	391,485	357,528	9.50	897,367	5.33	54.50	52.60
55	Dominion Bank NA, Roanoke, Va.	2,045,342	2,053,855	-0.41	747,436	788,585	-5.22	276,602	256,213	7.96	1,021,302	1.21	49.10	48.70
56	Mellon Bank (East) PSFS NA, Philadelphia	2,005,152	636,261	215.15	1,461,134	197,891	638.35	127,307	34,651	267.40	416,711	3.22	49.60	19.70
57	AmSouth Bank Birmingham NA, Ala.	1,960,475	1,861,610	5.31	727,170	670,061	8.52	189,395	151,476	25.03	1,043,910	0.37	39.20	37.50
58	Shawmut Bank NA, Boston	1,930,647	3,313,523	-41.73	723,490	978,058	-26.03	417,208	871,830	-52.15	789,949	-46.03	25.70	35.50
59	United States National Bank, Portland, Ore.	1,918,936	1,647,379	16.48	598,209	420,580	42.23	41,755	31,397	32.99	1,278,972	6.99	23.70	23.30
60	Citizens & Southern National Bank, Fort Lauderdale, Fla.	1,897,248	1,913,754	-0.86	755,321	695,729	8.57	165,740	136,293	21.61	976,187	-9.76	50.00	50.00
61	Key Bank of Eastern NY NA, Albany	1,891,061	1,443,830	30.98	681,081	289,327	135.40	218,035	161,235	35.23	991,945	-0.13	59.90	56.00
62	Hibernia National Bank, New Orleans	1,887,075	1,743,986	8.20	1,178,839	993,522	18.65	45,454	34,196	32.91	662,782	-7.47	41.10	37.00
63	First Interstate Bank of Arizona NA, Phoenix	1,851,847	1,930,713	-4.08	424,529	410,384	3.45	34,700	35,413	-2.01	1,392,618	-6.22	52.20	42.10
64	Bank One Columbus NA, Ohio	1,837,934	1,311,762	40.10	163,343	139,521	17.07	164,759	63,045	161.34	1,509,732	36.11	53.80	48.50
65	Bank of Hawaii, Honolulu	1,760,797	1,558,109	13.01	791,599	687,667	15.11	278,902	219,232	27.22	690,296	6	32.30	33.20
66	Manufacturers & Traders Trust Co., Buffalo, N.Y.	1,715,595	1,057,560	62.22	947,136	586,723	61.43	321,122	52,469	512.02	447,337	6.92	47.20	38.10
67	First Florida Bank NA, Tampa	1,715,181	1,637,833	4.72	659,946	608,249	8.50	49,854	46,747	6.65	1,005,381	2.29	44.90	44.30
68	BancOhio National Bank, Columbus	1,694,869	1,869,855	-9.37	297,932	289,676	2.85	71,518	64,684	10.57	1,325,219	-12.56	46.00	48.30
69	Central Fidelity Bank, Richmond	1,664,694	1,456,971	14.26	519,506	471,030	10.29	144,667	102,129	41.65	1,000,521	13.21	44.90	41.40
70	Mellon Bank NA, Pittsburgh	1,637,592	1,390,526	17.77	590,204	363,674	62.29	138,936	80,932	71.67	908,452	-3.96	13.80	10.20
71	Bank of Baltimore	1,636,628	1,409,988	16.07	770,756	536,106	43.77	177,382	84,801	109.17	688,490	-12.75	69.30	65.00
72	South Carolina National Bank, Columbia	1,620,784	1,422,534	13.93	609,283	451,787	34.86	190,146	163,880	16.03	821,355	1.78	35.90	34.00
73	Harris Trust & Savings Bank, Chicago	1,613,018	1,006,023	60.34	437,040	141,749	208.32	99,438	84,460	17.73	1,076,540	38.05	25.20	18.30
74	Security Pacific Bank Washington NA, Seattle	1,604,210	1,917,653	-16.35	944,137	732,229	28.94	91,497	52,556	74.09	568,576	-49.81	25.70	30.50
75	NCNB National Bank of South Carolina, Columbia	1,598,083	1,270,430	25.79	385,046	297,846	29.28	143,535	125,420	14.44	1,069,502	26.24	43.90	39.60
76	Boatmen's National Bank, St. Louis	1,575,747	1,526,371	3.23	860,766	871,786	-1.26	166,533	148,894	11.85	548,448	8.46	34.00	32.50
77	First-Citizens Bank & Trust Co., Raleigh, N.C.	1,571,189	1,205,605	30.32	632,303	288,665	119.04	237,911	192,189	23.80	700,975	-3.28	59.00	55.70
78	First Interstate Bank of Oregon NA, Portland	1,569,226	1,597,793	-1.79	400,121	378,549	5.70	74,459	60,579	22.91	1,094,646	-5.53	39.60	39.80
79	First American National Bank, Nashville	1,556,123	1,684,822	-7.64	565,746	547,871	3.26	132,205	127,080	4.02	858,172	-15.02	36.80	37.30
80	BayBank Middlesex, Burlington, Mass.	1,531,712	1,632,240	-6.16	579,764	741,065	-21.77	362,591	348,549	4.03	589,357	8.62	50.80	47.50
81	Signet Bank/Virginia, Richmond	1,523,085	2,246,727	-32.21	284,883	206,517	37.95	344,744	326,711	5.52	893,458	-47.86	39.20	46.80
82	First Tennessee Bank NA, Memphis	1,521,253	1,492,304	1.94	334,665	357,875	-6.49	142,293	126,773	12.24	1,044,295	3.64	40.90	42.10
83	Chemical Bank Delaware, Wilmington	1,505,779	704,389	113.77	0	0	.....	0	0	.....	1,505,779	113.77	97.30	95.90
84	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	1,493,461	1,235,332	20.90	975,991	845,838	15.39	29,283	29,502	-0.74	488,187	35.61	71.40	68.60
85	Hamilton Bank, Lancaster, Pa.	1,474,459	620,034	137.80	280,188	245,480	14.14	41,763	33,007	26.53	1,152,508	237.44	58.50	26.70
86	Barnett Bank of Central Fla. NA, Orlando	1,471,158	1,396,568	5.34	307,413	341,654	-10.02	24,820	14,366	72.77	1,138,925	9.45	68.70	66.40
87	Sovran Bank/Central South, Nashville	1,470,662	1,350,852	8.87	539,286	476,154	13.26	71,298	83,539	-14.65	860,078	8.71	38.30	39.10
88	First National Bank of Maryland, Baltimore	1,463,137	1,330,867	9.94	752,649	673,679	11.72	335,288	268,642	24.81	375,200	-3.43	33.50	32.80
89	First National Bank, Boston	1,453,274	2,009,615	-27.68	599,428	1,037,289	-42.21	278,544	279,182	-0.23	575,302	-17	8.70	10.50
90	National City Bank, Cleveland	1,448,424	1,423,005	1.79	384,334	368,315	4.35	155,334	119,298	30.21	908,756	-2.85	29.80	29.10
91	U.S. Bank of Washington NA, Seattle	1,439,105	1,140,358	26.20	638,386	488,220	30.76	35,920	24,298	47.83	764,799	21.81	33.20	31.60
92	National Westminster Bank USA, New York	1,437,467	1,537,101	-6.48	263,959	262,826	0.43	115,330	108,027	6.76	1,058,178	-9.27	12.40	14.30
93	Wilmington Trust Co., Del.	1,406,628	1,294,602	8.65	811,504	732,327	10.81	123,736	102,349	20.90	471,388	2.49	54.00	53.90
94	Central Bank of the South, Birmingham, Ala.	1,389,721	1,151,106	20.73	519,768	431,496	20.46	107,721	87,541	23.05	762,232	20.59	49.70	43.50
95	Mercantile Bank of St. Louis NA, Clayton	1,379,910	1,086,323	27.03	683,029	433,625	57.52	131,412	120,409	9.14	565,469	6.23	42.80	37.70
96	INB National Bank, Indianapolis	1,373,639	1,318,453	4.19	460,133	399,889	35.30	44,404	36,506	21.63	869,102	-7.74	41.30	39.30
97	Manufacturers National Bank, Detroit	1,366,496	1,278,259	6.90	735,546	670,280	9.74	138,716	124,508	11.41	492,234	1.81	22.70	24.50
98	First Union National Bank, Atlanta	1,358,327	1,523,245	-10.83	514,791	490,700	4.91	85,628	73,275	16.86	757,908	-20.99	45.30	46.90
99	Fidelity Bank NA, Philadelphia	1,311,934	1,227,046	6.92	552,039	436,771	26.39	186,518	161,961	16.40	571,377	-9.06	21.70	18.70
100	Sanwa Bank California, San Francisco	1,288,408	1,204,154	7.00	744,794	672,318	10.78	60,677	33,345	81.97	482,937	-3.12	27.40	25.50
	Totals for the Top 100 Banks‡ ($ Bil.)	$371.8	$342.5[1]	+ 8.6[1]	$141.8	$120.0	+18.0%	$29.0	$24.0	+20.8%	$201.2	+ 1.4%	37.2[1]	34.6[1]

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory *Report of Condition* filed by all federally-insured commercial banks. ADP restates the 1989 on a pro forma basis for mergers in 1990. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and other consumer loans. **1-4 Family Mortgage loans** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. (Schedule RC-C, Column B-Domestic Offices, item 1.c.(2).) **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. (Schedule RC-C, Column B, item 1.c.(1).) **All other consumer loans** are loans to individuals for household, family, and other personal expenditures. Included in this category are credit card loans and other consumer loans. **Credit card loans** include all extensions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. (Schedule RC-C, Column A-Consolidated Bank, item 6a.) **Other consumer loans** include single payment, installment, and student loans. (Schedule RC-C, Column A, item 6b.) **Consumer loans % of total loans** is the ratio of total consumer loans to total loans. **Total loans** are Loans and leases, net of unearned income. (RC-Balance Sheet, item 4.a.) (1)— A weighted average calculated by summing the total consumer loans at the top 100 banks and dividing by their total loans. (‡)— The 1989 totals are for the top 100 banks in 1990. (*)— For the top 100 banks of 1989, total consumer loans were $336.5 billion and the percentage gain for the top 100 of 1990 compared with the top 100 of 1989 was 10.5%.

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Top 300 Banks in Lending to the Consumer

Based on federal regulatory Report of Condition data for Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in thousands)

Rank 12/90		Total Consumer Loans 12/31/90	12/31/89	% Chg.	1-4 Family Mortgage Loans 12/31/90	12/31/89	% Chg.	Home Equity L... 12/31/90	12/31/89	All Other Consumer Loans 12/31/90	% Chg.	Consumer Loans As % of Total Loans 12/31/90	12/31/89
101	First Deposit National Bank, Tilton, N.H.	1,282,211	1,374,848	-6.74	5,566	6,113	-8.46	88,823	111	1,187,782	-12.49	97.70	98.20
102	Michigan National Bank, Farmington Hills	1,272,578	1,260,862	0.93	722,647	788,644	-7.61	166,452	98,353	374,479	0.16	20.60	20.70
103	First Virginia Bank, Manassas	1,267,647	1,215,691	4.27	436,659	386,298	12.45	126,259	114,132	704,729	-1.2	68.20	65.90
104	National Westminster Bank NJ, Jersey City, N.J.	1,265,865	1,397,036	-9.39	403,496	342,645	17.76	332,243	367,849	530,126	-20.47	29.10	30.20
105	CoreStates Bank NA, Philadelphia	1,259,981	532,933	136.37	474,610	214,813	120.94	186,116	74,732	598,955	146.09	12.10	8.50
106	Connecticut Bank & Trust Co. NA, Hartford	1,250,633	1,715,888	-27.11	398,086	456,794	-12.86	586,744	577,732	265,823	-58.05	31.40	29.00
107	Provident National Bank, Philadelphia	1,218,577	1,252,986	-2.75	479,980	408,842	17.32	0	0	738,917	-12.47	22.40	21.70
108	Midlantic National Bank, Newark, N.J.	1,217,792	1,780,495	-30.83	336,810	219,633	53.36	182,399	427,583	716,583	-35.45	18.00	21.80
109	First Security Bank of Utah NA, Salt Lake City	1,195,494	1,050,593	13.79	594,317	443,381	34.04	40,660	115,386	560,517	13.96	50.80	45.40
110	National Community Bank, Rutherford, N.J.	1,192,748	1,150,905	3.63	787,734	784,200	0.45	196,388	184,388	208,626	13.27	41.30	38.80
111	First Fidelity Bank NA, S. Jersey, Burlington Twp., N.J.	1,192,225	1,140,851	4.50	247,833	182,609	35.72	142,419	127,122	801,973	-3.51	81.00	78.20
112	Norstar Bank of Upstate NY, Albany	1,189,754	1,530,019	-22.24	296,173	424,982	-30.31	206,737	180,649	14.44	686,844	-25.7	43.50
113	Riggs National Bank, Washington D.C.	1,181,393	1,180,193	0.10	670,065	660,684	1.42	277,017	257,696	7.50	234,291	-10.51	34.10
114	Banco de Ponce, Puerto Rico	1,175,665	1,157,341	1.58	442,708	389,865	13.55	0	0	.....	732,959	-4.49	66.80
115	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	1,174,569	1,036,545	13.32	611,525	495,022	23.53	36,973	28,031	31.90	526,071	2.45	64.40
116	BayBank South, Dedham, Mass.	1,171,109	1,195,735	-2.06	399,858	520,209	-25.10	338,298	235,883	43.44	443,153	0.75	61.80
117	First USA Bank, Wilmington, Del.	1,158,285	945,220	22.54	0	0	.....	0	0	.....	1,158,285	22.54	84.90
118	Bank One Dayton NA, Ohio	1,149,585	837,001	37.35	129,507	122,678	5.57	68,353	50,334	35.80	951,725	43.33	55.80
119	Sun Bank NA, Orlando, Fla.	1,149,499	1,144,885	0.42	344,024	319,856	7.62	82,056	80,609	1.80	723,419	-2.82	36.80
120	Bank of California NA, San Francisco	1,143,830	920,333	24.28	749,892	611,736	22.55	212,198	129,589	63.77	181,740	1.51	15.40
121	Bank of the West, Walnut Creek, Calif.	1,136,690	1,159,225	-1.95	353,080	393,119	-10.18	60,981	54,885	11.51	722,629	1.57	52.90
122	Fleet National Bank, Providence, R.I.	1,135,053	1,169,393	-2.94	348,965	343,686	1.54	294,298	276,471	6.45	491,790	-10.46	18.40
123	Mellon Bank Delaware NA, Wilmington	1,134,109	1,012,633	12.00	67,532	59,538	13.43	35,385	27,961	26.55	1,031,192	11.46	89.00
124	First Interstate Bank of Washington NA, Seattle	1,120,233	1,364,581	-19.06	318,132	396,749	-20.22	39,315	28,883	42.53	763,786	-20.35	49.20
125	Barnett Bank of Southwest Fla., Sarasota	1,115,864	1,080,203	3.30	680,314	649,822	3.59	72,545	14,316	57.48	213,025	-1.41	74.10
126	Sovran Bank Maryland, Bethesda	1,112,348	936,116	18.83	297,115	247,864	19.87	202,989	171,098	18.63	612,284	18.39	40.80
127	Key Bank of Western NY NA, Buffalo	1,104,488	424,305	160.31	320,211	60,255	431.43	108,887	36,285	199.54	675,590	106.12	81.30
128	Central Trust Co. NA, Cincinnati	1,099,772	1,028,637	6.92	318,816	300,496	6.10	115,574	108,908	6.12	686,382	7.45	42.90
129	Key Bank Central NY NA, Syracuse	1,079,282	934,514	15.49	270,036	225,212	19.90	106,366	58,082	83.10	702,876	7.83	58.90
130	First of America Bank-SE Michigan NA, Detroit	1,066,709	1,030,985	3.47	336,250	352,338	-4.57	42,875	34,125	25.64	687,584	6.68	58.80
131	Fifth Third Bank, Cincinnati	1,064,999	983,839	8.25	269,970	207,544	30.08	53,749	44,000	22.18	741,280	1.23	33.90
132	First Hawaiian Bank, Honolulu	1,048,792	959,997	9.25	423,288	373,427	13.35	131,339	85,014	54.49	494,165	-1.47	36.80
133	Citizens & Southern National Bank, Columbia, S.C.	1,032,080	953,204	8.27	329,066	319	63.09	157,101	144,655	8.60	545,891	-10.03	39.50
134	Liberty National Bank & Trust Co., Louisville, Ky.	1,022,775	917,770	11.44	149,619	1081	45.15	36,717	38,736	8.11	833,439	7.13	55.40
135	Bank One, Indianapolis, NA	1,001,394	886,779	12.92	246,152	209,379	17.57	54,929	40,774	34.72	700,303	10	32.70
136	CoreStates Bank of Delaware NA, Wilmington	992,322	1,486,035	-33.22	0	0	.....	0	0	.....	992,322	-33.22	100.00
137	Union Trust Co., Stamford, Conn.	990,919	1,011,942	-2.08	453,029	451,882	0.25	251,902	247,081	1.96	285,988	-8.82	41.90
138	First Security Bank Idaho NA, Boise	990,582	924,911	7.10	428,382	403,050	6.29	15,557	40,521	-61.61	546,643	13.57	55.80
139	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	990,235	992,547	-0.23	271,755	232,645	16.81	76,850	85,123	18.01	641,630	-7.85	29.00
140	Midlantic National Bank /North, West Paterson, N.J.	981,045	1,023,024	-4.10	188,491	270,258	-30.26	185,218	187,686	-1.31	607,336	7.48	38.70
141	Household Bank NA, Salinas, Calif.	972,743	1,508,296	-39.14	0	0	.....	0	0	.....	972,743	-39.14	100.00
142	Equibank, Pittsburgh	966,166	797,588	21.14	580,556	440,936	31.66	57,148	47,517	20.27	328,460	8.25	52.10
143	First Interstate Bank of Nevada NA, Reno	965,419	913,547	5.68	359,670	230,623	55.96	59,956	51,076	17.39	545,793	-13.82	41.70
144	New Jersey National Bank, Pennington	962,473	691,829	39.12	269,032	216,572	24.22	191,087	200,711	-4.79	502,354	82.98	44.40
145	Northern Trust Co., Chicago	949,730	811,611	17.02	661,664	524,054	26.26	148,372	117,291	26.50	139,674	-17.97	18.60
146	Society Bank NA, Dayton, Ohio	943,516	942,484	0.11	371,373	345,795	7.45	98,656	75,745	30.25	473,287	-9.15	45.90
147	First Fidelity Bank NA/North Jersey, Totowa	940,832	959,943	-1.99	434,517	447,297	-2.86	248,002	230,284	7.69	258,313	-8.52	60.80
148	Premier Bank NA, Baton Rouge, La.	937,810	954,265	-1.72	346,951	377,635	-8.13	16,761	13,957	20.09	574,098	2.03	48.10
149	United Jersey Bank, Hackensack, N.J.	924,368	1,241,013	-25.52	398,849	456,120	-12.56	213,554	248,202	-13.96	311,965	-41.87	24.30
150	Colonial National Bank USA, Wilmington, Del.	918,719	881,708	4.20	128,594	218,249	-41.06	0	0	.....	790,125	19.09	100.00
151	Chase Bank of Maryland, Baltimore	912,903	973,379	-6.21	521,473	563,366	-7.44	196,254	188,726	3.99	195,176	-11.79	89.40
152	Massachusetts Co. Inc., Boston	909,117	713,347	27.44	529,712	499,933	5.96	259,583	154,927	67.55	119,822	104.87	98.10
153	Deposit Guaranty National Bank, Jackson, Miss.	904,000	936,975	-3.52	295,292	348,188	-15.19	44,370	35,883	24.34	564,338	2.03	41.10
154	Monogram Credit Card Bank, Roswell, Ga.	892,273	403,544	121.11	0	0	.....	0	0	.....	892,273	121.11	100.00
155	Branch Banking & Trust Co., Wilson, N.C.	876,853	1,125,434	-22.09	426,264	616,924	-30.58	84,154	56,851	48.03	364,435	-19.31	31.20
156	Security Pacific Bank Arizona, Phoenix	866,216	826,890	4.76	171,978	174,862	-1.65	81,226	79,058	2.74	613,012	6.99	24.90
157	Trust Company Bank, Atlanta	860,825	908,326	-5.23	240,477	202,205	18.93	82,432	69,130	19.24	537,916	-15.55	20.30
158	Citizens Bank of Maryland, Laurel	856,718	743,271	15.26	74,210	83,725	-11.36	41,958	24,598	70.57	740,550	16.63	53.60
159	Morgan Guaranty Trust Co., New York	856,632	755,719	13.35	38,237	55,058	-30.55	9,000	8,000	12.50	809,395	16.85	3.50
160	Barnett Bank of Jacksonville NA, Fla.	854,189	839,954	1.69	322,573	341,769	-5.62	28,722	15,516	85.09	502,894	4.19	53.40
161	Northeastern Bank of Pennsylvania, Wilkes-Barre	842,852	756,502	11.41	421,274	305,616	37.84	0	0	.....	421,578	-6.5	47.30
162	Norstar Bank NA, Buffalo, N.Y.	841,851	977,886	-13.91	234,109	152,346	53.67	157,376	133,452	17.93	450,366	-34.93	31.30
163	First Wisconsin National Bank, Milwaukee	826,453	745,277	10.89	172,287	150,899	14.17	45,343	38,475	17.86	608,823	9.52	32.50
164	Norwest Bank South Dakota NA, Sioux Falls	825,532	796,423	3.65	96,351	98,847	-2.53	5,864	5,537	5.91	723,317	4.52	57.50
165	First National Bank, Chicago	824,191	1,382,989	-40.41	495,222	916,063	-45.94	50,976	162,553	-68.64	277,993	-8.67	4.40
166	First Interstate Bank of Texas NA, Houston	818,679	864,959	-5.35	455,210	437,772	3.98	1,906	0	.....	361,563	-15.36	26.10
167	City National Bank, Beverly Hills	816,242	785,363	3.93	132,536	113,324	16.95	157,481	107,351	46.70	526,225	-6.81	26.50
168	Puget Sound National Bank, Tacoma, Wash	814,787	691,977	17.75	215,002	174,088	23.50	31,123	16,834	84.86	568,662	13.49	38.60
169	Security Bank & Trust Co., Southgate, Mich.	814,322	791,361	2.90	143,595	135,650	5.86	59,247	40,135	47.62	611,480	-0.67	74.30
170	Citibank Arizona, Phoenix	814,101	870,056	-6.43	584,960	602,539	-2.92	128,140	101,522	26.22	101,001	-39.15	54.00
171	European American Bank, New York	805,941	789,429	2.09	402,493	383,581	4.93	13,977	14,477	-3.45	389,471	-0.48	32.40
172	First National Bank of Commerce, New Orleans	799,888	707,670	13.03	149,021	124,468	19.73	25,451	22,532	12.95	625,416	11.55	52.10
173	Trustmark National Bank, Jackson, Miss.	798,744	771,881	2.18	335,790	327,205	2.62	19,480	16,355	19.11	433,474	1.2	42.70
174	Star Bank NA, Cincinnati	787,221	756,871	4.01	257,718	210,577	22.39	74,113	69,837	6.12	455,390	-4.42	35.60
175	First American Bank of Virginia, McLean	784,502	704,857	11.30	334,947	307,264	9.01	92,817	84,971	9.23	356,738	14.11	32.60
176	Bank South NA, Atlanta	778,704	700,403	11.18	280,758	215,779	30.11	85,293	83,182	2.54	412,653	2.79	30.60
177	Union National Bank, Pittsburgh	772,009	586,210	31.69	248,544	154,037	61.35	37,247	22,491	65.61	486,218	18.68	49.10
178	Sun Bank South Florida NA, Fort Lauderdale	769,244	745,990	3.12	466,246	427,192	9.14	30,501	32,743	-6.85	272,497	-4.74	54.70
179	Banco Santander Puerto Rico, San Juan	767,880	289,331	165.40	513,332	138,143	271.59	5,575	0	.....	248,973	64.66	33.30
180	Merchants National Bank & Trust Co., Indianapolis	762,993	699,001	9.15	143,695	121,996	17.79	17,905	15,936	12.36	601,393	7.19	33.90
181	Rhode Island Hospital Trust National Bank, Providence	749,955	680,489	10.21	352,699	224,678	56.98	165,029	152,913	7.92	232,227	-23.33	34.00
182	Nations Bank NA, Dover, Del.	748,423	6,083	.....	0	0	.....	0	0	.....	748,423	.....	100.00
183	Norwest Bank Iowa NA, Des Moines	748,099	861,845	-13.20	128,829	119,398	7.90	2,866	1,861	43.26	616,804	-16.74	49.90
184	Barclays Bank of New York NA	744,511	780,874	-4.66	220,570	223,498	-1.31	334,822	323,319	3.56	189,119	-19.2	28.80
185	First Eastern Bank NA, Wilkes-Barre, Pa.	738,186	697,837	5.78	486,079	409,373	18.74	19,863	11,900	66.92	232,246	-18.02	37.30
186	Bank of Delaware, Wilmington	737,426	707,741	4.19	232,151	241,075	-3.70	61,048	69,428	16.74	424,227	6.79	50.80
187	First National Bank, Omaha, Neb.	732,751	666,329	9.97	34,511	35,968	-4.05	27,343	23,286	17.42	670,897	10.51	63.10
188	Zions First National Bank, Salt Lake City	727,760	689,627	5.53	151,490	194,316	-22	62,622	53,258	17.58	513,648	16.2	35.60
189	Boatmen's First National Bank, Kansas City, Mo.	726,653	678,560	7.09	312,344	255,702	22.15	40,408	29,189	38.44	373,901	-5.02	41.60
190	United Carolina Bank, Whiteville, N.C.	708,940	656,159	8.04	270,557	236,212	13.58	81,715	68,247	19.73	356,668	1.96	46.00
191	Commerce Bank of St. Louis NA, Clayton, Mo.	695,393	672,561	3.39	260,919	253,653	2.86	79,554	73,486	8.26	354,920	2.75	45.80
192	Society Bank & Trust Co., Toledo, Ohio	695,334	734,605	-5.35	183,820	167,763	9.57	37,877	33,805	12.05	473,637	-11.14	37.40
193	Valley National Bank, Passaic, N.J.	693,561	670,918	3.37	213,685	208,871	2.30	72,123	61,264	17.69	407,753	1.74	50.70
194	Delaware Trust Co., Wilmington	688,164	690,499	-0.34	98,804	104,828	-5.75	131,855	129,827	1.56	457,505	0.33	52.20
195	First City Texas-Houston NA	687,549	660,193	4.14	244,285	207,996	17.45	0	0	.....	443,264	-1.98	16.00
196	First National Bank, Louisville, Ky.	684,981	632,149	8.36	233,449	180,656	29.22	54,216	46,063	17.70	397,316	-2	25.90
197	United Jersey Bank/Central NA, Princeton	675,392	492,593	37.11	286,021	168,084	70.17	195,686	156,227	25.26	193,685	-5.1	40.00
198	Key Bank Maine, Augusta	674,690	582,585	15.81	165,338	179,542	-5.68	82,672	52,823	56.51	422,680	20.69	46.90
199	Citizens First National Bank, Ridgewood, N.J.	669,446	693,475	-3.47	340,394	364,934	-6.72	142,878	140,000	2.06	186,174	-1.26	33.00
200	First Omni Bank NA, Millsboro, Del.	660,541	590,898	11.79	581	321	81.00	531	424	25.24	659,429	11.74	100.00
	Totals for the Top 200 Banks‡ ($ Bil.)	$465.6	$432.6	+ 7.6	$172.9	$148.9	+16.1%	$36.8	$32.8	+12.2%	$264.0	+ 0.8%	39.3*	34.5*

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory *Report of Condition* filed by all federally-insured commercial banks. ADP restates the 1989 on a pro forma basis for mergers in 1990. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and other consumer loans. **1-4 Family Mortgage loans** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. (Schedule RC-C, Column B-Domestic Offices, item 1.c.(2).) **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. (Schedule RC-C, Column B, item 1.c.(1).) **All other consumer loans** are loans to individuals for household, family, and other personal expenditures. Included in this category are credit card loans and other consumer loans. **Credit card loans** include all extentions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. (Schedule RC-C, Column A-Consolidated Bank, item 6a.) **Other consumer loans** include single payment, instalment, and student loans. (Schedule RC-C, Column A, item 6b.) **Consumer loans % of total loans** is the ratio of total consumer loans to total loans. **Total loans** are Loans and leases, net of unearned income. (RC-Balance Sheet, item 4.a.) (‡)— A weighted average calculated by summing the total consumer loans of the top 200 banks and dividing by their total loans. ($)— The 1989 totals are the top 200 banks in 1990

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Top 300 Banks in Lending to the Consumer

Based on federal regulatory Report of Condition data for Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in thousands)

Rank 12/90		Total Consumer Loans 12/31/90	12/31/89	% Chg.	1-4 Family Mortgage Loans 12/31/90	12/31/89	% Chg.	Home Equity Loans 12/31/90	12/31/89	% Chg.	All Other Consumer Loans 12/31/90	% Chg.	Consumer Loans As % of Total Loans 12/31/90	12/31/89
201	Central Carolina Bank & Trust Co., Durham, N.C.	657,390	630,525	4.26	274,164	268,746	2.02	108,073	95,486	13.18	275,153	3.33	52.00	52.50
202	Team Bank, Fort Worth, Tex.	654,377	819,730	-20.17	356,121	495,533	-28.13	0	0	.....	298,256	-8	35.20	29.10
203	West One Bank Idaho, NA, Boise	651,351	595,673	9.35	125,755	114,777	9.56	38,624	25,940	49.67	486,972	6.99	32.10	30.80
204	Bank One, Cleveland, NA	650,329	566,449	14.81	50,878	37,640	35.17	47,042	30,712	53.17	552,409	10.9	48.00	47.40
205	PNC National Bank, Wilmington, Del.	646,916	609,101	6.21	0	0	.....	73,893	62,729	17.80	573,023	4.86	87.50	87.00
206	Fleet Bank of Connecticut, Hartford	642,401	765,235	-16.05	267,424	392,302	-31.83	185,294	161,685	14.60	189,683	-10.21	41.30	44.20
207	Bank One, Milwaukee NA, Wis.	635,699	500,504	27.01	163,915	154,477	6.11	52,913	26,951	96.33	418,841	31.27	31.90	28.90
208	Merchants Bank NA, Allentown, Pa.	633,744	484,202	30.88	312,780	209,294	49.44	57,488	51,522	11.58	263,496	17.96	46.80	40.30
209	World Financial Network National Bank, Whitehall, Ohio	632,367	586,026	7.91	0	0	.....	0	0	.....	632,367	7.91	100.00	100.00
210	American General Financial Center Trust Co., Mountain View, Calif.	606,948	350,399	73.22	336,084	118,284	184.13	3,790	0	.....	267,074	15.06	103.70	100.00
211	SouthTrust Bank of Alabama NA, Birmingham	605,369	592,099	2.24	99,934	105,153	-4.96	71,218	57,841	23.13	434,217	1.19	26.90	29.00
212	Citibank Florida NA, Dania	603,695	1,124,492	-46.31	509,367	1,037,871	-50.92	5,712	9,125	-37.40	88,616	14.35	88.00	89.50
213	Southern National Bank, Lumberton, N.C.	600,299	536,871	11.81	208,117	165,143	26.02	118,105	105,054	12.42	274,077	2.78	35.30	33.40
214	Barnett Bank of Tampa NA, Fla.	597,939	505,608	18.26	267,522	267,217	7.60	19,688	18,631	5.57	290,749	32.3	48.70	45.60
215	Union Planters National Bank, Memphis, Tenn.	589,926	698,993	-15.60	242,764	356,415	-31.89	41,762	30,391	37.42	305,400	-2.17	44.40	43.50
216	J.C. Penney National Bank, Harrington, Del.	586,039	579,840	1.07	36,495	29,087	25.47	0	0	.....	549,544	-0.22	99.80	99.60
217	Signet Bank Maryland, Baltimore	583,370	729,727	-20.06	12,326	180,824	-93.18	163,506	140,184	16.64	407,538	-0.29	24.80	28.70
218	Old Kent Bank & Trust Co., Grand Rapids, Mich.	582,920	554,715	5.08	265,956	256,528	3.68	32,744	24,383	34.29	284,220	3.8	28.80	29.60
219	Summit Trust Co., N.J.	580,562	496,346	16.97	365,069	286,048	27.63	79,377	72,751	9.11	136,116	-1.04	54.00	45.90
220	Barclays Bank of Delaware NA, Wilmington	578,228	814,352	-29.05	0	0	.....	0	0	.....	578,228	-29.05	100.00	100.00
221	First National Bank of Ohio, Akron	574,919	577,258	-0.41	258,415	244,723	5.59	32,349	30,416	6.36	284,155	-5.95	52.60	52.60
222	First Seneca Bank, Butler, Pa.	574,312	556,956	3.12	250,355	229,234	9.21	39,440	33,125	19.05	284,517	-3.42	72.00	74.40
223	Barnett Bank of Pasco County, Holiday, Fla.	573,780	530,353	8.19	313,195	281,799	11.14	6,465	5,831	10.87	254,120	4.7	82.60	77.80
224	Key Bank of Puget Sound, Seattle	572,072	437,596	30.73	130,000	135,502	-4.06	9,486	4,958	91.33	432,586	45.59	54.50	54.90
225	Central Bank Denver NA	566,017	617,392	-8.32	30,552	46,820	-34.75	3,506	2,009	74.51	531,959	-6.44	70.40	67.50
226	National City Bank, Akron, Ohio	563,429	537,190	4.88	134,934	111,264	21.27	60,332	56,048	7.64	368,163	-0.46	62.20	63.00
227	LaSalle Northwest National Bank, Chicago	562,260	472,595	18.97	66,910	67,418	-0.75	15,449	13,184	17.18	479,901	22.43	77.50	73.20
228	Third National Bank, Nashville, Tenn.	556,131	488,613	13.82	204,955	118,942	72.32	52,790	48,055	9.85	298,386	-7.22	31.50	25.80
229	Continental Bank NA, Chicago	551,000	654,806	-15.85	126,000	236,271	-46.67	93,000	81,478	14.14	332,000	-1.5	3.60	4.20
230	Bank One, Akron, NA, Ohio	548,414	452,299	21.25	53,667	50,448	6.38	82,854	54,543	51.91	411,893	18.6	58.00	54.30
231	United Penn Bank, Wilkes-Barre, Pa.	539,174	509,167	5.70	292,356	278,180	5.10	28,619	25,378	12.77	217,199	5.64	50.00	52.70
232	First America Bank-Mid Michigan NA, Bay City	535,973	463,591	15.76	240,839	205,294	17.31	12,999	12,050	7.88	282,835	14.86	65.50	63.30
233	Centura Bank, Rocky Mount, N.C.	531,235	0	.....	197,982	0	.....	73,563	0	.....	259,636	.....	33.20	0.00
234	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	530,810	557,143	-4.73	268,393	273,016	-1.69	67,144	59,145	13.52	195,273	-13.21	39.20	41.70
235	Texas Commerce Bank NA, Houston	529,693	513,499	3.15	179,655	174,137	3.17	0	0	.....	350,038	3.15	9.00	9.30
236	Bank of Mississippi, Tupelo	522,415	495,380	5.46	180,215	158,051	14.02	14,678	14,024	4.66	327,522	1.31	53.30	54.90
237	Sun Bank/Miami NA	520,909	628,144	-17.07	200,208	194,118	3.14	38,426	37,474	2.55	282,273	-28.82	36.60	42.80
238	Security Pacific Bank NA, Tempe, Ariz.	519,251	167,527	209.95	129	131	-1.53	0	0	.....	519,122	210.12	100.00	100.00
239	Fifth Third Bank Toledo NA, Ohio	515,985	445,923	15.71	95,940	64,222	49.39	40,095	36,524	9.78	379,950	10.07	64.00	57.70
240	United States Trust Co., New York	511,751	483,285	5.89	283,554	241,624	17.35	40,608	38,574	5.27	187,589	-7.63	50.00	45.70
241	First Union National Bank, Greenville, S.C.	511,568	508,824	0.54	230,877	144,012	60.32	36,560	31,442	16.28	244,131	-26.77	49.30	51.60
242	Fleet Bank of Maine, Portland	508,594	571,789	-11.05	189,301	191,326	-1.06	117,844	100,177	17.64	201,449	-28.13	41.40	42.40
243	Chittenden Trust Co., Burlington, Ver.	506,871	495,376	2.32	306,861	306,788	0.02	77,448	57,142	35.54	122,562	-6.76	60.60	59.00
244	Security Pacific Bank Oregon, Portland	506,709	516,673	-1.93	160,793	140,975	14.06	16,512	10,127	63.05	329,404	-9.89	43.70	47.60
245	United Bank of Denver NA	502,078	481,259	4.33	185,190	183,039	1.18	26,951	29,334	-8.12	289,937	7.83	40.40	34.40
246	Continental Bank, Norristown, Pa.	501,337	608,733	-17.64	244,135	389,200	-37.27	49,582	43,835	13.11	207,620	18.17	13.80	16.90
247	Barnett Bank of Polk County, Lakeland, Fla.	494,101	350,105	41.13	285,942	171,438	66.79	15,386	9,891	55.56	192,773	14.22	72.00	64.70
248	Jefferson National Bank, Charlottesville, Va.	486,109	498,754	-2.54	278,182	277,131	0.38	41,563	30,472	36.40	166,364	-12.97	56.20	53.50
249	Key Bank of Oregon, Portland	483,854	368,195	31.41	189,303	112,043	68.96	7,270	3,813	90.65	287,281	13.85	43.10	40.40
250	NCNB National Bank, Atlanta	481,476	376,500	27.86	1,510	2,374	-36.39	3,569	3,734	-4.42	476,408	28.62	91.20	79.30
251	Pennbank, Warren, Pa.	475,533	449,448	5.77	214,081	198,360	7.93	24,357	19,398	25.56	236,954	2.27	59.00	57.50
252	National State Bank, Elizabeth, N.J.	470,201	520,096	-9.59	293,063	269,959	8.56	115,967	105,284	9.11	61,171	-57.46	32.10	33.10
253	Chase Bank of Ohio, Columbus	465,917	556,176	-16.23	441,153	526,148	-16.15	13,785	10,390	32.68	10,979	-44.09	63.30	65.40
254	Colonial Bank, Huntsville, Ala.	464,957	429,331	8.30	271,525	230,357	17.87	10,749	3,853	178.98	182,679	-6.36	42.80	42.20
255	Commonwealth National Bank, Harrisburg, Pa.	463,270	455,386	1.73	57,020	136,280	-58.16	92,574	0	.....	313,676	-1.06	40.80	40.70
256	First City Texas-Dallas	463,028	466,986	-0.85	143,618	177,642	-19.15	0	0	.....	319,410	10.39	26.30	28.70
257	Marine Bank, Warren, Pa.	460,035	438,225	4.98	189,075	170,036	11.20	41,981	35,373	18.68	228,979	-1.85	53.20	54.90
258	Bank of Boston Connecticut, Waterbury	459,407	543,757	-15.51	255,870	289,900	-11.74	147,191	157,247	-6.40	56,346	-41.68	29.60	26.60
259	Sun Bank of Tampa Bay, Tampa, Fla.	454,261	456,492	-0.49	225,246	204,914	9.92	14,026	14,619	-4.06	214,989	-9.27	50.60	48.90
260	Provident Bank of Maryland, Baltimore	450,485	525,873	-14.34	219,661	249,279	-11.88	40,033	34,440	16.24	190,791	-21.21	54.00	57.60
261	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	447,224	505,497	-11.53	248,935	235,039	5.91	26,635	23,046	15.57	171,654	30.62	27.20	29.60
262	Norwest Bank Nebraska NA, Omaha	446,726	492,341	-9.26	155,140	119,577	29.74	3,538	3,473	1.87	288,048	-22	46.80	50.40
263	Gainer Bank NA, Gary, Ind.	440,569	348,109	26.56	157,946	122,643	28.79	8,728	5,070	72.15	273,895	24.27	58.00	53.40
264	Commonwealth Bank & Trust Co. NA, Williamsport, pa.	439,448	403,721	8.85	261,582	183,308	42.70	16,816	10,109	66.35	161,050	-23.42	59.00	55.90
265	Casco Northern Bank NA, Portland, Me.	439,005	509,044	-13.76	254,047	267,446	-5.01	30,738	32,007	-3.96	154,220	-26.42	36.70	36.80
266	Valley Bank of Nevada, Las Vegas	437,382	395,433	10.61	45,249	56,837	-20.39	110,859	78,275	41.63	281,274	8.05	22.90	22.10
267	First National Bank, Albuquerque, N.M.	436,759	388,334	12.47	150,652	106,159	41.91	43,956	46,221	-4.90	242,151	2.83	52.00	48.00
268	First American Bank NA, Washington, D.C.	434,227	401,484	8.16	198,686	181,832	9.26	53,608	52,228	2.64	181,953	8.68	44.00	34.60
269	LaSalle National Bank, Chicago	433,709	348,881	24.31	48,700	54,081	-9.95	93,679	72,647	28.95	291,330	31.14	14.50	13.60
270	Amboy-Madison National Bank, Old Bridge Twp., N.J.	430,968	413,140	4.32	316,262	281,564	12.32	103,974	103,274	0.68	10,732	-62.08	78.40	76.70
271	Norstar Bank, Hempstead, N.Y.	428,301	515,374	-16.90	101,834	119,249	-14.60	56,497	45,865	23.18	269,970	-22.92	23.50	30.40
272	Bank IV Wichita NA, Kan.	420,473	356,481	17.95	123,087	124,295	-0.97	8,643	9,513	-9.15	288,743	29.67	47.80	40.20
273	Barnett Bank of Manatee County NA, Bradenton, Fla.	417,723	405,708	2.96	238,083	207,508	14.73	10,269	7,264	41.37	169,371	-11.29	69.20	69.80
274	National Bank & Trust Co., Norwich, N.Y.	416,724	378,159	10.20	198,253	136,980	44.73	20,563	17,351	18.51	197,908	-11.58	79.50	71.20
275	Ohio Citizens Bank, Toledo	416,076	473,317	-12.09	138,341	135,335	2.22	40,947	37,241	9.95	236,788	-21.27	50.20	52.80
276	First National Bank, Dayton, Ohio	413,158	405,272	1.95	157,212	175,835	-10.59	29,748	15,848	87.71	226,198	5.9	47.70	50.00
277	Chase Bank of Arizona, Phoenix	413,088	368,430	12.12	261,240	300,871	-13.17	48,961	27,885	75.56	102,887	159.33	76.50	80.10
278	Bankers Trust Co., New York	413,000	348,330	18.57	52,000	40,373	28.80	0	0	.....	361,000	17.22	2.10	1.70
279	First American Bank of New York	412,820	446,346	-7.51	188,768	193,587	-2.49	26,684	16,671	60.06	197,368	-16.4	42.20	44.30
280	Summit Bank, Fort Wayne, Ind.	411,457	428,166	-3.90	147,416	135,410	8.87	47,246	45,254	4.40	216,795	-12.41	36.10	35.90
281	American Security Bank NA, Washington, D.C.	409,347	606,677	-32.53	219,691	267,615	-17.91	57,659	47,200	22.16	131,997	-54.77	11.80	14.60
282	Westamerica Bank NA, San Rafael, Calif.	406,423	391,639	3.77	120,580	121,801	-1.00	81,988	74,326	10.28	203,875	4.28	48.00	41.60
283	Marquette Bank Minneapolis NA	406,397	401,145	1.31	210,527	216,578	-2.79	52,005	48,925	6.30	143,865	6.06	35.90	42.00
284	Colorado National Bank, Denver	404,940	371,295	9.06	42,192	29,537	42.84	2,480	3,139	-20.97	360,268	6.39	43.10	41.90
285	First-Citizens Bank & Trust Co., Columbia, S.C.	402,080	338,878	18.65	152,659	114,832	32.94	29,891	24,588	21.67	219,530	10.05	62.00	59.80
286	Sunburst Bank, Grenada, Miss.	401,961	407,939	-1.47	223,256	206,341	8.20	18,187	15,477	17.51	160,518	-13.76	43.30	45.10
287	First Valley Bank, Bethlehem, Pa.	400,597	213,640	87.51	89,467	58,271	53.57	213,805	51,297	316.80	97,305	-8.5	42.70	31.40
288	Fleet Bank-New Hampshire, Nashua	399,557	497,310	-19.66	121,454	26,330	361.28	78,727	87,472	-10.00	199,376	-48.01	33.80	33.90
289	Citizens Commercial & Savings Bank, Flint, Mich.	399,174	403,739	-1.13	205,265	202,292	1.47	16,701	13,690	21.99	177,208	-5.62	52.50	55.70
290	Primerica Bank, Newark, Del.	398,786	382,138	4.36	0	0	.....	450	455	-1.10	398,336	4.36	100.00	100.00
291	Central Trust Co. of Northeastern Ohio NA, Canton	395,542	371,536	6.46	48,473	54,543	-11.13	28,577	26,585	7.45	318,492	9.67	51.90	52.10
292	Barnett Bank of Volusia Cty. DeLand, Fla.	394,378	299,333	31.75	232,880	150,785	54.43	11,003	3,364	31.55	150,515	7.37	57.30	49.40
293	San Diego Trust & Saving Bank, Calif.	392,808	373,714	5.13	149,626	139,725	7.09	71,960	59,626	20.69	171,302	-1.76	46.10	46.30
294	Barnett Bank of Lee Cty. NA, Fort Meyers, Fla.	390,898	344,218	13.56	242,052	210,954	14.72	12,972	12,255	5.85	135,924	12.33	54.20	56.40
295	Dominion Bank of Middle Tennessee, Nashville	390,072	346,017	12.73	147,328	145,915	27.10	54,879	45,506	20.60	187,865	1.77	36.30	31.80
296	Monogram Bank USA, Cincinnati	388,142	404,623	-4.07	0	0	.....	0	0	.....	388,142	-4.07	100.00	100.00
297	Gary-Wheaton Bank NA, Wheaton, Ill.	384,800	354,088	8.68	33,808	36,223	-6.67	81,681	51,606	32.59	269,311	5.1	54.20	59.80
298	Bank One Youngstown NA, Ohio	376,643	330,752	13.87	94,177	102,793	-7.80	39,674	14,889	170.46	241,992	13.46	59.40	49.50
299	First of America Bank-Michigan NA, Kalamazoo	375,138	365,577	2.62	146,864	132,391	10.93	13,274	9,750	36.14	215,004	-3.77	45.40	47.20
300	American National Bank & Trust Co., Chattanooga, Tenn.	374,359	398,457	-6.05	118,549	137,419	-13.87	24,915	18,988	31.21	230,895	-4.52	50.80	49.40
	Totals for the Top 300 Banks: ($ Bil.)	$514.9	$489.5	+ 7.2	$198.7	$184.3	+14.7%	$43.1	$36.2	+19.0%	$381.1	+ 6.8%	36.0*	34.0*

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory *Report of Condition* filed by all federally-insured commercial banks. ADP restates the 1989 on a pro forma basis for mergers in 1990. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and other consumer loans. **1-4 Family Mortgage loans** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded (Schedule RC-C, Column B-Domestic Offices, item 1.c.(2).) **Home equity** loans are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. (Schedule RC-C, Column B, item 1.c.(1).) **All other consumer loans** are loans to individuals for household, family, and other personal expenditures. Included in this category are credit card loans and other consumer loans. **Credit card loans** include all extensions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. (Schedule RC-C, Column A-Consolidated Bank, item 6a.) **Other consumer loans** include single payment, instalment, and student loans. (Schedule RC-C, Column A, item 6b.) **Consumer loans % of total loans** is the ratio of total consumer loans to total loans. **Total loans** are Loans and leases, net of unearned income. (RC-Balance Sheet, item 4.a.) **(*)**— A weighted average calculated by summing the total consumer loans of the top 300 banks and dividing by their total loans. **(‡)**— The 1989 totals are for the top 300 banks in 1990.

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Top 300 Banks in Lending to the Consumer

Listed georgraphically in order of consumer loans within states (dollar amounts in thousands)

Rank 12/89		Total Consumer Loans 12/31/89	Consumer Real Estate Loans 12/31/89	Consumer Real Est. as a % of Total
	ALABAMA			
53	First Alabama Bank, Montgomery	2,057,501	1,051,808	51.35
57	AmSouth Bank Birmingham NA	1,960,475	916,585	46.75
94	Central Bank of the South, Birmingham	1,389,721	627,489	45.15
211	SouthTrust Bank of Alabama NA, Birmingham	605,369	171,152	28.27
254	Colonial Bank, Huntsville	464,957	282,276	60.71
	ARIZONA			
37	Valley National Bank, Phoenix	2,743,614	1,044,508	38.07
63	First Interstate Bank of Arizona NA, Phoenix	1,851,847	459,229	24.80
156	Security Pacific Bank Arizona, Phoenix	966,216	253,204	29.23
179	Citibank Arizona, Phoenix	814,101	713,100	87.59
238	Security Pacific Bank NA, Tempe	519,251	129	0.02
277	Chase Bank of Arizona, Phoenix	413,088	310,201	75.09
	CALIFORNIA			
1	Bank of America NT&SA, San Francisco	34,251,000	21,802,000	63.65
3	Wells Fargo Bank NA, San Francisco	19,555,145	14,476,548	74.03
4	Security Pacific National Bank, Los Angeles	16,524,039	13,651,311	82.61
12	First Interstate Bank of California, Los Angeles	5,940,211	3,256,032	54.81
24	Union Bank, San Francisco	3,882,657	2,523,790	65.34
100	Sanwa Bank California, San Francisco	1,288,408	805,471	62.52
120	Bank of California NA, San Francisco	1,143,630	961,890	84.11
121	Bank of the West, Walnut Creek	1,136,630	414,061	36.43
141	Household Bank NA, Salinas	972,743	0	0.00
167	City National Bank, Beverly Hills	816,242	290,017	35.53
216	American General Financial Center Trust Co., Mountain View	606,948	339,874	56.00
262	Westamerica Bank NA, San Rafael	406,423	202,548	49.84
293	San Diego Trust & Saving Bank	392,898	221,586	56.40
	COLORADO			
225	Central Bank Denver NA	566,017	34,058	6.02
245	United Bank of Denver NA	502,078	212,141	42.25
284	Colorado National Bank, Denver	404,940	44,672	11.03
	CONNECTICUT			
34	Connecticut National Bank, Hartford	2,972,854	2,303,389	77.49
105	Connecticut Bank & Trust Co. NA, Hartford	1,250,633	964,810	77.15
137	Union Trust Co., Hartford	990,919	704,931	71.14
206	Fleet Bank of Connecticut, Hartford	642,401	452,718	70.47
258	Bank of Boston Connecticut, Waterbury	459,407	403,061	87.74
	DELAWARE			
6	Chase Manhattan Bank (USA) NA, Wilmington	10,504,014	105,329	1.00
8	American Express Centurion Bank, Newark	6,983,292	2,167	0.03
9	Greenwood Trust Co., Newcastle	6,401,736	2,014	0.03
21	Bank of New York (Delaware), Wilmington	4,150,390	0	0.00
27	FCC National Bank, Wilmington	3,583,660	0	0.00
44	MBNA America Bank, NA, Newark	2,469,845	0	0.00
83	Chemical Bank Delaware, Wilmington	1,505,779	0	0.00
93	Wilmington Trust Co.	1,406,628	935,240	66.49
117	First USA Bank, wilmington	1,158,285	0	0.00
123	Mellon Bank Delaware NA, wilmington	1,134,109	102,917	9.07
136	CoreStates Bank of Delaware NA, Wilmington	992,322	0	0.00
150	Colonial National Bank USA, Wilmington	918,719	128,594	14.00
182	Nations Bank NA, Dover	748,423	0	0.00
186	Bank of Delaware, Wilmington	737,426	313,199	42.47
194	Delaware Trust Co., Wilmington	688,164	230,859	33.52
200	First Omni Bank NA, Millsboro	660,541	1,112	0.17
205	PNC National Bank, Wilmington	646,916	73,893	11.42
216	J.C. Penney National Bank, Harrington	586,039	36,495	6.23
220	Barclays Bank of Delaware NA, Wilmington	578,228	0	0.00
290	Primerica Bank, Newark	398,786	450	0.11
	DISTRICT OF COLUMBIA			
113	Riggs National Bank	1,181,393	947,102	80.17
268	First American Bank NA	434,227	252,274	58.10
261	American Security Bank NA	409,347	277,350	67.75
	FLORIDA			
14	First Union National Bank, Jacksonville	5,620,881	3,942,281	70.14
19	Southeast Bank NA, Miami	4,293,198	2,448,523	57.03
35	NCNB National Bank of Florida, Tampa	2,891,872	1,079,629	37.33
46	Barnett Bank of South Florida NA, Miami	2,340,332	1,306,400	55.82
90	Citizens & Southern National Bank, Fort Lauderdale	1,897,248	921,061	48.55
97	First Florida Bank NA, Tampa	1,715,181	709,800	41.38
84	Barnett Bank of Pinellas Cty., St. Petersburg	1,493,451	1,005,274	67.31
88	Barnett Bank of Central Fla. NA, Orlando	1,471,158	332,233	22.58
115	Barnett Bank of Palm Beach Cty., West Palm Beach	1,174,589	648,498	55.21
119	Sun Bank NA, Orlando	1,149,499	426,080	37.07
125	Barnett Bank of Southwest Fla., Sarasota	1,115,884	902,859	80.91
160	Barnett Bank of Jacksonville NA	854,189	351,295	41.13
176	Sun Bank South Florida NA, Fort Lauderdale	769,244	496,747	64.58
212	Citibank Florida NA, Dania	603,695	515,079	85.32
214	Barnett Bank of Tampa NA	597,939	307,190	51.37
223	Barnett Bank of Pasco County, Holiday	573,780	319,680	55.71
237	Sun Bank/Miami NA	520,909	238,636	45.81
247	Barnett Bank of Polk County, Lakeland	494,101	301,328	60.99
258	Sun Bank of Tampa Bay, Tampa	454,261	239,272	52.67
273	Barnett Bank of Manatee County, NA, Bradenton	417,723	248,352	59.45
282	Barnett Bank of Volusia Cty. DeLand	394,376	243,863	61.83
294	Barnett Bank of Lee Cty. NA, Fort Meyers	390,898	254,974	65.23
	GEORGIA			
36	Citizens & Southern National Bank, Atlanta	2,799,735	1,024,579	36.60
41	Wachovia Bank of Georgia NA, Atlanta	2,658,792	927,964	34.90
98	First Union National Bank, Atlanta	1,358,327	600,419	44.20
164	Monogram Credit Card Bank, Roswell	882,273	0	0.00
167	Trust Company Bank, Atlanta	860,825	322,909	37.51
176	Bank South NA, Atlanta	778,704	366,051	47.01
299	NCNB National Bank, Atlanta	481,487	5,079	1.05
	HAWAII			
65	Bank of Hawaii, Honolulu	1,780,797	1,070,501	60.80
132	First Hawaiian Bank, Honolulu	1,048,792	554,827	52.88
	IDAHO			
139	First Security Bank Idaho NA, Boise	980,582	443,939	44.82
269	West One Bank Idaho, NA, Boise	651,351	164,579	25.27

Rank 12/89		Total Consumer Loans 12/31/89	Consumer Real Estate Loans 12/31/89	Consumer Real Est. as a % of Total
	ILLINOIS			
73	Harris Trust & Savings Bank, Chicago	1,613,018	536,478	33.26
145	Northern Trust Co., Chicago	949,730	810,056	85.29
165	First National Bank, Chicago	824,191	546,198	66.27
229	Continental Bank NA, Chicago	551,000	219,000	39.75
227	LaSalle Northwest National Bank, Chicago	562,260	82,359	14.65
269	LaSalle National Bank, Chicago	433,709	142,379	32.83
297	Gary-Wheaton Bank NA, Wheaton	384,800	115,469	30.01
	INDIANA			
96	INB National Bank, Indianapolis	1,373,639	504,537	36.73
135	Bank One, Indianapolis, NA	1,001,394	301,091	30.07
180	Merchants National Bank & Trust Co., Indianapolis	762,993	161,800	21.18
263	Gainer Bank NA, Gary	440,569	166,674	37.83
280	Summit Bank, Fort Wayne	411,457	194,662	47.31
	IOWA			
183	Norwest Bank Iowa NA, Des Moines	748,099	131,495	17.58
	KANSAS			
272	Bank IV Wichita NA	420,473	131,730	31.33
	KENTUCKY			
134	Liberty National Bank & Trust Co., Louisville	1,022,775	189,336	18.51
139	Citizens Fidelity Bank & Trust Co., Louisville	990,235	348,605	35.20
196	First National Bank, Louisville	684,981	287,665	42.00
	LOUISIANA			
62	Hibernia National Bank, New Orleans	1,887,075	1,224,293	64.88
148	Premier Bank NA, Baton Rouge	937,810	363,712	38.78
172	First National Bank of Commerce, New Orleans	799,888	174,472	21.81
	MAINE			
108	Key Bank Maine, Augusta	674,690	252,010	37.35
242	Fleet Bank of Maine, Portland	508,594	307,145	60.39
265	Casco Northern Bank NA, Portland	439,005	284,786	64.87
	MARYLAND			
31	Citibank (Maryland) NA, Towson	3,325,552	62,800	1.89
51	Maryland National Bank, Baltimore	2,080,603	1,057,658	50.83
71	Bank of Baltimore	1,636,628	948,138	57.93
85	First National Bank of Maryland, Baltimore	1,463,137	1,087,937	74.36
126	Sovran Bank Maryland, Bethesda	1,112,348	500,084	44.96
151	Chase Bank of Maryland, Baltimore	912,903	717,727	78.62
158	Citizens Bank of Maryland, Laurel	856,718	116,168	13.56
217	Signet Bank Maryland, Baltimore	583,370	175,832	30.14
280	Provident Bank of Maryland, Baltimore	450,485	259,894	57.65
	MASSACHUSETTS			
16	Boston Safe Deposit and Trust Co.	4,586,994	4,208,763	91.71
50	Bank of New England NA, Boston	2,118,494	1,418,213	66.94
58	Shawmut Bank NA, Boston	1,930,647	1,140,698	59.08
80	BayBank Middlesex, Burlington	1,531,712	942,355	61.52
89	First National Bank, Boston	1,453,274	877,972	60.41
116	BayBank South, Dedham	1,171,109	727,956	62.16
152	Massachusetts Co. Inc., Boston	909,117	789,295	86.82
	MICHIGAN			
25	NBD Bank, NA, Detroit	3,651,805	1,674,532	45.85
33	Comerica Bank-Detroit	3,033,982	1,240,722	40.89
97	Manufacturers National Bank, Detroit	1,366,496	874,262	63.98
102	Michigan National Bank, Farmington Hills	1,272,578	898,099	70.57
130	First of America Bank-SE Michigan NA, Detroit	1,066,709	379,125	35.54
189	Security Bank & Trust Co., Southgate	814,322	202,842	24.91
218	Old Kent Bank & Trust Co., Grand Rapids	582,920	298,700	51.24
232	First America Bank-Mid Michigan NA, Bay City	536,673	253,838	47.30
280	Citizens Commercial & Savings Bank, Flint	399,174	221,966	55.61
298	First of America Bank-Michigan NA, Kalamazoo	375,138	160,134	42.69
	MINNESOTA			
46	Norwest Bank Minnesota NA, Minneapolis	2,672,766	1,674,236	62.64
82	First Bank NA, Minneapolis	2,073,133	962,832	46.44
283	Marquette Bank Minneapolis NA	406,397	262,532	64.60
	MISSISSIPPI			
153	Deposit Guaranty National Bank, Jackson	904,000	339,662	37.57
173	Trustmark National Bank, Jackson	788,744	355,270	45.04
236	Bank of Mississippi, Tupelo	522,415	194,893	37.31
286	Sunburst Bank, Grenada	401,961	241,443	60.07
	MISSOURI			
76	Boatmen's National Bank, St. Louis	1,575,747	1,027,299	65.19
95	Mercantile Bank of St. Louis NA, Clayton	1,379,910	814,441	59.02
199	Boatmen's First National Bank, Kansas City	726,653	352,752	48.54
191	Commerce Bank of St. Louis NA, Clayton	695,393	340,473	48.96
	NEBRASKA			
187	First National Bank, Omaha	732,751	61,854	8.44
262	Norwest Bank Nebraska NA, Omaha	446,726	158,678	35.52
	NEVADA			
15	Citibank (Nevada) NA, Las Vegas	4,688,763	75,398	1.61
143	First Interstate Bank of Nevada NA, Reno	965,419	419,626	43.47
286	Valley Bank of Nevada, Las Vegas	437,362	156,108	35.69
	NEW HAMPSHIRE			
101	First Deposit National Bank, Tilton	1,282,211	94,419	7.36
280	Fleet Bank-New Hampshire, Nashua	399,557	200,181	50.10
	NEW JERSEY			
49	First Fidelity Bank NA, Newark	2,258,621	1,427,955	63.22
54	Chemical Bank New Jersey NA, Morristown	2,051,080	1,153,693	56.25
104	National Westminster Bank NJ, Jersey City	1,265,955	735,739	58.12
106	Midlantic National Bank, Newark	1,217,792	499,209	40.99
110	National Community Bank, Rutherford	1,192,748	986,122	82.68
111	First Fidelity Bank NA, S. Jersey, Burlington Twp.	1,192,225	390,252	32.73
140	Midlantic National Bank /North, West Peterson	981,045	373,709	38.09
144	New Jersey National Bank, Pennington	962,473	460,119	47.81
147	First Fidelity Bank NA/North Jersey, Totowa	940,832	682,519	72.54
149	United Jersey Bank, Hackensack	924,358	612,403	66.25
193	Valley National Bank, Passaic	693,561	285,808	41.21
197	United Jersey Bank/Central NA, Princeton	675,392	481,707	71.32
199	Citizens First National Bank, Ridgewood	669,446	483,272	72.19
219	Summit Trust Co.	580,562	444,446	76.55
252	National State Bank, Elizabeth	470,201	409,030	86.99
270	Amboy-Madison National Bank, Old Bridge Twp.	430,968	420,236	97.51

Data Sources: Data were provided by ADP BISYS Data Services, New York from its data base of the Federal Regulatory report of condition (RC). ADP adjusts the 1989 data for mergers occuring in 1990. Total Consumer Loans are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and all other consumer loans (such as auto loans, home improvement loans, and student loans). Consumer real estate loans are the sum of 1-4 family mortgage loans and home equity loans. Consumer Real Est. as a % of total is all consumer loans secured by real estate as a percentage of total consumer loans.

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Top 300 Banks in Lending to the Consumer

Listed georgraphically in order of consumer loans within states (dollar amounts in thousands)

Rank 12/90		Total Consumer Loans 12/31/90	Consumer Real Estate Loans 12/31/90	Consumer Real Est. as a % of Total
	NEW MEXICO			
267	First National Bank, Albuquerque	436,759	194,608	44.56
	NEW YORK			
2	Citibank NA, New York	28,184,000	9,998,000	35.47
5	Chase Manhattan Bank NA, New York	12,564,717	8,741,532	69.57
10	Chemical Bank, New York	6,267,000	3,734,090	59.58
11	Marine Midland Bank NA, Buffalo	5,986,437	1,834,268	30.64
13	Manufacturers Hanover Trust Co., New York	5,694,000	635,000	11.15
20	Bank of New York	4,289,315	2,509,339	58.50
23	Citibank (New York State), Perinton	4,030,827	1,182,682	29.34
47	Chase Lincoln First Bank NA, Rochester	2,318,844	1,155,954	49.85
61	Key Bank of Eastern NY NA, Albany	1,891,061	899,116	47.55
68	Manufacturers & Traders Trust Co., Buffalo	1,715,595	1,268,258	73.93
92	National Westminster Bank USA, New York	1,437,467	379,289	26.39
112	Norstar Bank of Upstate NY, Albany	1,189,754	502,910	42.27
127	Key Bank of Western NY NA, Buffalo	1,104,488	428,898	38.83
129	Key Bank Central NY NA, Syracuse	1,079,282	376,404	34.86
159	Morgan Guaranty Trust Co., New York	856,632	47,237	5.51
162	Norstar Bank NA, Buffalo	841,851	391,485	46.50
171	European American Bank, New York	805,941	416,470	51.67
184	Barclays Bank of New York NA	744,511	555,392	74.60
240	United States Trust Co., New York	511,751	324,162	63.34
271	Norstar Bank, Hempstead	428,301	158,331	36.97
274	National Bank & Trust Co., Norwich	416,724	218,816	52.51
278	Bankers Trust Co., New York	413,000	52,000	12.59
279	First American Bank of New York	412,820	215,452	52.19
	NORTH CAROLINA			
22	First Union National Bank, Charlotte	4,034,550	3,104,950	76.96
26	Wachovia Bank of North Carolina NA, Winston-Salem	3,602,164	1,638,499	45.49
39	NCNB National Bank of N.C., Charlotte	2,688,278	2,166,869	80.60
77	First-Citizens Bank & Trust Co., Raleigh	1,571,189	870,214	55.39
155	Branch Banking & Trust Co., Wilson	876,853	512,418	58.44
180	United Carolina Bank, Whiteville	708,940	352,272	49.69
201	Central Carolina Bank & Trust Co., Durham	657,390	382,237	58.14
213	Southern National Bank, Lumberton	600,299	326,222	54.34
233	Centura Bank, Rocky Mount	531,181	271,545	51.12
	OHIO			
43	Huntington National Bank, Columbus	2,495,202	772,196	30.95
45	Society National Bank, Cleveland	2,371,981	909,334	38.34
48	Ameritrust Co. NA, Cleveland	2,274,625	877,376	38.57
64	Bank One Columbus NA	1,837,834	328,102	17.85
68	BancOhio National Bank, Columbus	1,694,669	369,450	21.80
90	National City Bank, Cleveland	1,448,424	539,668	37.26
118	Bank One Dayton NA	1,149,585	197,860	17.21
128	Central Trust Co. NA, Cincinnati	1,099,772	434,390	39.50
131	Fifth Third Bank, Cincinnati	1,064,999	323,719	30.40
146	Society Bank NA, Dayton	943,516	470,229	49.84
174	Star Bank NA, Cincinnati	787,221	331,831	42.15
192	Society Bank & Trust Co., Toledo	695,334	221,697	31.88
204	Bank One, Cleveland, NA	650,329	97,920	15.06
209	World Financial Network National Bank, Whitehall	632,367	0	0.00
221	First National Bank of Ohio, Akron	574,919	290,764	50.57
226	National City Bank, Akron	563,429	195,266	34.66
230	Bank One, Akron, NA	548,414	136,521	24.89
239	Fifth Third Bank Toledo NA	515,985	136,035	26.36
253	Chase Bank of Ohio, Columbus	465,917	454,938	97.64
275	Ohio Citizens Bank, Toledo	416,076	179,288	43.09
276	First National Bank, Dayton	413,158	186,960	45.25
291	Central Trust Co. of Northeastern Ohio NA, Canton	395,542	77,050	19.48
296	Monogram Bank USA, Cincinnati	388,142	0	0.00
298	Bank One Youngstown NA	376,643	134,651	35.75
	OREGON			
59	United States National Bank, Portland	1,918,936	639,964	33.35
78	First Interstate Bank of Oregon NA, Portland	1,569,226	474,580	30.24
244	Security Pacific Bank Oregon, Portland	506,709	177,305	34.99
249	Key Bank of Oregon, Portland	483,854	196,573	40.63
	PENNSYLVANIA			
32	Pittsburgh National Bank	3,230,521	887,935	27.49
38	Meridien Bank, Reading	2,732,776	1,424,703	52.13
58	Mellon Bank (East) PSFS NA, Philadelphia	2,005,152	1,588,441	79.22
70	Mellon Bank NA, Pittsburgh	1,637,592	729,140	44.53
85	Hamilton Bank, Lancaster	1,474,459	321,951	21.84
99	Fidelity Bank NA, Philadelphia	1,311,934	740,557	56.45
105	CoreStates Bank NA, Philadelphia	1,259,881	660,726	52.45
107	Provident National Bank, Philadelphia	1,218,577	479,880	39.36
142	Equibank, Pittsburgh	986,166	637,706	66.00
161	Northeastern Bank of Pennsylvania, Wilkes-Barre	842,852	421,274	49.98
177	Union National Bank, Pittsburgh	772,009	285,791	37.02
185	First Eastern Bank NA, Wilkes-Barre	738,188	505,942	68.54
208	Merchants Bank NA, Allentown	633,744	370,248	58.42
222	First Seneca Bank, Butler	574,312	289,795	50.46
231	United Penn Bank, Wilkes-Barre	536,174	320,975	59.84
234	Dauphin Deposit Bank & Trust Co., Harrisburg	530,810	335,537	63.21
246	Continental Bank, Norristown	501,337	293,717	58.59
251	Pennbank, Warren	475,392	238,438	50.16
255	Commonwealth National Bank, Harrisburg	463,270	149,594	32.29
257	Marine Bank, Warren	460,035	231,056	50.23
264	Commonwealth Bank & Trust Co. NA, Williamsport	439,448	276,398	63.35
267	First Valley Bank, Bethlehem	400,597	303,282	75.71
	PUERTO RICO			
36	Banco Popular de Puerto Rico, San Juan	3,395,570	827,816	24.38
114	Banco de Ponce	1,175,665	442,706	37.66
179	Banco Santander Puerto Rico, San Juan	767,880	518,907	67.58
	RHODE ISLAND			
122	Fleet National Bank, Providence	1,135,053	643,263	56.67
181	Rhode Island Hospital Trust National Bank, Providence	749,955	517,728	69.03
	SOUTH CAROLINA			
72	South Carolina National Bank, Columbia	1,620,784	798,429	49.32
75	NCNB National Bank of South Carolina, Columbia	1,586,083	526,581	33.08
133	Citizens & Southern National Bank, Columbia	1,032,080	486,189	47.11
241	First Union National Bank, Greenville	511,566	267,437	52.28
285	First-Citizens Bank & Trust Co., Columbia	402,080	182,560	45.40
	SOUTH DAKOTA			
7	Citibank (South Dakota) NA, Sioux Falls	8,220,231	331	0.00
164	Norwest Bank South Dakota NA, Sioux Falls	825,532	102,215	12.38
	TENNESSEE			
79	First American National Bank, Nashville	1,556,123	697,951	44.85
82	First Tennessee Bank NA, Memphis	1,521,253	476,958	31.36
87	Sovran Bank/Central South, Nashville	1,470,662	610,584	41.52
215	Union Planters National Bank, Memphis	569,926	284,526	49.93
228	Third National Bank, Nashville	556,131	257,745	46.35
295	Dominion Bank of Middle Tennessee, Nashville	390,072	202,207	51.84
300	American National Bank & Trust Co., Chattanooga	374,359	143,464	38.32
	TEXAS			
18	NCNB Texas National Bank, Dallas	4,418,376	2,051,222	46.42
29	Bank One Texas NA, Dallas	3,410,102	1,790,541	52.51
166	First Interstate Bank of Texas NA, Houston	818,679	457,116	55.84
195	First City Texas-Houston NA	687,549	244,285	35.53
202	Team Bank, Fort Worth	654,377	356,121	54.42
235	Texas Commerce Bank NA, Houston	529,693	179,655	33.92
256	First City Texas-Dallas	463,028	143,618	31.02
	UTAH			
109	First Security Bank of Utah NA, Salt Lake City	1,195,494	634,977	53.11
188	Zions First National Bank, Salt Lake City	727,780	214,112	29.42
	VIRGINIA			
28	Sovran Bank NA, Richmond	3,561,579	1,073,124	30.13
42	Crestar Bank, Richmond	2,598,993	816,566	31.42
56	Dominion Bank NA, Roanoke	2,045,342	1,024,040	50.07
69	Central Fidelity Bank, Richmond	1,664,694	664,173	39.90
81	Signet Bank/Virginia, Richmond	1,523,085	629,627	41.34
103	First Virginia Bank, Manassas	1,267,647	562,918	44.41
175	First American Bank of Virginia, McLean	784,502	427,764	54.53
248	Jefferson National Bank, Charlottesville	486,109	319,745	65.78
	VERMONT			
243	Chittenden Trust Co., Burlington	506,871	384,309	75.82
	WASHINGTON			
17	Seattle-First National Bank	4,485,361	1,892,509	42.19
74	Security Pacific Bank Washington NA, Seattle	1,604,210	1,035,634	64.56
91	U.S. Bank of Washington NA, Seattle	1,439,105	674,306	46.86
124	First Interstate Bank of Washington NA, Seattle	1,120,233	356,447	31.82
188	Puget Sound National Bank, Tacoma	814,787	246,125	30.21
224	Key Bank of Puget Sound, Seattle	572,072	139,486	24.38
	WISCONSIN			
163	First Wisconsin National Bank, Milwaukee	825,453	217,630	26.33
207	Bank One, Milwaukee NA	635,609	216,828	34.11
261	M&I Marshall & Ilsley Bank, Milwaukee	447,224	275,570	61.62

Data Sources: Data were provided by **ADP SISG Data Services**, New York from its data base of the Federal Regulatory report of condition (RC). ADP adjusts the 1989 data for mergers occurring in 1990. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and all other consumer loans (such as auto loans, home improvement loans, and student loans). **Consumer real estate loans** are the sum of 1-4 family mortgage loans and home equity loans. **Consumer Real Est. as a % of total** is all consumer loans secured by real estate as a percentage of total consumer loans.

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Top 10 Banks' Home Equity Loan Performance

The noncurrent home equity loans of the 10 largest banks in home equity lending on March 31, 1991 (dollar amounts in thousands)

Rank 3/91		Home Equity Loans 3/31/91	Noncurrent Home Eq. Loans 3/31/91	Noncurrent as a % of Total 3/31/91
1	Wells Fargo Bank NA, San Francisco	2,934,456	3,770	0.13
2	Bank of America NT&SA, San Francisco	2,893,000	1,000	0.03
3	Security Pacific National Bank, Los Angeles	1,941,000	0	0.00
4	Citibank NA, New York	1,567,000	39,000	2.49
5	First Interstate Bank of California, Los Angeles	965,682	1,061	0.11
6	Chase Manhattan Bank NA, New York	868,157	813	0.09
7	Marine Midland Bank NA, Buffalo, N.Y.	699,862	6,434	0.92
8	First Fidelity Bank NA, Newark, N.J.	601,386	18,685	3.11
9	Maryland National Bank, Baltimore	511,290	1,229	0.24
10	NCNB National Bank of N.C., Charlotte	487,432	2,379	0.49
	Totals for the Top 10 Banks	**13,469,267**	**74,371**	**0.55**
	Totals for All Banks	**62,933,000[1]**	**472,000[2]**	**0.75[1]**

Data Source: The banks' federal regulatory reports of condition. Bridge banks operated by the FDIC are excluded. **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (Schedule RC-C, Column B, item 1.c.(1).) **Noncurrent Home Equity Loans** are home equity loans 90 or more days past due or on a nonaccrual basis (Schedule RC-N, memoranda item 3.c.(1), Column B plus Column C). (1)— Preliminary data from the **Federal Deposit Insurance Corp.**, Washington, D.C. (2)— Estimated by American Banker from FDIC data.

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Top 200 Banks in Home Equity Loans

As of December 31, 1990, compared with December 31, 1989 (dollar amounts in millions)

Rank 12/90		Home Equity Loans 12/31/90	Home Equity Loans 12/31/89	Percent Change
1	Wells Fargo Bank NA, San Francisco	2,823	1,948	44.96
2	Bank of America NT&SA, San Francisco	2,728	1,825	49.48
3	Security Pacific National Bank, Los Angeles	1,863	1,323	40.84
4	Citibank NA, New York	1,578	1,532	3.00
5	First Interstate Bank of California, Los Angeles	937	564	65.99
6	Chase Manhattan Bank NA, New York	866	724	19.57
7	Marine Midland Bank NA, Buffalo, N.Y.	697	622	12.00
8	Bank of New England NA, Boston	657	695	-5.46
9	First Fidelity Bank NA, Newark, N.J.	602	690	-12.82
10	Connecticut Bank & Trust Co. NA, Hartford	567	578	-1.90
11	First Union National Bank, Charlotte, N.C.	494	379	30.31
12	NCNB National Bank of N.C., Charlotte	493	475	3.63
13	Maryland National Bank, Baltimore	491	314	56.36
14	Bank of New York	445	444	0.36
15	Union Bank, San Francisco	442	360	22.72
16	Valley National Bank, Phoenix, Ariz.	433	377	14.68
17	Chemical Bank, New York	419	342	22.51
18	Shawmut Bank NA, Boston	417	872	-52.15
19	Chemical Bank New Jersey NA, Morristown	391	358	9.50
20	Pittsburgh National Bank	390	254	53.40
21	First Union National Bank, Jacksonville, Fla.	379	228	66.13
22	BayBank Middlesex, Burlington, Mass.	363	349	4.03
23	Signet Bank/Virginia, Richmond	345	327	5.52
24	BayBank South, Dedham, Mass.	338	236	43.54
25	First National Bank of Maryland, Baltimore	335	269	24.81
26	Barclays Bank of New York NA	335	323	3.56
27	National Westminster Bank NJ, Jersey City, N.J.	332	388	-14.34
28	Connecticut National Bank, Hartford	330	823	-59.96
29	Comerica Bank-Detroit	329	236	39.15
30	Manufacturers & Traders Trust Co., Buffalo, N.Y.	321	52	512.02
31	Crestar Bank, Richmond	316	267	18.36
32	Wachovia Bank of North Carolina NA, Winston-Salem	303	275	10.00
33	Society National Bank, Cleveland	295	269	9.66
34	Fleet National Bank, Providence, R.I.	294	276	6.45
35	Huntington National Bank, Columbus, Ohio	285	274	4.08
36	Citizens & Southern National Bank, Atlanta	283	238	18.76
37	First Bank NA, Minneapolis	282	243	15.73
38	Bank of Hawaii, Honolulu	279	219	27.22
39	First National Bank, Boston	279	279	-0.23
40	Riggs National Bank, Washington D.C.	277	258	7.50
41	Dominion Bank NA, Roanoke, Va.	277	256	7.96
42	Massachusetts Co. inc., Boston	260	155	67.55
43	Southeast Bank NA, Miami	256	214	19.74
44	Union Trust Co., Stamford, Conn.	252	247	1.95
45	First Fidelity Bank NA/North Jersey, Totowa	248	230	7.69
46	First-Citizens Bank & Trust Co., Raleigh, N.C.	238	192	23.80
47	Sovran Bank NA, Richmond	236	175	34.82
48	Manufacturers Hanover Trust Co., New York	232	210	10.48
49	Key Bank of Eastern NY NA, Albany	218	161	35.23
50	Citibank (New York State), Perinton	218	144	50.96
51	Ameritrust Co. NA, Cleveland	216	92	135.85
52	First Valley Bank, Bethlehem, Pa.	214	51	316.80
53	United Jersey Bank, Hackensack, N.J.	214	248	-13.96
54	Bank of California NA, San Francisco	212	130	63.77
55	Norstar Bank of Upstate NY, Albany	207	181	14.44
56	Sovran Bank Maryland, Bethesda	203	171	18.63
57	National Community Bank, Rutherford, N.J.	198	184	7.60
58	Chase Bank of Maryland, Baltimore	196	189	3.99
59	United Jersey Bank/Central NA, Princeton	196	156	25.26
60	New Jersey National Bank, , Pennington	191	201	-4.79
61	South Carolina National Bank, Columbia	190	164	16.03
62	AmSouth Bank Birmingham NA, Ala.	189	151	25.03
63	Fidelity Bank NA, Philadelphia	189	162	16.40
64	CoreStates Bank NA, Philadelphia	186	75	149.04
65	Fleet Bank of Connecticut, Hartford	185	162	14.60
66	Midlantic National Bank /North, West Paterson, N.J.	185	188	-1.31
67	Wachovia Bank of Georgia NA, Atlanta	178	149	19.34
68	Bank of Baltimore	177	85	109.17
69	Norwest Bank Minnesota NA, Minneapolis	172	107	61.01
70	NBD Bank, NA, Detroit	170	170	-0.08
71	Michigan National Bank, Farmington Hills	169	98	72.29
72	Meridian Bank, Reading, Pa.	168	146	14.99
73	Boatmen's National Bank, St. Louis	167	149	11.85
74	Citizens & Southern National Bank, Fort Lauderdale, Fla	166	136	21.61
75	Rhode Island Hospital Trust National Bank, Providence	165	153	7.92
76	Bank One Columbus NA, Ohio	165	63	161.34
77	Chase Lincoln First Bank NA, Rochester, N.Y.	165	139	18.16
78	Signet Bank Maryland, Baltimore	164	140	16.64
79	Midlantic National Bank, Newark, N.J.	162	428	-62.02
80	Boston Safe Deposit and Trust Co.	159	165	-3.86
81	City National Bank, Beverly Hills	157	107	46.70
82	Norstar Bank NA, Buffalo, N.Y.	157	133	17.93
83	Citizens & Southern National Bank, Columbia, S.C.	157	145	8.60
84	National City Bank, Cleveland	155	119	30.21
85	Northern Trust Co., Chicago	148	117	26.50
86	Bank of Boston Connecticut, Waterbury	147	157	-6.40
87	Central Fidelity Bank, Richmond	145	102	41.65
88	NCNB National Bank of South Carolina, Columbia	144	125	14.44
89	Citizens First National Bank, Ridgewood, N.J.	143	140	2.06
90	First Fidelity Bank NA, S. Jersey, Burlington Twp., N.J	142	127	12.03
91	First Tennessee Bank NA, Memphis	142	127	12.24
92	Merrill Lynch Bank & Trust Co., Plainsboro Twp., N.J.	139	114	22.80
93	Mellon Bank NA, Pittsburgh	139	81	71.67
94	Manufacturers National Bank, Detroit	139	125	11.41
95	First American National Bank, Nashville	132	127	4.02
96	Delaware Trust Co., Wilmington	132	130	1.56
97	Mercantile Bank of St. Louis NA, Clayton	131	120	9.14
98	First Hawaiian Bank, Honolulu	131	85	54.49
99	First Alabama Bank, Montgomery	129	116	11.06
100	Citibank Arizona, Phoenix	128	102	26.22
	Totals for the Top 100 Banks*	34,823	28,300	23.06

Rank 12/90		Home Equity Loans 12/31/90	Home Equity Loans 12/31/89	Percent Change
101	Mellon Bank (East) PSFS NA, Philadelphia	127	35	267.40
102	First Virginia Bank, Manassas	126	114	10.63
103	First Chicago Bank, Mount Prospect, Ill.	125	116	7.65
104	NCNB National Bank of Florida, Tampa	124	89	39.56
105	Wilmington Trust Co., Del.	124	102	20.90
106	Southern National Bank, Lumberton, N.C.	118	105	12.42
107	Fleet Bank of Maine, Portland	118	100	17.64
108	National State Bank, Elizabeth, N.J.	116	106	9.11
109	Central Trust Co. NA, Cincinnati	116	109	6.12
110	National Westminster Bank USA, New York	115	108	6.76
111	Trustco Bank New York, Schenectady	114	80	41.41
112	Valley Bank of Nevada, Las Vegas	111	78	41.63
113	Key Bank of Western NY NA, Buffalo	109	36	198.54
114	Central Carolina Bank & Trust Co., Durham, N.C.	108	95	13.18
115	Central Bank of the South, Birmingham, Ala.	108	88	23.05
116	United Jersey Bank/South, NA, Cherry Hill, N.J.	107	74	44.06
117	First American Bank of Maryland, Silver Spring	106	44	140.66
118	Key Bank Central NY NA, Syracuse	106	58	83.10
119	Chase Manhattan Bank (USA) NA, Wilmington, Del.	105	28	275.84
120	Amboy-Madison National Bank, Old Bridge Twp., N.J.	104	103	0.68
121	Landmark Bank, Clayton, Mo.	102	19	452.33
122	Harris Trust & Savings Bank, Chicago	99	84	17.73
123	Society Bank NA, Dayton, Ohio	99	76	30.25
124	LaSalle National Bank, Chicago	94	73	28.95
125	Continental Bank NA, Chicago	93	81	14.14
126	First American Bank of Virginia, McLean	90	85	9.23
127	Commonwealth National Bank, Harrisburg, Pa.	90	0	
128	Security Pacific Bank Washington NA, Seattle	91	53	74.09
129	First Deposit National Bank, Tilton, N.H.	89	11	680.86
130	First Union National Bank, Atlanta	86	73	16.86
131	Bank South NA, Atlanta	85	83	2.54
132	Maine National Bank, Portland	85	77	10.06
133	Branch Banking & Trust Co., Wilson, N.C.	84	57	48.03
134	Central Jersey Bank & Trust Co., Freehold Twp., N.J.	84	79	6.10
135	Mark Twain Bank, Ladue, Mo.	83	60	38.87
136	Bank One, Akron, NA, Ohio	83	55	51.91
137	Key Bank Maine, Augusta	83	53	56.51
138	Trust Company Bank, Atlanta	82	69	19.24
139	Sun Bank NA, Orlando, Fla.	82	81	1.80
140	Westamerica Bank NA, San Rafael, Calif.	82	74	10.28
141	United Carolina Bank, Whiteville, N.C.	82	68	19.73
142	Gary-Wheaton Bank NA, Wheaton, Ill.	82	62	32.59
143	Bucks County Bank & Trust Co., Perkasie, Pa.	82	81	0.35
144	Security Pacific Bank Arizona, Phoenix	81	79	2.74
145	Bank of Delaware, Wilmington	81	69	16.74
146	Barnett Bank of South Florida NA, Miami	81	80	0.94
147	Prudential Bank & Trust Co., Atlanta	80	62	30.38
148	Commerce Bank of St. Louis NA, Clayton, Mo.	80	73	8.26
149	Bank One, Milford, NA, Ohio	80	39	105.46
150	Summit Trust Co., N.J.	79	73	9.11
151	Fleet Bank-New Hampshire, Nashua	79	87	-10.00
152	Mid American Bank & Trust Co., Louisville, Ky.	78	68	13.40
153	Chittenden Trust Co., Burlington, Ver.	77	57	35.54
154	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	77	65	18.01
155	First Interstate Bank of Oregon NA, Portland	74	61	22.91
156	United Jersey Bank/Mid State, Hazlet Township, N.J.	74	55	35.87
157	Star Bank NA, Cincinnati	74	70	6.12
158	PNC National Bank, Wilmington, Del.	74	63	17.80
159	Centura Bank, Rocky Mount, N.C.	74	0	
160	United Counties Trust Co., Cranford, N.J.	73	69	6.11
161	Valley National Bank, Passaic, N.J.	72	61	17.69
162	San Diego Trust & Saving Bank, Calif.	72	60	20.69
163	BancOhio National Bank, Columbus	72	65	10.57
164	Sovran Bank/Central South, Nashville	71	84	-14.65
165	SouthTrust Bank of Alabama NA, Birmingham	71	58	23.13
166	First Interstate Bank of Hawaii, Honolulu	71	52	36.33
167	First Chicago Bank Oak Park, Ill.	70	58	21.39
168	National Bank of Commerce, Memphis, Tenn.	70	48	45.30
169	Dominion Bank of Greater Hampton Roads, NA, Norfolk, Va.	70	65	6.98
170	Bank One Dayton NA, Ohio	68	50	35.80
171	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	67	59	13.52
172	Hazleton National Bank, Nuremberg, Pa.	63	16	297.65
173	Zions First National Bank, Salt Lake City	63	53	17.58
174	United Jersey Bank/Northwest, Dover, N.J.	63	51	23.55
175	Bank of the West, Walnut Creek, Calif.	61	55	11.51
176	Valley Bank & Trust Co., Salt Lake City, Utah	61	51	20.15
177	Sovran Bank California, San Francisco	61	33	81.97
178	National City Bank, Akron, Ohio	60	56	7.64
179	First Interstate Bank of Nevada NA, Reno	60	51	17.39
180	Security Bank & Trust Co., Southgate, Mich.	59	40	47.62
181	Provident Bank, Cincinnati	59	46	28.66
182	BayBank Boston NA	58	58	1.15
183	American Security Bank NA, Washington, D.C.	58	47	22.16
184	Merchants Bank NA, Allentown, Pa.	57	52	11.58
185	Rockland Trust Co., Mass.	57	53	8.93
186	Equibank, Pittsburgh	57	48	20.27
187	Norstar Bank, Hempstead, N.Y.	56	46	23.18
188	Security Pacific State Bank, Irvine, Calif.	56	35	62.45
189	Bank One, Indianapolis, NA	55	41	34.72
190	Dominion Bank of Middle Tennessee, Nashville	55	46	20.60
191	First National Bank, Louisville, Ky.	54	46	17.70
192	Fifth Third Bank, Cincinnati	54	44	22.16
193	First American Bank NA, Washington, D.C.	54	52	2.64
194	Bank One, Milwaukee NA, Wis.	53	27	96.33
195	Gary-Wheaton Bank of Fox Valley, NA, Aurora, Ill.	53	19	176.58
196	Third National Bank, Nashville, Tenn.	53	48	9.85
197	Atlantic Bank of New York	52	48	8.45
198	Marquette Bank Minneapolis NA	52	49	6.30
199	First National Bank, Chicago	51	163	-68.64
200	National Bank of Boyertown, Pa.	51	50	2.03
	Totals for the Top 200 Banks*	$42,864	$35,223	21.69
	Totals for All FDIC-Insured Banks	$61,390	$50,096	26.83

Data Sources: ADP BISG Data Services, New York, from its data base of the federal regulatory *Report of Condition* filed by all federally-insured commercial banks. ADP restates the 1989 on a pro forma basis for mergers in 1990. Data for all federally insured banks provided by the **Federal Deposit Insurance Corp.**, Washington, D.C. **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. (Schedule RC-C, Column B, item 1.c.(1).) (*)— The 1989 totals are for the top 100 and top 200 banks of 1989, respectively.

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Banks Make Gains in Mortgages

Banks will soon overtake thrifts as the largest mortgage investors

By Phil Roosevelt

The thrift industry's reign as king of the mortgage world is coming to an end.

A year and a half ago, commercial banks topped savings and loans in monthly production of home loans for the first time.

Now, an *American Banker* survey has found, banks are poised to surpass S&Ls in another key measure of market share: total holdings of home mortgages and mortgage securities.

Craving the relative safety of such assets, U.S. banks increased their holdings by 11% in the six months through September, to $527.4 billion, regulatory filings show.

At the same time, S&Ls – still reeling from the 1989 bailout law – saw their holdings of mortgage assets fall by 6%, to $645.2 billion.

If such rates of change persist, as many experts expect, banks will pass thrifts some time in the second quarter of this year, underscoring a profound upheaval in home finance.

"I wouldn't say banks are the dominant lenders yet, but I don't think there's any question about the trend," said mortgage-securities pioneer Lewis S. Ranieri. "Banks are overtaking thrifts, and the trend is likely to continue."

Some Originations Sold

The rise of banks in mortgages is hardly a surprise. The number of thrifts is shrinking dramatically, and banks have quickly seized the opportunity. In originations, they have been carrying out a blitz for a few years and now write 39% of all mortgages, versus 30% for thrifts.

Some of the biggest banks in the field sell the bulk of their originations on the secondary market – and then earn fees by funneling monthly payments from homeowners to investors. But almost all banks hold at least a portion of their new loans in their portfolios.

In addition, the industry has become a big buyer of securities backed by mortgages and of collateralized mortgage obligations, or CMOs – multiclass instruments backed by basic mortgage securities. By purchasing such securities, banks reap higher yields than Treasuries afford, and indirectly provide home buyers with mortgage money.

Just as the biggest thrifts hail from populous California, so do the biggest banks in total mortgage investments.

BankAmerica Corp.'s Bank of America unit heads the list with holdings of $22.7 billion, or 24% of its total assets. Next come Security Pacific National Bank and Wells Fargo & Co.

All three have made their mark in holdings of actual loans, rather than in securities purchased from dealers. The hefty loan portfolios reflect big pushes in originations, which in turn are part of broader strategic plans in consumer banking.

Along the way, these banks have started some new trends in the basic design of mortgages. Wells, for example, was a pioneer of mortgages that carry fixed rates for five or seven years and then become adjustable.

The loans, which carry lower rates than traditional fixed-rate models but more payment certainty than standard adjustables, swept the market last year.

A Popular Innovation

Security Pacific and Bank of America, meanwhile, have unleashed adjustables that are pegged to the yields of certificates of deposits. The standard benchmarks are Treasury yields and thrifts' costs of funds, but the banks find CD adjustables a better match with their liabilities.

Thrifts still concentrate on mortgage investments far more heavily than even the most active banks. On average, mortgage investments make up more than 55% of thrifts' total assets, against 16% for banks.

In addition, the thrift industry is still ahead of banks in holdings of actual mortgages, with $467.7 billion to banks' $331.4 billion. Thrifts also hold an edge in mortgage-backed securities, with $155.8 billion, versus $148.2 billion for banks.

But banks have been showing sizable gains in these two types of assets, while the thrift industry has posted declines. And banks already top thrifts in holdings of CMOs – $47.7 billion against $21.6 billion for thrifts.

"It's very likely that over the next year or so, the thrifts will settle into being the second-largest holders of mortgage assets," said Michael Wilson, deputy director of research, U.S. League of Savings Institutions. □

Top 100 Banks in Mortgage-Backed Security Holdings

Includes government and privately issued securities held on Sept. 30, 1990, compared with Sept. 30, 1989 (dollar amounts in thousands)

Rank 9/30		Mortgage-Backed Securities 9/30/90	9/30/89	% Chg.	Market Value of MBS as % of Book Value 9/30/90	9/30/89	Total Assets 9/30/90	Total Securities 9/30/90	MBS/Assets 9/30/90	9/30/89	MBS/Securities 9/30/90	9/30/89	Total Securities/Assets 9/30/90	9/30/89
1	Bank of America NT&SA, San Francisco	4,420,000	4,736,000	-6.71	98.53	98.97	94,127,001	6,547,000	4.70	5.59	67.51	67.43	6.96	8.29
2	Chemical Bank, New York	4,061,000	3,876,000	4.77	97.78	97.63	81,195,000	8,164,000	7.93	7.85	49.74	47.50	15.96	16.53
3	NBD Bank NA, Detroit	3,662,955	2,944,399	24.40	99.75	100.67	20,343,024	5,522,440	18.01	15.70	66.33	57.08	27.15	27.51
4	Pittsburgh National Bank	3,467,332	3,873,269	-10.48	97.22	97.64	17,411,245	6,627,443	19.91	24.26	52.32	81.76	38.06	29.67
5	Morgan Guaranty Trust Co., New York	3,100,189	1,732,103	78.98	98.76	101.14	75,051,649	17,424,109	4.13	2.66	17.79	11.45	23.22	23.21
6	NCNB Texas National Bank, Dallas	2,671,338	2,130,812	25.37	99.51	99.88	35,806,501	9,710,041	7.50	7.23	27.51	37.47	27.27	19.30
7	Mellon Bank (East) PSFS NA, Philadelphia†	2,479,068	121,200	1,945.44	98.29	98.95	9,260,925	3,096,296	26.77	2.74	80.07	29.19	33.43	9.39
8	NCNB National Bank of North Carolina, Charlotte	2,195,858	1,561,424	40.63	97.89	99.52	20,793,316	4,061,964	10.56	8.60	53.79	44.48	19.63	19.34
9	Manufacturers Hanover Trust Co., New York	2,091,000	965,000	116.68	99.95	99.69	58,783,000	8,574,000	3.56	1.75	24.39	14.52	14.59	12.06
10	Signet Bank/Virginia, Richmond	1,842,243	2,171,696	-15.17	98.81	99.31	8,255,359	2,345,248	22.32	24.97	78.55	84.29	28.41	29.63
11	Texas Commerce Bank NA, Houston	1,538,504	821,250	87.34	97.05	98.43	9,180,648	1,956,284	16.76	7.68	78.64	40.53	21.31	18.96
12	Connecticut National Bank, Hartford	1,457,979	1,434,456	1.64	98.80	98.98	11,683,750	1,883,889	12.47	11.21	77.39	60.92	16.11	18.40
13	Manufacturers National Bank, Detroit	1,386,064	883,311	56.92	101.04	101.46	9,287,301	1,709,009	14.92	10.67	81.10	72.76	18.40	14.66
14	NCNB National Bank of Florida, Tampa	1,313,942	1,167,916	12.50	98.11	100.03	12,652,452	3,920,350	10.38	11.12	33.52	49.97	30.98	22.24
15	First Union National Bank, Charlotte, N.C.	1,310,506	1,680,355	-22.47	96.34	96.37	17,218,938	3,958,845	7.61	9.40	33.10	37.41	22.99	25.14
16	Crestar Bank, Richmond†	1,272,004	166,408	664.39	99.85	99.68	11,468,076	2,013,831	11.09	1.65	63.16	12.09	17.56	13.68
17	Marine Midland Bank NA, Buffalo, N.Y.	1,251,658	714,040	75.29	97.75	97.98	20,923,556	1,716,532	5.98	3.00	72.92	64.76	8.20	4.63
18	Sovran Bank NA, Richmond	1,247,191	1,331,915	-6.36	100.36	100.56	14,665,057	2,925,926	8.50	10.04	42.63	54.54	19.95	18.40
19	Bank of New England NA, Boston[1]★	1,177,425	510,288	130.74	98.23	97.81	13,172,522	1,959,897	8.94	2.63	60.08	29.42	14.88	8.93
20	Republic National Bank, New York	1,135,609	277,048	309.90	98.72	96.91	22,339,051	4,398,342	5.08	1.30	25.82	9.35	19.69	13.87
21	Bank One Texas NA, Dallas	1,119,177	511,998	118.59	98.81	96.72	13,574,679	2,807,736	8.24	4.05	42.92	29.72	19.21	13.63
22	Bankers Trust Co., New York	1,103,000	352,039	213.32	99.18	98.96	59,937,000	4,843,000	1.84	0.70	22.78	9.29	8.08	7.53
23	First Union National Bank, Jacksonville, Fla.★	1,074,802	1,843,360	-41.69	95.41	93.77	16,231,005	2,188,578	6.62	11.18	49.11	61.98	13.48	18.04
24	Central Fidelity Bank, Richmond	1,035,571	551,857	87.65	99.52	97.87	5,624,910	1,533,416	18.41	10.89	67.53	66.45	27.26	16.40
25	Hibernia National Bank, New Orleans	1,024,128	892,843	14.70	98.26	98.04	6,820,403	1,397,946	15.02	14.46	73.26	73.77	20.50	19.60
26	Dominion Bank NA, Roanoke, Va.	1,001,123	526,281	90.23	98.10	97.28	4,965,688	1,128,566	20.16	12.22	88.71	79.25	22.73	15.42
27	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	993,569	570,561	74.14	97.91	98.79	5,601,192	1,580,245	17.74	10.42	62.87	42.53	28.21	24.51
28	Wells Fargo Bank NA, San Francisco	965,255	2,182,052	-55.76	97.07	97.73	48,520,543	1,421,958	1.99	4.64	67.88	73.91	2.93	6.28
29	Citibank NA, New York	930,000	374,000	148.66	98.17	98.40	164,413,000	10,739,000	0.57	0.24	8.66	3.74	6.53	6.31
30	Maryland National Bank, Baltimore★	909,120	1,082,468	-16.01	97.44	96.40	14,990,278	2,562,117	6.06	7.41	35.48	45.82	17.09	16.18
31	Southeast Bank NA, Miami	897,051	527,103	70.19	97.18	96.68	14,301,441	2,080,316	6.27	3.67	43.12	26.70	14.55	13.73
32	Shawmut Bank NA, Boston	876,736	901,565	-2.75	98.95	99.09	10,184,823	1,270,465	8.61	8.10	69.01	48.49	12.47	16.71
33	AmSouth Bank NA, Birmingham, Ala.	842,625	490,854	71.67	97.41	98.38	7,471,343	1,749,807	11.28	6.80	48.16	28.26	23.42	24.07
34	Norwest Bank Iowa NA, Des Moines†★	837,692	589,018	42.22	100.51	100.47	3,098,494	975,449	27.04	21.86	85.90	77.65	31.47	28.16
35	First Fidelity Bank NA, Newark, N.J.	832,025	977,366	-14.87	96.46	97.03	11,344,320	2,955,214	7.33	8.27	28.15	34.70	26.05	23.84
36	Citizens & Southern National Bank, Atlanta	814,296	683,568	19.12	98.13	98.57	12,420,041	2,252,078	6.56	5.53	36.16	30.65	18.13	18.04
37	Huntington National Bank, Columbus, Ohio	795,953	527,509	50.89	97.46	96.58	8,813,554	1,919,130	9.03	6.21	41.48	25.39	21.77	24.46
38	Fleet National Bank, Providence, R.I.	789,394	365,812	115.96	97.58	95.63	10,314,968	1,277,916	7.66	4.36	61.82	38.57	12.39	11.31
39	Bank South NA, Atlanta	768,799	414,490	85.48	98.25	98.91	4,244,593	1,072,843	18.11	10.25	71.66	50.87	25.28	20.15
40	First National Bank of Maryland, Baltimore	757,043	513,801	47.34	99.16	98.68	6,553,521	1,277,817	11.55	8.20	59.25	49.05	19.50	16.72
41	Mellon Bank NA, Pittsburgh	753,408	1,571,086	-52.05	96.86	98.02	16,797,687	2,197,996	4.49	6.96	34.28	53.14	13.09	13.10
42	Chase Manhattan Bank NA, New York	726,176	533,388	36.14	99.58	99.66	80,028,965	5,407,817	0.87	0.64	13.43	7.51	6.51	8.59
43	Premier Bank NA, Baton Rouge, La.	676,851	792,486	-14.59	97.70	96.94	3,929,852	1,190,950	17.22	18.94	56.83	68.28	30.31	27.74
44	First Interstate Bank NA, Houston	673,529	783,481	-14.03	96.93	96.73	5,362,369	896,554	12.58	12.62	75.12	70.57	16.75	17.88
45	Frost National Bank, San Antonio, Tex.	647,814	706,544	-8.31	99.67	99.24	2,459,243	1,013,483	26.34	26.65	63.92	66.25	41.21	40.23
46	Michigan National Bank, Farmington Hills	635,620	830,419	-23.46	99.53	99.90	9,777,811	1,731,189	6.50	8.72	36.72	43.78	17.71	19.92
47	Central Bank of the South, Birmingham, Ala.	615,215	457,917	34.35	99.72	99.24	4,432,104	1,131,633	13.88	10.72	54.37	41.46	25.53	25.85
48	Connecticut Bank & Trust Co. NA, Hartford[1]	612,055	245,873	148.93	98.38	98.26	7,710,611	926,219	7.94	2.48	66.08	20.74	12.01	11.97
49	First Tennessee Bank NA, Memphis	608,065	480,013	26.68	99.02	99.35	6,229,900	1,300,933	9.76	7.94	46.74	41.48	20.88	19.15
50	Norwest Bank Minnesota NA, Minneapolis	594,549	1,589,325	-62.59	98.85	99.55	8,248,304	1,005,365	7.21	17.40	59.14	72.18	12.19	24.11
51	First City Texas-Houston NA	568,484	512,546	10.91	98.11	99.13	7,280,035	925,173	7.81	7.35	61.45	54.80	12.71	13.45
52	Norwest Bank South Dakota NA, Sioux Falls	563,675	430,305	30.99	100.50	100.25	2,197,946	678,335	25.65	21.46	83.10	74.56	30.86	28.78
53	Citizens & Southern National Bank, Fort Lauderdale, Fla.	535,065	540,925	-1.08	96.04	96.93	6,032,174	1,690,827	8.87	9.00	31.65	38.91	28.03	23.13
54	First Union National Bank, Atlanta	525,115	519,178	1.14	96.04	96.07	4,730,853	658,048	11.10	11.92	79.80	69.92	13.91	17.05
55	Exchange National Bank, Chicago	521,127	579,999	-10.15	100.24	101.48	3,342,812	1,065,948	15.59	20.15	48.89	63.97	31.89	31.50
56	Bank of Baltimore	507,680	702,298	-27.71	95.40	96.41	3,349,824	829,740	15.16	21.09	61.19	76.85	24.77	27.44
57	Comerica Bank-Detroit	494,185	851,468	-41.96	99.[illegible]	100.26	10,615,673	1,957,121	4.66	8.87	25.25	42.39	18.44	20.92
58	International Bank of Commerce, Laredo, Tex.	489,376	374,508	30.67	99.9[illegible]	99.49	1,312,464	524,049	37.29	42.46	93.38	87.73	39.93	46.40
59	Wachovia Bank & Trust Co., Winston-Salem, N.C.	486,351	488,017	-0.34	97.24	98.17	15,796,660	2,352,731	3.08	3.26	20.67	22.56	14.89	14.44
60	United States National Bank, Portland, Ore.	480,950	436,909	10.33	98.01	99.92	10,983,832	1,355,994	4.38	4.44	35.47	33.80	12.35	13.14
61	Team Bank, Fort Worth, Tex.†★	479,672	136,879	250.44	99.12	95.37	4,686,22[illegible]	1,375,900	10.24	3.21	34.86	23.88	29.36	13.42
62	First National Bank, Atlanta	473,997	280,762	68.83	100.03	100.95	8,449,350	1,383,601	5.61	3.44	34.26	21.99	16.38	15.62
63	Society National Bank, Cleveland†★	467,332	188,657	147.72	97.34	100.89	7,956,193	1,604,261	5.87	2.49	29.13	14.19	20.16	17.58
64	Boatmen's National Bank, St. Louis†★	457,230	149,542	205.75	98.21	97.68	7,993,031	1,963,557	5.72	1.90	23.29	10.00	24.57	19.04
65	Valley National Bank, Phoenix, Ariz.	441,137	215,680	104.53	97.75	99.82	9,274,306	1,638,261	4.76	2.33	26.93	18.40	17.66	12.65
66	First Interstate Bank Oregon NA, Portland	411,521	325,438	26.45	97.02	95.89	6,003,817	963,588	6.85	5.18	42.71	23.72	16.05	21.85
67	Amalgamated Bank of New York†	401,376	0		99.62		1,526,508	1,179,899	26.29	0.00	34.02	0.00	77.29	52.03
68	South Carolina National Bank, Charleston	397,428	399,041	-0.40	99.61	99.57	6,535,538	1,286,398	6.08	6.76	30.89	49.04	19.68	13.79
69	Marine Bank, Warren, Pa.	395,262	451,194	-12.40	98.39	98.15	1,843,775	880,804	21.44	25.78	44.88	52.23	47.77	49.37
70	First Bank NA, Minneapolis	388,433	450,380	-13.75	100.62	100.56	11,518,321	1,393,490	3.37	3.39	27.87	24.76	12.10	13.67
71	Bank of Hawaii, Honolulu	386,277	286,135	35.00	99.99	100.23	9,062,086	1,784,276	4.26	3.93	21.65	23.85	19.69	16.48
72	Provident National Bank, Philadelphia†	370,645	89	416,355	97.41	94.38	8,327,719	1,479,401	4.45	0.00	25.05	0.01	17.76	14.40
73	Manufacturers & Traders Trust Co., Buffalo, N.Y.	366,789	295,000	24.34	100.16	99.72	5,635,898	475,240	6.51	7.35	77.18	51.56	8.43	14.25
74	Barnett Bank of Pinellas County, St. Petersburg, Fla.	343,560	313,496	9.59	96.49	95.87	2,965,763	566,399	11.58	13.43	60.66	72.65	19.10	18.48
75	Signet Bank/Maryland, Baltimore	338,934	395,910	-14.39	99.01	98.78	3,567,394	399,933	9.50	10.53	84.75	85.78	11.21	12.27
76	UJB/Hackensack, N.J.	330,997	451,122	-26.63	97.67	97.29	6,248,518	1,204,416	5.30	7.61	27.48	40.83	19.28	18.65
77	Norwest Bank North Dakota NA, Fargo	327,242	231,079	41.61	100.38	99.94	964,913	372,333	33.91	23.83	87.89	73.42	38.59	32.46
78	Security Pacific National Bank, Los Angeles★†	326,444	197,793	65.04	96.34	99.34	58,460,658	1,685,997	0.56	0.34	19.36	9.47	2.88	3.63
79	Norstar Bank NA, Buffalo, N.Y.†	325,366	104,611	211.02	97.60	97.14	4,161,338	888,042	7.82	2.69	36.64	14.93	21.34	18.04
80	First Fidelity Bank North Jersey NA, Totowa, N.J.	320,433	351,344	-8.80	97.69	98.11	2,827,412	937,030	11.33	14.63	34.20	44.54	33.14	32.85
81	SouthTrust Bank of Alabama NA, Birmingham	311,269	328,400	-5.22	99.02	100.17	3,769,528	971,389	8.26	9.81	32.04	40.99	25.77	23.93
82	Chemical Bank New Jersey NA, Morristown	309,392	307,943	0.47	98.02	97.52	4,869,641	504,788	6.35	6.81	61.29	50.86	10.37	13.39
83	Sovran Bank/Maryland, Bethesda	304,282	447,170	-31.95	98.52	99.77	4,350,690	1,212,813	6.99	10.73	25.09	42.22	27.88	25.41
84	Central Trust Co. NA, Cincinnati	302,224	195,803	54.35	97.42	95.16	3,762,294	638,892	8.03	5.27	47.30	30.43	16.98	17.31
85	Morgan Bank Delaware, Wilmington	301,951	367,321	-17.80	99.34	100.12	5,179,806	862,742	5.83	8.12	35.00	60.65	16.66	13.40
86	Fidelity Bank NA, Philadelphia	299,624	859,309	-65.13	97.47	97.88	9,225,795	1,979,410	3.25	9.35	15.14	50.01	21.46	18.69
87	Deposit Guaranty National Bank, Jackson, Miss.	290,152	180,940	60.36	100.37	99.82	3,766,593	819,901	7.70	5.05	35.39	27.94	21.77	18.07
88	American Security Bank NA, Washington, D.C.	284,055	297,352	-4.47	98.57	98.54	5,905,003	975,678	4.81	5.37	29.11	30.60	16.52	17.57
89	Branch Banking & Trust Co., Wilson, N.C.†	279,433	120,385	132.12	98.43	97.62	4,613,592	1,098,487	6.06	2.70	25.44	10.86	23.81	24.90
90	United States Trust Co., New York†	278,092	131,668	111.21	98.54	99.91	2,233,377	820,428	12.45	5.58	33.90	15.77	36.73	35.37
91	NCNB National Bank South Carolina, Columbia	276,268	240,948	14.66	98.05	100.85	4,939,394	1,019,464	5.59	5.63	27.10	26.97	20.64	20.89
92	First American Bank, McLean, Va.	265,972	207,917	27.92	96.65	95.93	3,714,850	780,879	7.16	5.45	34.06	22.84	21.02	23.88
93	Key Bank of Western New York NA, Jamestown	264,223	308,555	-14.37	98.59	98.59	3,763,658	458,400	7.02	26.09	57.64	73.84	12.18	35.33
94	First Interstate Bank Nevada NA, Reno	261,551	326,924	-20.00	97.77	98.74	3,812,377	857,300	6.86	9.00	30.51	30.73	22.49	29.29
95	Continental Bank NA, Chicago	257,152	266,461	-3.49	98.75	99.41	25,859,126	1,436,740	0.99	0.84	17.90	11.90	5.56	7.06
96	BayBank Middlesex, Burlington, Mass.†	255,145	0		100.92		4,503,804	724,697	5.67	0.00	35.21	0.00	16.09	6.47
97	Key Bank Central New York NA, Syracuse	252,913	221,118	14.38	97.46	97.60	2,640,[illegible]09	565,528	9.58	9.16	45.53	40.36	21.04	22.71
98	City National Bank, Miami†	249,537	194,840	28.07	99.60	100.08	72[illegible],59	328,163	34.44	29.18	76.04	75.48	45.29	38.67
99	Citytrust, Bridgeport, Conn.†	247,394	59,018	319.18	96.91	94.14	2,219,455	338,814	11.15	2.28	73.02	19.19	15.27	11.86
100	San Diego Trust & Savings Bank, Calif.	245,551	239,798	2.40	99.62	101.27	1,580,782	485,082	15.53	17.14	50.62	56.10	30.69	30.55
	Totals for the Top 100[2]	$86.5 Bil.	$71.9 Bil.	20.17%										
	Totals for All Banks[3]	$148.2 Bil.	$120.8 Bil.	22.72%										

Data source: ADP Data Services Division, New York, from its data base of federally insured commercial banks. ADP restates the Sept 30, 1989 data for subsequent mergers. **Mortgage-Backed Securities** are the book value of all of bank's holdings of U.S. government and private certificates of participation in pools of residential mortgages. Mortgage securities held in a bank's trading accounts are excluded. **Government Mortgage-Backed Securities** are the book value of all holdings of certificates of participation in pools of residential mortgages that are U.S. government-issued or -guaranteed. Included are certificates of participation in pools of residential mortgages issued or guaranteed by the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), and the Federal Home Loan Mortgage Corp. (FHLMC). **Private Mortgage-Backed Securities** are the book value of all holdings of certificates of participation in pools of residential mortgages that are issued by others (e.g. other depository institutions or insurance companies) that are not guaranteed by the U.S. government. **Market Value of MBS as % of Book Value** is the market value of mortgage-backed securities expressed as a percentage of book value. **Total assets** are total assets of the bank, including domestic and foreign offices. **Total Securities** are the book value of securities of all types held as assets by the bank. **MBS/Assets** is mortgage backed securities expressed as a percentage of total assets. **MBS/Securities** is mortgage backed securities expressed as a percentage of total securities. **Securities/Assets** is total securities expressed as a percentage of total assets. (★)— The 1989 data have been restated for merger. (†)— New to the listing of top 100 banks in mortgage-backed securities holdings. (*)— A subsidiary of Bank of New England Corp., Boston, it was ceased by the federal regulators on Jan. 6, 1991. (**)— The 1989 total is for the top 100 banks in 1990. (***)— Data are from the Federal Deposit Insurance Corp., Washington, D.C.

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Top 100 Banks in Collateralized Mortgage Obligation Holdings

Holdings of CMOs, including REMICS, issued by the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation

(September 30, 1990 compared with March 31, 1990; dollar amounts in thousands)

Rank		CMOs			GOVT MBS			CMOs + MBS			Total Sec.			Total Assets			(CMOs + MBS)/ Total Sec.	
9/90	NAME OF BANK, CITY, STATE	9/30/90	3/31/90	% Chg	9/30/90	% Chg		9/30/90	% Chg		9/30/90	% Chg		9/30/90	% Chg		9/30/90	3/31/90
1	Pittsburgh National Bank	2,443,045	2,015,770	21.20	3,467,332	-6.52		5,910,377	3.24		6,827,443	-1.99		17,411,245	0.32		36.86	29.81
2	NCNB Texas National Bank, Dallas†	1,817,730	0	.....	2,671,338	15.20		4,489,068	93.59		9,710,041	65.94		35,606,501	17.05		18.72	0.00
3	Manufacturers Hanover Trust Co., New York	1,512,000	1,173,000	28.90	2,091,000	68.90		3,603,000	49.44		8,574,000	24.48		58,783,000	9.38		17.63	17.02
4	Morgan Guaranty Trust Co., New York	1,363,026	1,104,428	23.41	3,100,169	0.64		4,463,195	5.65		17,424,109	3.91		75,051,649	8.12		7.82	6.59
5	Chemical Bank, New York	948,000	869,000	9.09	4,061,000	4.40		5,009,000	5.25		8,164,000	8.36		51,195,000	4.78		11.61	11.53
6	First American National Bank, Nashville, Tenn.	843,736	863,211	-2.26	161,921	-7.09		1,005,657	-3.07		1,487,624	-10.60		6,612,363	-6.12		56.72	51.88
7	First Fidelity Bank NA, Newark, N.J.	745,532	832,462	-10.44	832,025	-10.22		1,577,557	-10.33		2,955,214	-0.85		11,344,320	-5.78		25.23	27.99
8	Bank One Texas NA, Dallas	731,538	569,828	30.67	1,040,225	21.94		1,771,763	25.40		2,807,736	-9.96		13,574,679	-2.45		28.05	19.33
9	Provident National Bank, Philadelphia	728,151	647,476	12.46	370,645	-1.36		1,098,796	7.38		1,479,401	-7.87		8,327,719	-1.45		49.22	40.32
10	Maryland National Bank, Baltimore☆	656,984	652,955	0.62	909,120	-1.88		1,566,104	-0.85		2,562,117	5.96		14,990,278	-1.19		25.64	27.01
11	National City Bank, Cleveland	628,049	678,554	-7.44	37,006	40.11		665,117	-5.66		1,537,030	-15.97		7,472,707	2.73		40.86	37.10
12	Sovran Bank NA, Richmond	606,110	523,728	16.11	1,247,191	20.27		1,856,301	18.88		2,925,926	6.62		14,665,057	4.88		20.78	19.09
13	Fidelity Bank NA, Philadelphia	559,768	594,627	-5.86	299,624	-16.68		859,392	-9.94		1,979,410	5.55		9,225,795	-1.01		28.28	31.71
14	Citizens & Southern National Bank, Fort Lauderdale, Fla.	552,524	511,540	8.01	535,065	-3.34		1,087,589	2.11		1,890,827	2.44		6,032,174	-4.18		32.68	30.99
15	Society National Bank, Cleveland	527,581	399,946	31.91	467,332	61.35		994,913	44.28		1,604,251	13.17		7,956,193	1.58		32.89	26.21
16	BancOhio National Bank, Columbus	517,134	320,346	61.43	172,850	-40.46		689,984	12.99		1,031,928	-0.23		5,567,806	0.46		50.11	30.97
17	First Interstate Bank of Arizona NA, Phoenix	504,223	234,529	114.99	62,680	43.45		566,903	103.76		1,817,754	71.15		6,618,746	-1.62		27.74	22.08
18	Mellon Bank (East) PSFS NA, Philadelphia†	474,327	57,970	718.23	2,479,068	(‡)		2,953,395	(‡)		3,096,296	800.53		9,260,925	116.21		15.32	13.12
19	Comerica Bank-Detroit†	474,321	0	.....	494,185	-44.23		968,506	9.30		1,957,121	-0.07		10,615,673	10.27		24.24	0.00
20	Citizens & Southern National Bank, Atlanta	457,788	486,482	-5.90	814,296	-2.25		1,272,084	-3.59		2,252,078	-7.89		12,420,041	-4.17		20.33	19.90
21	UJB/Hackensack, N.J.☆	430,472	376,904	14.21	110,565	-20.43		541,037	4.88		1,204,416	-8.65		6,248,518	1.12		35.74	28.59
22	Society Bank NA, Dayton, Ohio	425,893	111,826	280.85	21,288	-5.80		447,181	232.66		663,442	35.48		3,005,223	10.56		64.19	22.84
23	Trust Company Bank, Atlanta	381,137	89,674	325.03	39,684	-5.12		420,821	220.02		753,200	52.57		6,503,350	10.39		50.60	18.16
24	Trustmark National Bank, Jackson, Miss.	380,463	62,543	508.32	135,900	5.83		516,363	170.41		1,188,128	61.09		3,573,143	14.78		32.02	8.48
25	Comerica Bank NA, Jackson, Mich.†	363,290	0	.....	13,507	-86.16		376,797	7.24		482,774	15.93		1,850,252	0.44		75.25	0.00
26	Massachusetts Co. Inc, Boston	356,963	365,061	-2.22	155,145	23.77		512,108	4.43		570,747	-3.98		1,561,406	8.17		82.54	61.42
27	First Hawaiian Bank, Honolulu	351,762	330,525	6.43	14,629	-4.76		366,391	5.93		1,198,614	-7.89		5,157,543	2.06		29.35	25.45
28	Old Kent Bank & Trust Co., Grand Rapids, Mich.	342,042	252,992	35.20	131,980	-32.95		474,022	5.38		794,497	-7.58		3,222,091	0.64		43.05	29.43
29	First Valley Bank, Bethlehem, Pa.†	340,883	41,197	727.45	40,798	51.31		381,681	459.98		645,347	192.43		1,780,897	84.24		52.82	18.67
30	South Carolina National Bank, Charleston	331,368	122,705	170.05	397,428	15.21		728,796	55.84		1,286,398	27.83		6,535,538	6.19		25.76	12.19
31	Bankers Trust Co., New York	331,000	282,000	26.34	1,103,000	-1.69		1,434,000	3.61		4,843,000	-27.13		59,937,000	8.76		6.83	3.94
32	Huntington National Bank, Columbus, Ohio	316,638	406,163	-22.42	795,963	-11.21		1,112,601	-14.72		1,919,130	-13.46		8,813,554	0.52		16.50	18.40
33	United Jersey Bank Central NA, Princeton, N.J.	315,940	152,256	107.51	16,071	-46.49		332,011	82.14		610,456	33.32		2,493,048	22.76		51.75	33.25
34	Southtrust Bank of Alabama NA, Birmingham	309,729	386,783	-19.92	311,289	80.08		620,998	10.97		971,389	11.56		3,769,528	9.28		31.89	44.43
35	Amalgamated Bank of New York	298,750	264,019	13.15	401,376	NA		700,126	165.18		1,179,899	0.01		1,526,508	-3.00		25.32	22.38
36	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	294,159	313,063	-6.04	993,569	-7.50		1,287,728	-7.17		1,580,245	-13.16		5,601,192	-5.27		18.61	17.20
37	Michigan National Bank, Farmington Hills	290,261	569,769	-49.06	635,620	-10.08		925,881	-27.48		1,731,189	-28.59		9,777,811	-2.46		16.77	23.50
38	Sovran Bank/Maryland, Bethesda	284,406	258,699	9.94	304,282	-4.13		588,688	2.18		1,212,813	0.94		4,350,890	5.05		23.45	21.53
39	First Union National Bank, Jacksonville, Fla.†	275,895	0	.....	1,074,802	-1.00		1,350,497	24.39		2,188,576	11.60		16,231,005	-0.67		12.80	0.00
40	First American Bank of Virginia, McLean	270,394	285,865	-5.41	265,972	-0.17		536,366	-2.88		780,879	-15.65		3,714,850	-3.96		34.63	30.88
41	Crestar Bank, Richmond	266,193	266,354	-0.06	1,268,820	83.41		1,535,013	60.20		2,013,831	36.42		11,468,076	13.35		13.22	18.04
42	Citizens & Southern National Bank, Charleston, S.C.	264,308	171,831	53.82	81,600	-3.11		345,908	35.09		983,328	6.61		4,061,048	0.45		26.88	18.63
43	First Fidelity Bank NA North Jersey, Totowa	249,564	256,761	-2.80	319,663	-4.47		569,227	-3.75		937,030	4.85		2,827,412	8.60		26.63	28.73
44	Boatmen's National Bank, St. Louis	247,013	129,045	91.42	457,230	84.74		704,243	87.03		1,963,557	14.03		7,993,031	1.63		12.58	7.49
45	Union National Bank, Pittsburgh	241,357	89,215	170.53	182,386	286.08		423,745	211.09		1,037,643	62.13		2,937,593	22.42		23.26	13.94
46	Society Bank & Trust Co., Toledo, Ohio†	240,177	0	.....	149,987	-59.96		390,164	4.17		524,389	2.31		2,876,547	-0.09		45.80	0.00
47	United States National Bank, Portland, Ore.	227,810	232,146	-1.87	480,950	-4.07		708,760	-3.37		1,355,994	-8.54		10,983,832	4.57		16.80	15.66
48	Sovran Bank/Central South, Nashville, Tenn.☆	214,927	212,716	1.04	94,909	-5.98		309,836	-1.56		599,193	-7.26		4,907,008	0.86		35.87	32.92
49	Bank One Cleveland NA	208,588	232,007	-10.09	23,518	-8.09		232,106	-9.89		357,904	-10.09		1,823,897	2.47		58.28	58.28
50	Bank One Columbus NA, Ohio	207,765	225,600	-7.91	18,452	-7.44		226,217	-7.87		542,477	-6.99		4,606,966	9.99		38.30	38.68
51	Bank One Indianapolis NA	207,085	228,898	-9.53	151,807	-7.36		358,892	-8.63		682,287	-1.24		4,171,690	2.54		30.35	33.13
52	Sun Bank NA, Orlando, Fla.	206,276	138,978	48.42	108,267	17.22		314,543	35.97		741,731	19.64		4,515,420	5.54		27.81	22.42
53	Bank One Dayton NA, Ohio	203,382	224,140	-9.26	41,110	-7.65		244,492	-8.99		407,765	-6.44		2,701,543	13.06		49.88	51.43
54	Ameritrust Co. NA, Cleveland	202,243	173,437	16.61	207,875	-6.95		410,118	3.35		776,487	-1.43		8,901,319	8.64		26.05	22.02
55	Wilmington Trust Co., Del.	195,898	185,481	16.26	27,833	-4.33		223,331	14.90		859,955	10.60		3,729,728	4.71		22.76	21.28
56	Southeast Bank NA, Miami†	195,764	36,733	431.56	896,421	2.44		1,091,885	19.73		2,080,316	-6.39		14,301,441	-14.51		9.39	1.65
57	Mellon Bank NA, Pittsburgh	195,130	210,810	-7.35	494,909	-4.94		690,039	-5.63		2,197,998	-8.43		16,797,687	-25.25		8.88	8.77
58	First Fidelity Bank NA/South Jersey, Burlington Twp.	189,136	206,494	-8.72	126,502	-5.18		315,638	-7.95		485,334	-13.27		2,624,276	17.07		38.97	37.44
59	Team Bank, Fort Worth, Tex.	182,388	120,529	51.32	471,728	5.48		654,117	15.21		1,375,900	-1.47		4,686,229	-0.31		13.26	8.63
60	INB National Bank, Indianapolis	167,774	177,111	-5.27	134,257	60.28		302,041	15.76		643,767	11.44		4,766,618	-0.80		26.06	30.66
61	First Interstate Bank of California, Los Angeles	166,754	177,985	-6.14	0	.....		166,754	-6.14		850,506	-15.19		19,990,015	-5.31		19.61	17.72
62	NCNB National Bank of Florida, Tampa†	161,390	0	.....	1,313,940	-2.81		1,475,332	9.13		3,920,350	40.44		12,652,452	-0.32		4.12	0.00
63	Northeastern Bank of Pennsylvania, Wilkes-Barre	151,573	133,278	13.73	160,950	-2.05		312,523	5.02		490,546	-9.90		2,603,633	-0.47		30.90	24.48
64	Exchange National Bank, Chicago	148,617	157,290	-5.51	266,917	-10.84		415,534	-9.01		1,065,948	2.21		3,342,812	8.48		13.94	15.08
65	Summit Trust Co., N.J	147,639	67,303	119.36	0	.....		147,639	86.25		284,033	16.46		1,536,110	-2.61		51.98	27.80
66	Hamilton Bank, Lancaster, Pa.	145,552	64,510	-125.28	1,787	-75.35		147,279	105.85		248,164	19.86		2,840,636	3.45		58.65	31.21
67	Philadelphia National Bank†	144,895	35,437	308.88	0	.....		144,895	308.88		899,970	4.18		10,880,374	11.36		16.12	4.11
68	Bank One Akron NA, Ohio	144,177	157,151	-8.26	39,008	-7.70		183,185	-8.14		327,259	-5.39		1,366,332	-0.61		44.06	45.43
69	Bank One Youngstown NA, Ohio	142,106	152,316	-6.70	63,347	-8.02		205,453	-7.11		360,101	-6.10		1,165,273	1.80		39.46	39.72
70	Meridian Bank, Reading, Pa.	140,955	98,293	43.40	244,753	-6.34		385,708	7.26		1,514,998	-2.13		10,213,999	2.75		9.30	6.35
71	Dauphin Deposit B&T Co., Harrisburg, Pa.	140,901	94,956	48.39	149,325	5.33		290,226	22.60		978,626	4.07		2,539,232	3.80		14.40	10.10
72	European American Bank, New York	140,346	0	.....	31,573	-1.76		171,919	434.91		1,140,642	21.51		5,159,685	-2.50		12.30	0.00
73	Equibank, Pittsburgh†	137,535	53,749	155.88	204,167	-29.78		341,702	-0.81		484,225	2.27		2,796,950	-8.83		28.40	11.35
74	American Security Bank NA, Washington, D.C.	134,481	122,020	10.21	284,055	-4.52		418,536	-0.23		975,678	4.28		5,905,003	-1.68		13.78	13.04
75	Bank of New England NA, Boston†	130,620	148,283	-11.91	1,177,425	85.01		1,308,045	66.70		1,959,897	21.14		13,172,522	-13.58		6.66	9.17
76	Society Bank Indiana, South Bend	128,484	75,256	70.73	28,787	284.03		157,271	90.05		232,482	103.46		1,109,361	91.11		55.27	65.86
77	Bank of Delaware, Wilmington	124,210	92,051	34.94	19,038	-5.26		143,248	27.49		467,631	4.56		2,175,054	1.91		26.56	20.58
78	Comerica Bank-Texas, Dallas	123,361	132,779	-7.09	187,451	32.78		310,812	13.45		428,260	36.70		1,086,311	38.64		28.81	42.38
79	Key Bank of Utah, Ogden†	121,150	56,363	114.95	7,278	-1.37		128,428	101.48		233,694	25.97		939,840	9.34		51.80	30.36
80	Central Trust Co. NA, Cincinnati	117,680	119,240	-1.31	302,224	-4.17		419,904	-3.38		636,892	-15.84		3,762,294	-1.96		18.42	15.71
81	Marine Bank, Warren, Pa.	114,805	115,858	-0.91	395,262	-5.00		510,067	-4.11		880,804	-5.68		1,843,775	0.04		13.03	12.41
82	First Interstate Bank NA, Denver	113,942	120,684	-5.59	2,930	-4.37		116,872	-5.56		293,743	-9.21		1,563,242	-7.83		38.79	37.30
83	Sun Bank Miami NA	111,313	78,727	41.39	50,498	-6.03		161,811	22.15		440,833	15.28		2,140,923	0.86		25.25	20.59
84	Sun Bank of Tampa Bay, Tampa, Fla.	106,575	59,787	78.26	24,579	-5.17		131,154	53.03		333,647	14.43		1,442,199	0.15		31.94	20.51
85	Sun Bank South Florida NA, Fort Lauderdale	105,876	72,174	46.70	65,733	-5.33		171,609	21.19		548,324	-1.90		2,149,917	-1.42		19.31	12.91
86	First National Bank, Louisville, Ky.	104,578	67,854	54.58	17,146	60.39		121,724	55.37		526,799	-7.02		4,060,902	0.41		19.85	11.94
87	Citizens Bank Maryland, Laurel†	104,120	55,974	86.01	62,576	-31.93		166,696	12.70		543,934	8.35		2,338,412	9.05		19.14	11.15
88	First America Bank-Southeast Michigan NA, Detroit†	103,630	55,776	85.79	7,570	459.91		111,200	94.64		594,688	15.08		2,686,036	3.21		17.43	10.79
89	Bank of Baltimore	100,145	89,164	12.32	474,813	-16.43		574,958	-12.53		829,740	-3.71		3,349,824	0.72		12.07	10.35
90	National Bank of Alaska, Anchorage†	98,455	58,158	69.29	6,062	418.12		104,517	76.17		808,985	-3.91		2,091,448	3.02		12.17	6.91
91	Bank Leumi Trust Co., New York†	98,193	52,249	87.93	0	NA		98,193	87.93		591,122	12.00		3,198,153	-1.98		16.61	9.90
92	Merchants Bank NA, Allentown, Pa.	95,086	110,526	-13.96	181,376	-7.25		276,472	-9.67		630,223	3.41		2,071,217	5.10		15.09	18.13
93	Merchants Bank, Kansas City, Mo.	94,013	98,807	-4.85	21,018	-0.99		115,031	-4.17		195,490	-7.20		1,709,372	-4.94		48.09	46.91
94	Third National Bank, Nashville, Tenn.	93,951	74,420	26.24	25,320	-5.43		119,271	17.53		324,816	-5.56		2,509,980	-1.54		28.92	21.64
95	Fifth Third Bank, Cincinnati	93,938	0	.....	59,450	18.13		153,388	204.80		546,339	24.46		4,348,944	12.24		17.19	0.00
96	First American Bank NA, Washington, D.C.	93,264	99,680	-6.42	124,628	-5.39		217,892	-5.83		468,294	-4.25		1,806,667	-5.90		19.92	20.38
97	Bank One Milwaukee NA, Wis.	87,407	85,075	2.74	10,034	35.63		97,441	5.37		412,158	-1.78		2,695,400	6.87		21.21	20.27
98	First Interstate Bank Nevada NA, Reno	86,937	95,729	-9.18	261,551	-17.48		348,488	-15.55		857,300	-17.17		3,812,377	-2.38		10.14	9.25
99	Colonial National Bank USA, Wilmington, Del.	86,102	84,913	1.40	0	NA		86,102	1.40		121,034	-8.03		1,229,552	8.21		71.14	64.53
100	Union Planters National Bank, Memphis, Tenn.	86,062	91,618	-6.06	107,420	71.70		193,482	25.49		509,450	-5.65		2,199,259	-9.66		16.89	16.97
	Totals for the Top 100* ($ Billion)	$32.87	$24.19	35.90%														
	Totals for All Banks* ($ Billion)	$47.76	$35.94	32.90%														

Data source: ADP Data Services Division, New York, from its data base of federally insured commercial banks. ADP restates the March 31, 1990 data for subsequent mergers. **Collateralized Mortgage Obligations (CMOs)** are the book value of multiclass mortgage-backed securities issued by FNMA and FHLMC, where an underlying pool of mortgages held by the issuer serves as collateral for the debt obligation. The principal and interest payments from the pool of mortgages are used to retire the CMOs. **REMICS,** or real estate mortgage investment conduits, also are included. A REMIC is a mortgage securities vehicle authorized by the Tax Reform Act of 1986. The REMIC rules authorize a new entity (a REMIC) to hold commercial or residential mortgages and issue securities representing interests in those mortgages. The REMIC itself is exempt from federal income tax. The income from the mortgages held by the REMIC is taxed by the holders of the REMIC regular and residual interests. **GOVT MBS** are government issued or guaranteed mortgage-backed securities. Private mortgage-backed securities are excluded. **CMOs + MBS** is the sum of collateralized mortgage obligations and U.S. government issued or guaranteed mortgage-backed securities. (For a more detailed definition, see the footnotes to the table appearing on page B.) **Total Securities (Total Sec.)** are the book value of securities of all types held as assets by the bank. **Total assets** are total assets of the bank, including domestic and foreign offices. **CMOs/Total Sec.** is collateralized mortgage obligation holdings as a percentage of total securities. **(CMOs + MBS)/Total Sec.** is collateralized mortgage obligations and U.S. government-issued or -guaranteed mortgage-backed securities as a percentage of total securities. **(☆)**— The March 31, 1990 data have been restated for merger. **(†)**— New to the listing of top 100 banks in mortgage-backed securities holdings. **(‡)**— Percentage increase is in excess of 1,000 percent. **(*)**— A subsidiary of Bank of New England Corp., Boston, it was ceased by the federal regulators on Jan. 6, 1991. **(*)**— The March 31, 1990 total is for the top 100 banks on Sept. 30, 1990. **(*)**— Data are from the **Federal Deposit Insurance Corp.,** Washington, D.C.

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Top 100 Banks in Total Mortgage Investments

The home mortgage, mortgage-backed security, and collateralized mortgage obligation holdings of banks

(September 30, 1990 compared with March 31, 1990; dollar amounts in thousands)

Rank 9/90		Total Mortgage Investments 9/30/90	3/31/90	% Chg.	Mortgage-Backed Securities 9/30/90	3/31/90	% Chg.	Collateralized mortgage obligations 9/30/90	3/31/90	% Chg.	Home Mortgage Loans 9/30/90	3/31/90	Total Mtge. Invest. as % of Total Assets 9/30/90	3/31/90
1	Bank of America NT&SA, San Francisco	22,718,000	19,123,000	18.8	4,420,000	4,159,000	6.3	86,000	85,000	1.2	18,212,000	14,879,000	24.14	21.68
2	Security Pacific National Bank, Los Angeles	12,702,942	10,473,466	21.3	326,444	184,930	76.5	2,442	2,424	0.7	12,374,056	10,286,112	21.73	18.25
3	Wells Fargo Bank NA, San Francisco	10,165,274	10,095,178	0.7	965,255	1,026,728	-6.0	0	0	-100.0	9,200,019	9,068,450	20.95	21.27
4	Citibank NA, New York	8,347,000	8,352,000	-0.1	930,000	794,000	17.1	35,000	42,000	-16.7	7,382,000	7,516,000	5.08	5.01
5	Chase Manhattan Bank NA, New York	8,341,184	7,583,010	10.0	726,176	891,321	-18.5	0	0	-100.0	7,615,008	6,691,689	10.05	9.01
6	Chemical Bank, New York	8,240,000	7,694,000	7.1	4,061,000	3,890,000	4.4	948,000	869,000	9.1	3,231,000	2,935,000	16.10	15.75
7	NCNB Texas National Bank, Dallas	6,445,639	4,063,764	58.6	2,671,338	2,318,863	15.2	1,817,730	0	-100.0	1,956,571	1,744,901	18.10	13.36
8	Pittsburgh National Bank	6,396,587	6,166,356	3.8	3,467,332	3,709,209	-6.5	2,443,045	2,015,770	21.2	486,210	441,377	36.75	35.53
9	First Union National Bank, Jacksonville, Fla.☆	4,955,481	3,303,246	50.0	1,074,802	1,085,853	-1.0	275,695	0	-100.0	3,604,984	2,217,593	30.53	20.22
10	NBD Bank NA, Detroit	4,767,088	4,806,208	-0.9	3,662,955	3,768,717	-2.8	0	0	-100.0	1,104,133	1,039,491	23.43	24.80
11	Morgan Guaranty Trust Co., New York	4,504,272	4,236,302	6.3	3,100,169	3,080,379	0.6	1,363,026	1,104,428	23.4	41,077	53,495	6.00	5.99
12	Mellon Bank (East) PSFS NA, Philadelphia	4,423,239	369,781	1,096	2,479,068	89,780	2,661	474,327	57,970	718.2	1,469,844	222,031	47.76	8.83
13	Boston Safe Deposit & Trust Co.	4,120,822	4,141,674	-0.5	0	0	-100.0	46,020	53,119	-13.4	4,074,802	4,088,555	42.10	42.23
14	Manufacturers Hanover Trust Co., New York	3,996,000	2,764,000	44.6	2,091,000	1,238,000	68.9	1,512,000	1,173,000	28.9	393,000	353,000	6.80	5.14
15	NCNB National Bank of North Carolina, Charlotte	3,928,536	3,206,670	22.5	2,195,856	1,799,435	22.0	0	0	-100.0	1,732,678	1,407,235	18.89	14.87
16	First Union National Bank, Charlotte, N.C.	3,752,158	4,698,503	-20.1	1,310,506	1,380,636	-5.1	0	0	-100.0	2,441,652	3,317,867	21.79	26.30
17	Connecticut National Bank, Hartford	3,557,898	3,803,285	-6.5	1,457,979	954,415	52.8	0	0	-100.0	2,099,719	2,848,870	30.42	33.69
18	Bank One Texas NA, Dallas	3,279,489	1,937,365	69.3	1,119,177	873,188	28.2	731,536	559,828	30.7	1,428,774	504,339	24.16	13.92
19	Southeast Bank NA, Miami	3,278,282	3,096,795	5.9	897,051	875,061	2.5	195,264	36,733	431.6	2,185,967	2,185,001	22.92	18.51
20	First Interstate Bank of California, Los Angeles	2,875,955	2,588,975	11.1	0	28,806	-100.0	166,754	177,665	-6.1	2,709,201	2,382,504	14.39	12.26
21	Sovran Bank NA, Richmond	2,711,038	2,694,664	0.6	1,247,191	1,036,980	20.3	608,110	523,728	16.1	855,737	1,133,956	18.49	19.27
22	First Fidelity Bank NA, Newark, N.J.	2,374,524	2,582,699	-8.1	832,025	926,773	-10.2	745,532	832,482	-10.4	796,967	823,444	20.93	21.45
23	Marine Midland Bank NA, Buffalo, N.Y.	2,333,540	2,519,622	-7.4	1,251,658	1,028,892	21.7	0	0	-100.0	1,081,882	1,490,730	11.15	11.13
24	Bank of New York	2,310,444	2,379,192	-2.9	230,907	239,697	-3.7	0	0	-100.0	2,079,537	2,139,495	5.17	5.21
25	NCNB National Bank of Florida, Tampa	2,300,365	2,151,680	6.9	1,313,942	1,351,930	-2.8	161,390	0	-100.0	825,033	799,750	18.18	16.95
26	Hibernia National Bank, New Orleans, La.	2,247,152	2,180,914	3.0	1,024,128	1,147,374	-10.7	0	0	-100.0	1,223,024	1,033,540	32.95	32.09
27	Maryland National Bank, Baltimore☆	2,189,747	2,204,283	-0.7	909,120	944,603	-3.8	656,984	652,955	0.6	623,643	606,725	14.61	14.53
28	Union Bank, San Francisco	2,178,911	1,872,029	16.4	122,839	128,835	-4.7	58,948	0	-100.0	1,997,124	1,743,194	13.05	11.82
29	Crestar Bank, Richmond	2,177,755	1,499,226	45.3	1,272,004	695,209	83.0	266,193	266,354	-0.1	639,558	537,663	18.99	14.82
30	Signet Bank/Virginia, Richmond	2,153,587	2,683,539	-19.7	1,842,243	2,323,362	-20.7	0	14,851	-100.0	311,344	345,326	26.09	30.26
31	Manufacturers National Bank, Detroit	2,105,409	1,816,385	15.9	1,386,064	1,133,383	22.3	0	0	-100.0	719,345	683,002	22.67	21.36
32	Seattle-First National Bank	2,043,031	1,780,296	14.8	169,402	181,440	-6.6	0	0	-100.0	1,873,629	1,598,856	16.44	14.52
33	Comerica Bank-Detroit	1,859,816	1,718,929	8.2	494,185	886,073	-44.2	474,321	0	-100.0	891,310	832,856	17.52	17.86
34	Bank of New England NA, Boston[1]	1,850,549	1,328,499	39.3	1,177,425	636,403	85.0	130,620	148,283	-11.9	542,504	543,813	14.05	8.72
35	Citizens & Southern National Bank, Atlanta	1,821,275	1,828,970	-0.4	814,296	833,010	-2.2	457,788	486,482	-5.9	549,191	509,478	14.66	14.11
36	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	1,797,808	1,662,901	8.1	486,351	501,541	-3.0	0	0	-100.0	1,311,457	1,161,360	11.38	10.93
37	Citizens & Southern National Bank, Fort Lauderdale, Fla.	1,790,301	1,763,072	1.5	535,065	553,561	-3.3	552,524	511,540	8.0	702,712	697,971	29.68	28.01
38	Michigan National Bank, Farmington Hills	1,770,082	2,021,928	-12.5	635,620	706,875	-10.1	290,261	569,789	-49.1	844,201	745,284	18.10	20.17
39	Texas Commerce Bank NA, Houston	1,739,991	1,751,743	-0.7	1,538,504	1,582,773	-2.8	1,594	2,012	-20.8	199,893	166,958	18.95	16.59
40	Meridian Bank, Reading, Pa.	1,663,144	1,475,240	12.7	244,753	261,313	-6.3	140,955	98,293	43.4	1,277,436	1,115,634	16.26	14.84
41	Huntington National Bank, Columbus, Ohio	1,623,022	1,736,763	-6.5	795,963	896,423	-11.2	316,638	408,163	-22.4	510,421	432,177	18.42	19.81
42	Boatmen's National Bank, St. Louis	1,610,536	1,244,468	29.4	457,230	247,499	84.7	247,013	129,045	91.4	906,293	867,924	20.15	15.82
43	Society National Bank, Cleveland	1,595,945	1,247,047	28.0	467,332	289,634	61.4	527,581	399,946	31.9	601,032	557,467	20.06	15.92
44	AmSouth Bank NA, Birmingham, Ala.	1,590,490	1,508,640	5.4	842,625	791,274	6.5	32,487	43,384	-25.1	715,378	673,982	21.29	20.07
45	Provident National Bank, Philadelphia	1,585,909	1,445,554	9.7	370,645	375,759	-1.4	728,151	647,476	12.5	487,113	422,319	19.04	17.11
46	Central Fidelity Bank, Richmond	1,578,638	1,173,200	34.6	1,035,571	676,556	53.1	0	0	-100.0	543,067	496,644	28.07	22.30
47	First American National Bank, Nashville, Tenn.	1,568,231	1,586,557	-1.3	161,921	174,286	-7.1	843,736	863,211	-2.3	562,574	551,060	23.72	22.55
48	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	1,556,191	1,639,451	-5.0	993,569	1,074,095	-7.5	294,159	313,053	-6.0	270,463	252,303	27.82	27.73
49	Dominion Bank NA, Roanoke, Va.	1,552,755	1,471,602	5.5	1,001,123	876,084	14.3	0	0	-100.0	551,632	595,518	31.27	30.93
50	First National Bank of Maryland, Baltimore	1,508,583	1,434,690	5.1	757,043	745,612	1.5	0	0	-100.0	751,540	689,078	23.02	22.21
51	Mellon Bank NA, Pittsburgh	1,489,196	1,564,428	-4.8	753,408	941,317	-20.0	195,130	210,610	-7.4	540,658	412,501	8.87	6.96
52	Bankers Trust Co., New York	1,480,000	1,425,000	3.9	1,103,000	1,122,000	-1.7	331,000	262,000	26.3	46,000	41,000	2.47	2.59
53	Manufacturers & Traders Trust Co., Buffalo, N.Y.	1,476,975	1,214,152	21.6	366,789	373,365	-1.8	0	0	-100.0	1,110,186	840,767	26.21	28.16
54	Shawmut Bank NA, Boston	1,416,759	969,859	46.1	876,736	565,282	55.1	0	0	-100.0	540,023	404,577	13.91	9.85
55	Barnett Bank of South Florida NA, Miami	1,395,288	1,152,292	21.1	159,526	149,307	6.8	13,144	0	-100.0	1,222,618	1,002,985	21.71	19.08
56	Fidelity Bank NA, Philadelphia	1,350,324	1,610,813	-16.2	299,624	545,526	-45.1	559,768	594,627	-5.9	490,932	470,660	14.64	17.28
57	Barnett Bank of Pinellas County, St. Petersburg, Fla.	1,339,071	1,122,608	19.3	343,560	264,773	29.8	25,774	0	-100.0	969,737	857,835	45.15	47.03
58	Bank of Baltimore	1,338,100	1,273,565	5.1	507,680	628,991	-19.3	100,145	89,164	12.3	730,275	555,410	39.95	38.29
59	South Carolina National Bank, Columbia	1,320,342	961,562	38.8	397,428	344,945	15.2	331,368	122,705	170.1	591,546	483,912	20.20	15.46
60	Chase Lincoln First Bank NA, Rochester, N.Y.	1,300,737	1,425,121	-8.7	227,425	263,957	-13.8	3,387	4,143	-18.2	1,069,925	1,157,021	20.45	22.45
61	United States National Bank, Portland, Ore.	1,279,521	1,241,628	3.1	480,950	501,349	-4.1	227,810	232,146	-1.9	570,761	508,133	11.65	11.82
62	First National Bank, Atlanta	1,248,246	1,063,805	17.3	473,997	361,521	31.1	35,801	38,074	-6.0	738,448	664,210	14.77	12.74
63	Bank of Hawaii, Honolulu	1,212,025	1,337,943	-9.4	386,277	565,586	-31.7	59,308	62,779	-5.5	766,440	709,578	13.37	16.21
64	Key Bank of Eastern NY NA, Albany	1,190,535	396,815	200.0	136,637	64,073	113.3	58,267	49,717	17.2	995,631	283,025	24.27	10.88
65	Central Bank of the South, Birmingham, Ala.	1,179,200	1,096,859	7.5	615,215	597,312	3.0	72,962	56,957	28.1	491,023	442,590	26.61	25.48
66	Fleet National Bank, Providence, R.I.	1,150,305	732,313	57.1	789,994	386,636	104.3	0	0	-100.0	360,311	345,677	11.15	6.54
67	First Interstate Bank of Texas NA, Houston	1,147,691	1,152,883	-0.5	673,529	726,082	-7.2	0	0	-100.0	474,162	426,811	21.44	18.88
68	Republic National Bank, New York	1,146,174	298,952	283.4	1,135,609	283,439	300.7	0	0	-100.0	10,565	15,513	5.13	1.36
69	UJB/Hackensack, N.J.☆	1,134,148	1,165,306	-2.7	330,997	342,154	-3.3	430,472	376,904	14.2	372,679	446,248	18.15	18.86
70	Premier Bank NA, Baton Rouge, La.	1,107,590	1,155,458	-4.1	676,851	714,929	-5.3	75,206	65,870	14.2	355,533	374,659	28.18	28.02
71	Citibank (New York State), Perinton	1,095,062	1,216,856	-10.0	91,392	75,253	21.4	0	0	-100.0	1,003,670	1,141,603	17.39	21.43
72	Bank South NA, Atlanta	1,080,451	905,609	19.3	768,799	672,535	14.3	0	0	-100.0	311,652	233,074	25.45	21.15
73	Connecticut Bank & Trust Co. NA, Hartford[1]	1,079,593	890,667	21.2	612,055	326,320	87.6	68,747	78,044	-11.9	398,791	486,303	14.00	11.52
74	First Union National Bank, Atlanta	1,072,612	1,043,932	2.7	525,115	528,039	-0.6	0	0	-100.0	547,497	515,893	22.67	23.21
75	First Bank NA, Minneapolis	1,068,580	1,068,424	0.0	388,433	410,839	-5.5	0	0	-100.0	680,157	657,585	9.28	8.82
76	Team Bank, Fort Worth, Tex.	1,066,713	1,028,293	3.7	479,672	456,169	5.2	182,389	120,529	51.3	404,652	451,595	22.76	21.86
77	Massachusetts Co. Inc., Boston	1,063,548	1,074,043	-1.0	173,665	160,062	8.5	356,963	365,061	-2.2	532,920	548,920	68.11	74.41
78	National City Bank, Cleveland	1,058,924	1,074,613	-1.5	37,068	26,456	40.1	628,049	678,554	-7.4	393,807	389,603	14.17	14.77
79	First Alabama Bank, Montgomery	1,057,170	887,153	19.2	49,939	50,551	-1.2	54,475	0	-100.0	952,756	836,602	17.88	17.21
80	Chemical Bank New Jersey NA, Morristown	1,056,088	1,006,762	4.9	309,392	279,843	10.6	8,166	8,762	-6.8	738,530	718,157	21.69	20.92
81	Ameritrust Co. NA, Cleveland	1,055,068	1,128,461	-6.5	207,875	223,403	-7.0	202,243	173,437	16.6	644,950	731,621	11.85	13.52
82	Security Pacific Bank Washington NA, Seattle	1,036,995	784,318	32.2	22,713	17,562	29.3	0	0	-100.0	1,014,282	766,756	13.19	10.30
83	Norwest Bank Minnesota NA, Minneapolis	1,036,637	1,971,112	-47.4	594,549	1,499,729	-60.4	0	9,855	-100.0	442,088	461,728	12.57	21.76
84	Valley National Bank, Phoenix, Ariz.	1,031,192	871,115	18.4	441,137	305,032	44.6	0	0	-100.0	590,055	566,083	11.12	9.48
85	First Tennessee Bank NA, Memphis	1,008,074	946,459	6.5	608,065	579,004	5.0	0	0	-100.0	400,009	367,455	16.18	14.97
86	Wilmington Trust Co., Del.	1,005,846	943,944	6.6	27,633	28,884	-4.3	195,698	165,481	18.3	782,515	749,579	26.97	26.50
87	First Fidelity Bank NA/North Jersey, Totowa, N.J.	997,228	1,043,434	-4.4	320,433	335,659	-4.5	249,564	256,761	-2.8	427,231	451,014	35.27	40.08
88	Norwest Bank Iowa NA, Des Moines	992,711	837,209	18.6	837,692	683,305	22.6	29,069	32,297	-10.0	125,950	121,807	32.04	29.49
89	BancOhio National Bank, Columbus	990,083	892,558	10.9	172,850	290,318	-40.5	517,134	320,346	61.4	300,099	281,894	17.78	16.11
90	First Interstate Bank of Arizona NA, Phoenix	981,575	683,927	43.5	62,680	43,695	43.4	504,223	234,529	115.0	414,672	405,703	14.83	10.17
91	Key Bank of Western New York NA, Buffalo	967,091	361,738	164.6	264,223	255,611	3.4	53,241	30,916	72.2	639,627	75,211	25.43	28.74
92	Barnett Bank of Southwest Florida, Sarasota	955,959	933,965	2.4	74,827	79,381	-5.7	10,038	0	-100.0	871,094	854,584	52.90	52.24
93	Equibank, Pittsburgh	934,050	832,830	12.2	204,465	291,063	-29.8	137,535	33,749	155.9	592,050	486,018	33.40	27.15
94	First Florida Bank NA, Tampa	932,132	814,353	14.5	194,997	212,484	-8.2	0	0	-100.0	737,135	601,869	16.50	14.66
95	Mercantile Bank NA, Clayton, Mo.	930,562	628,632	48.0	188,484	177,655	6.1	0	0	-100.0	742,078	450,977	21.04	15.14
96	National Community Bank, Rutherford, N.J.	917,449	850,164	7.9	21,622	16,414	31.7	46,408	47,951	-3.2	849,419	785,799	22.33	21.29
97	First American Bank of Virginia, McLean	869,080	865,533	0.4	265,972	266,428	-0.2	270,394	285,865	-5.4	332,714	313,240	23.39	22.38
98	Frost National Bank, San Antonio, Tex.	865,425	849,673	1.9	647,814	652,301	-0.7	58,390	47,462	23.0	159,221	149,910	35.19	33.96
99	Sovran Bank/Maryland, Bethesda	854,127	826,964	3.3	304,282	317,402	-4.1	284,406	258,699	9.9	265,439	250,863	19.63	19.37
100	Trustmark National Bank, Jackson, Miss.	852,958	519,582	64.2	135,900	128,411	5.8	360,463	62,543	508.3	336,595	328,628	23.87	16.69
	Totals for the Top 100[2] ($ Billion)	$243.6	$217.0	12.2%	$81.1	$74.5	8.9%	$24.4	$18.5	31.9%	$138.1	$124.0	18.7%	14.2%
	Totals for All Banks[3] ($ Billion)	$527.4	$475.6	10.9%	$148.2	$133.4	11.1%	$47.8	$36.9	32.9%	$351.4	$306.5	15.6%	14.4%

Data source: ADP Data Services Division, New York, from its data base of federally insured commercial banks. ADP restates the March 31, 1990 data for subsequent mergers. **Total mortgage investments** (as defined by *American Banker*) are the sum of all the bank's holdings of mortgage-backed securities and collateralized mortgage obligations plus its home mortgage loans outstanding. **Mortgage-Backed Securities** are the book value of bank holdings of U.S. government and private certificates of participation in pools of residential mortgages. Mortgage securities held in a bank's trading accounts are excluded. **Collateralized Mortgage Obligations** are the book value of multiclass mortgage-backed securities issued by FNMA and FHLMC, where an underlying pool of mortgages held by the issuer serves as collateral for the debt obligation. The principal and interest payments from the pool of mortgages are used to retire the CMOs. REMICS, or real estate mortgage investment conduits, also are included. **Home mortgages** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. **Total Mtge. Invest. as % of Total Assets** is total mortgage investments divided by total assets, expressed as a percentage. (☆)— The March 31, 1990 data have been restated for merger. ([1])— A subsidiary of Bank of New England Corp., Boston, it was ceased by the federal regulators on Jan. 6, 1991. ([2])— The March 31, 1990 total is for the top 100 banks on Sept. 30, 1990. ([3])— Data are from the **Federal Deposit Insurance Corp.,** Washington, D.C.

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Summary Statistics

Top 100 Banks in Mortgage-Backed Securities (MBS)

Largest Ratios: MBS/ Total Securities

		Ratio (%)
1.	Int'l Bank of Commerce, Laredo, Tex.	93.38
2.	Dominion Bank NA, Roanoke, Va.	88.71
3.	Norwest Bank North Dakota NA, Fargo	87.89
4.	Norwest Bank Iowa NA, Des Moines	85.90
5.	Signet Bank/Maryland, Baltimore	84.75
6.	Norwest Bank S. Dakota NA, Sioux Falls	83.10
7.	Manufacturers National Bank, Detroit	81.10
8.	Mellon Bank (East) PSFS NA, Philadelphia	80.07
9.	First Union National Bank, Atlanta	79.80
10.	Texas Commerce Bank NA, Houston	78.64

Largest Gains in MBS (9/30/89-9/30/90)

		(%)
1.	Provident National Bank, Philadelphia	416,355
2.	Mellon Bank (East) PSFS NA, Philadelphia	1,945
3.	Crestar Bank, Richmond	664
4.	Citytrust, Bridgeport, Conn.	319
5.	Republic National Bank, New York	310
6.	Team Bank, Fort Worth, Tex.	250
7.	Bankers Trust Co., New York	213
8.	Norstar Bank NA, Buffalo, N.Y.	211
9.	Boatmen's National Bank, St. Louis	206
10.	Connecticut Bank & Trust Co. NA, Hartford	149

Largest Declines in MBS (9/30/89-9/30/90)

		(%)
1.	Fidelity Bank NA, Philadelphia	65.1
2.	Norwest Bank Minnesota NA, Minneapolis	62.6
3.	Wells Fargo Bank NA, San Francisco	55.8
4.	Mellon Bank NA, Pittsburgh	52.1
5.	Comerica Bank-Detroit	42.0
6.	First Union Nat'l Bank, Jacksonville, Fla.	41.7
7.	Sovran Bank/Maryland, Bethesda	32.0
8.	Bank of Baltimore	27.7
9.	UJB/Hackensack, N.J.	26.6
10.	Michigan National Bank, Farmington Hills	23.5

Top 100 Banks in Collateralized Mortgage Obligations (CMOs)

Largest Ratios: CMOs/ Total Securities

		Ratio (%)
1.	Comerica Bank NA, Jackson, Mich.	75.25
2.	Colonial Nat'l Bank USA, Wilmington, Del.	71.14
3.	Society Bank NA, Dayton, Ohio	64.19
4.	Massachusetts Co. Inc., Boston	62.54
5.	Hamilton Bank, Lancaster, Pa.	58.65
6.	Bank One Cleveland NA	58.28
7.	First American Nat'l Bank, Nashville	56.72
8.	Society Bank Indiana, South Bend	55.27
9.	First Valley Bank, Bethlehem, Pa.	52.82
10.	Summit Trust Co., N.J.	51.98

Largest Ratios: (CMOs+MBS)/Total Sec.

		Ratio (%)
1.	Mellon Bank (East) PSFS NA, Philadelphia	95.38
2.	Massachusetts Co. Inc, Boston	89.73
3.	Pittsburgh National Bank	89.18
4.	Citizens Fidelity B&T Co., Louisville	81.49
5.	Comerica Bank NA, Jackson, Mich.	78.05
6.	Crestar Bank, Richmond	76.22
7.	Society Bank & Trust Co., Toledo, Ohio	74.41
8.	Provident National Bank, Philadelphia	74.27
9.	Comerica Bank-Texas, Dallas	72.58
10.	Colonial Nat'l Bank USA, Wilmington, Del.	71.14

Largest Gains in CMOs (3/31/90-9/30/90)

		(%)
1.	First Valley Bank, Bethlehem, Pa.	727
2.	Mellon Bank (East) PSFS NA, Philadelphia	718
3.	Trustmark National Bank, Jackson, Miss.	508
4.	Southeast Bank NA, Miami	432
5.	Trust Company Bank, Atlanta	325
6.	Philadelphia National Bank	309
7.	Society Bank NA, Dayton, Ohio	281
8.	Union National Bank, Pittsburgh	171
9.	South Carolina National Bank, Charleston	170
10.	Equibank, Pittsburgh	156

Top 100 Banks in Total Mortgage Investments (TMI)

Largest Ratios: TMI/ Total Assets

		Ratio (%)
1.	Massachusetts Co. Inc., Boston	68.11
2.	Barnett Bank of SW Fla., Sarasota	52.90
3.	Mellon Bank (East) PSFS NA, Philadelphia	47.76
4.	Barnett Bk of Pinellas Cty, St. Petersburg	45.15
5.	Boston Safe Deposit & Trust Co.	42.10
6.	Bank of Baltimore	39.95
7.	Pittsburgh National Bank	36.75
8.	First Fidelity Bk NA/No. Jersey, Totowa	35.27
9.	Frost National Bank, San Antonio, Tex.	35.19
10.	Equibank, Pittsburgh	33.40

Largest Gains in TMI (3/31/90-9/30/90)

		(%)
1.	Mellon Bank (East) PSFS NA, Philadelphia	1,096.0
2.	Republic National Bank, New York	283.4
3.	Key Bank of Eastern NY NA, Albany	200.0
4.	Key Bank of W. New York NA, Buffalo	164.6
5.	Bank One Texas NA, Dallas	89.3
6.	Trustmark National Bank, Jackson, Miss.	64.2
7.	NCNB Texas National Bank, Dallas	58.6
8.	Fleet National Bank, Providence, R.I.	57.1
9.	First Union Nat'l Bank, Jacksonville, Fla.	50.0
10.	Mercantile Bank NA, Clayton, Mo.	48.0

Largest Declines in TMI (3/31/90-9/30/90)

		(%)
1.	Norwest Bank Minnesota NA, Minneapolis	47.4
2.	First Union NB, Charlotte, N.C.	20.1
3.	Signet Bank/Virginia, Richmond	19.7
4.	Fidelity Bank NA, Philadelphia	16.2
5.	Michigan Nat'l Bank, Farmington Hills	12.5
6.	Citibank (New York State), Parsippany	10.0
7.	Bank of Hawaii, Honolulu	9.4
8.	Chase Lincoln First Bank NA, Rochester, N.Y.	8.7
9.	First Fidelity Bank NA, Newark, N.J.	8.1
10.	Marine MidBand Bank NA, Buffalo, N.Y.	7.4

Bank and Thrift Holdings of Mortgage-Backed Securities

December 31, 1985 to September 30,1990 (Billions of dollars)

		Thrift Mortgage-Backed Securities				Bank Mortgage-Backed Securities				
Date	Mortgage-Backed Securities Outstanding	Total Held	As % of Total Outstanding	As % of Thrift Assets	Held by Top 100 Thrifts	Top 100's % Share of Thrift Total	Total Held	As % of Total Outstanding	As % of Bank Assets	Held by Top 100 Banks	Top 100's % Share of Bank Total
9/30/90	$1,025.9	$178.6	17.4%	12.8%	N.A.	N.A.	$146.2	14.5%	4.4%	$86.5	58.4%
12/31/89	913.3	202.6	22.2	13.2			129.0	14.1	3.9		
9/30/89	852.2	212.0	24.9	13.8	134.4	63.4	120.8	14.2	3.8	73.5	60.8
12/31/88	774.1	237.7	30.7	15.0			92.5	12.0	3.0		
9/30/88	735.3	234.2	31.9	15.0	N.A.	N.A.	86.9	11.8	2.8	48.3	55.6
6/30/88	728.0	230.2	31.6	15.2	154.8	67.2	84.3	11.6	2.8	48.1	57.1
12/31/87	692.0	225.5	32.6	15.4			80.6	11.6	2.7		
6/30/87	637.7	200.6	31.5	14.3	134.9	67.2	68.6	10.8	2.4	$39.3	57.3
12/31/86	546.5	175.3	32.1	13.0			55.5	10.2	1.9		
12/31/85	372.9	122.7	32.9	10.0			24.5	6.6	0.9		

Total Mortgage-Backed Securities Outstanding are mortgage-backed pass through securities issued or guaranteed by an agency or instrument of the U.S. Government plus privately-issued securities held by banks, thrifts, insurance companies, pension funds and other institutional investors. **Source of data:** These data are provided by **Inside Mortgage Capital Markets,** a Washington, D.C.-based publication for the secondary mortgage market. **Thrift Mortgage-Backed Securities** are the mortgage-backed securities holdings of savings and loan associations and savings banks. **Sources of thrift data:** Data are from the **Office of Thrift Supervision,** Washington, D.C. for SAIF-insured thrifts, and the **Federal Deposit Insurance Corp.** Washington, D.C. for BIF-insured thrifts. **Bank Mortgage-Backed Securities** are the mortgage-backed securities holdings of commercial banks. **Source of commercial bank data:** Data are from the **Federal Deposit Insurance Corp.** Total mortgage-backed securities held by the top 100 thrifts and the top 100 banks are from the **American Banker** survey.

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ACH Volume Up Sharply

Chase holds on to No. 1 ranking as the only bank above 100 million paperless payments

By Jeffrey Kutler

The bank that has dominated the automated clearing house business since the 1970s stumbled in 1990, but it still leads the pack by a wide margin.

Chase Manhattan Bank entered 105.3 million paperless payments into the clearing network last year, retaining the distinction it achieved in 1989 as the only bank above 100 million.

But while the banking industry increased its initiations of automated clearing house transactions by 22% last year, Chase managed only a 4% increase. Most other banks in the top 10 grew more than 20%, narrowing the gap on the perennial leader.

"We lost a major customer," said James J. Hopes, president of Chase's automated clearing house subsidiary. "Otherwise we would have grown like in past years." Chase increased its originations by 28% in 1989 and 16% in 1988. He predicted a better 1991.

As is common in the competitive payments business, Chase prefers not to divulge information about negotiations. But Chase's recent loss – which was a gain for its archrival Citicorp – is the talk of an industry characterized by volatile customer relationships.

Credit Transactions Up

Banks commonly rise and fall in the ACH ranking when payment-originating companies shift loyalties in search of lower prices or other benefits. This is the first time Chase has suffered so noticeably.

The customer in question, sources say, is Milico, an insurance company owned by A.L. Williams Corp. of Duluth, Ga. It was said to be Chase's biggest generator of debits – the payment type that allows premium payments to move automatically from a policyholder's bank account to the insurer's account.

Chase racked up 89.4 million debits last year, only 2% better than in 1989. Its total of credits, which include payrolls and other automatic deposits, rose a more robust 17% to 15.9 million. Only BankAmerica Corp.'s Bank of America initiated more credits, rising 14% to 18.9 million.

Sources estimate that Milico routed at least 1.5 million ACH debits a month through Chase, about 20 million a year. Milico transferred after August to Citibank Delaware, Citicorp's wholesale banking subsidiary. The latter made the most spectacular gain on the top-100 list, almost quintupling its volume last year to 11.5 million items. Three-fourths of them were debits.

Citibank Delaware, with $2.2 billion in assets, was the 13th-largest originator, up from 70th in 1989. It should rise even higher in 1991 as it registers Milico's for a full year.

Mr. Hopes and several competitors said Citibank Delaware "bought the business," cutting the price drastically to build volume. Chase, which lured Milico a few years ago from Trust Company Bank of Atlanta, decided not to cut its price below a given floor, and it let the customer go.

Citibank Delaware officers say they are building volume aggressively but deny "buying business." Without mentioning Milico by name, product manager Susan Goold said, "Consumer debits, primarily insurance premiums [were among] some large pieces of new business."

The Delaware bank has joined the elite circle of institutions above the 10 million-transaction level. There were 19 in this group, up from 10 in 1989 and eight in 1988.

Citicorp and its principal subsidiary, Citibank of New York, had been criticized for not carrying their ACH weight. The New York bank has never been among the leaders. Together, Citibank of New York and Citibank Delaware, a specialist in corporate serves, were just shy of 20 million items, 10th among holding companies with consolidated volumes.

10-Million Club

Robert Ford, a vice president, said Citibank Delaware was a beneficiary of the trend among big corporations to consolidate their cash management business in "five or six primary providers." With Citibank providing controlled disbursement services to 40% of large corporations, "it is only logical that we would be at the top of the list when it comes to choosing an ACH provider," Mr. Ford said.

The biggest percentage decline among the top 100 was 44% at No. 49 M&I Marshall & Ilsley Bank, Milwaukee. It lost a big insurance customer and fell behind its local rival, First Wisconsin National Bank, which grew 29% to 4.8 million. □

Top Originators of ACH Payments

Rank 1990	Rank 1989		Debit Transactions	Credit Transactions	Total Transactions	Annual Growth
1	1	Chase Manhattan Bank NA, New York	89,377,645	15,933,045	105,310,690	4 %
2	2	Marine Bank of Springfield, Ill.	38,090,666	1,374,527	39,465,193	26
3	4	Norwest Bank Minnesota NA, Minneapolis	30,015,049	7,852,415	37,867,464	31
4	3	Bank of America NT&SA, San Francisco	16,905,607	18,876,597	35,782,204	18
5	5	Northern Trust Co., Chicago	7,891,557	14,105,772	21,997,329	14
6	6	Mellon Bank NA, Pittsburgh	7,207,905	12,672,853	19,880,758	22
7	7	First National Bank of Atlanta	3,372,273	14,807,227	18,179,500	25
8	8	Bank One Columbus NA, Ohio	11,055,511	4,812,580	15,868,091	21
9	29	First National Bank of Chicago	8,308,565	4,479,223	12,787,788	110
10	12	Harris Trust & Sevings Bank, Chicago	8,189,531	4,482,701	12,672,232	28
11	11	First Bank NA, Minneapolis	5,649,847	6,302,886	11,952,733	21
12	9	First National Bank of Boston	3,041,842	8,904,167	11,946,009	10
13	70	Citibank Delaware, New Castle	8,651,646	2,838,010	11,489,656	378
14	16	Connecticut National Bank, Hartford	3,251,757	7,879,330	11,131,087	39
15	14	Security Pacific National Bank, Los Angeles	4,626,105	6,330,383	10,956,488	25
16	23	Wells Fargo Bank NA, San Francisco	2,721,038	7,674,839	10,395,877	59
17	15	Chemical Bank, New York	3,670,668	6,721,939	10,392,607	28
18	26	First National Bank of Omaha	8,265,587	2,035,868	10,301,455	60
19	13	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	6,631,588	3,641,905	10,273,493	11
20	10	NCNB Texas National Bank, Dallas	NA	NA	9,381,129	(7)
21	24	CoreStates Financial Corp., Philadelphia	2,642,236	6,195,178	8,837,414	35
22	21	Citizens & Southern National Bank, Atlanta	2,190,177	6,329,785	8,519,962	29
23	25	Manufacturers Hanover Trust Co., New York	2,695,146	5,613,915	8,309,061	29
24	18	Citibank NA, New York	NA	NA	8,136,491	10
25	20	NBD Bank NA, Detroit	2,744,120	5,298,880	8,043,000	15
26	39	United Bank of Denver NA	3,997,376	3,831,147	7,828,523	63
27	19	Texas Commerce Bank NA, Houston	NA	NA	7,516,504	4
28	30	Trust Company Bank, Atlanta	4,749,242	2,726,848	7,476,090	25
29	33	First National Bank of Maryland, Baltimore	2,548,000	4,921,000	7,469,000	29
30	32	AmSouth Bank NA, Birmingham	5,943,521	732,494	6,676,015	15
31	31	Boatmen's First National Bank, Kansas City, Mo.	6,066,752	560,248	6,627,000	11
32	-	First Union National Bank of Florida, Jacksonville[1]	3,082,641	3,380,998	6,463,639	*
33	35	National City Bank, Cleveland	4,051,456	2,335,993	6,387,449	21
34	38	Continental Bank NA, Chicago	3,017,710	3,194,081	6,211,791	28
35	37	Norwest Bank of Iowa NA, Des Moines	3,896,468	2,287,862	6,184,330	25
36	22	First City, Texas-Houston NA	NA	NA	6,089,213	(8)
37	27	First Union National Bank, Charlotte, N.C.[1]	3,063,978	3,022,939	6,086,917	(5)
38	34	First Interstate Bank of California, Los Angeles	1,669,586	3,967,857	5,637,443	1
39	36	Valley National Bank, Phoenix	3,024,737	2,600,335	5,625,072	9
40	28	Shawmut Bank NA, Boston	1,259,472	4,225,415	5,484,887	(12)
41	40	Boatmen's National Bank, St. Louis	3,275,497	2,086,068	5,361,565	14
42	47	Fifth Third Bank, Cincinnati	851,851	4,001,051	4,852,902	29
43	52	First Wisconsin National Bank, Milwaukee	2,150,759	2,672,144	4,822,903	46
44	43	Connecticut Bank & Trust Co. NA, Hartford	1,588,721	3,117,070	4,705,791	11
45	45	NCNB National Bank of North Carolina, Charlotte	1,969,764	2,493,816	4,463,580	14
46	46	First Interstate Bank of Denver NA	2,952,953	1,466,678	4,419,631	14
47	50	United Jersey Bank, Hackensack	1,880,139	2,485,632	4,365,771	24
48	42	Ameritrust Co. NA, Cleveland	2,538,367	1,815,492	4,353,859	1
49	17	M&I Marshall & Ilsley Bank, Milwaukee	NA	NA	4,133,874	(44)
50	58	Pittsburgh National Bank	1,027,773	3,030,512	4,058,285	45
51	51	Sovran Bank NA, Richmond	1,223,204	2,817,109	4,040,313	22
52	92	First Fidelity Bank NA, Newark, N.J.	651,971	3,349,948	4,001,919	151
53	54	Commerce Bank of Kansas City NA	2,943,742	818,250	3,761,992	15
54	-	Morgan Guaranty Trust Co., New York	1,223,211	2,324,145	3,616,166	*
55	48	Central National Bank of Waco, Tex.	NA	NA	3,595,323	(10)
56	71	NCNB National Bank of Florida, Tampa	927,343	2,660,234	3,587,577	56
57	55	Deposit Guaranty National Bank, Jackson, Miss.	3,423,546	130,590	3,554,136	14
58	49	Chase Lincoln First Bank NA, Rochester, N.Y.	497,141	3,045,079	3,542,220	(2)
59	53	First Interstate Bank of Oklahoma, Oklahoma City	3,023,583	509,667	3,533,250	7
60	41	Citizens Fidelity Bank & Trust Co., Louisville	792,193	2,698,212	3,490,405	(25)
61	65	Michigan National Bank, Farmington Hills	2,035,898	1,384,306	3,420,204	117
62	67	First Security Bank of Utah NA, Salt Lake City	2,048,005	1,322,191	3,370,196	36
63	60	Seattle-First National Bank	1,775,483	1,465,402	3,240,885	17
64	65	Society National Bank, Cleveland	838,721	2,391,299	3,230,020	27
65	-	Colorado National Bank, Denver	698,892	2,521,643	3,220,535	*
66	62	Norwest Bank Nebraska NA, Omaha	2,932,737	272,697	3,205,434	19
67	66	Maryland National Bank, Baltimore	901,000	2,299,000	3,200,000	74
68	-	Bank of New York	1,120,293	1,956,799	3,077,092	*
69	61	Bank One Dayton NA, Ohio	574,308	2,492,153	3,066,461	13
70	59	Bank of Hawaii, Honolulu	1,143,903	1,898,889	3,042,792	9
71	64	First Interstate Bank of Arizona NA, Phoenix	1,314,473	1,704,912	3,019,385	15
72	69	Mercantile Bank NA, Clayton, Mo.	2,418,027	587,190	3,005,217	22
73	72	First American National Bank, Nashville	1,230,608	1,718,333	2,948,941	31
74	69	Bank South NA, Atlanta	1,804,594	1,140,027	2,944,621	21
75	66	INB National Bank, Indianapolis	1,626,457	1,256,564	2,883,021	16
76	108	Manufacturers National Bank, Detroit	1,560,826	1,309,849	2,870,675	138
77	80	State Street Bank & Trust Co., Boston	1,200,902	1,616,888	2,817,790	41
78	78	Southeast Bank NA, Miami	1,730,113	1,081,316	2,811,429	32
79	56	Riggs National Bank, Washington	334,000	2,445,000	2,779,000	(3)
80	48	Bank One, Texas NA, Dallas	NA	NA	2,777,880	(25)
81	57	Bank of New England NA, Boston	386,858	2,287,128	2,673,986	(7)
82	90	Western Bank, Sioux Falls, S.D.	2,555,128	102,047	2,657,175	55
83	74	Huntington National Bank, Columbus, Ohio	1,217,534	1,411,158	2,628,692	19
84	91	American Security Bank NA, Washington	1,011,000	1,535,000	2,546,000	53
85	63	Union Bank, San Francisco	1,192,836	1,308,091	2,500,927	(6)
86	77	Bankers Trust Co., New York	831,513	1,627,762	2,459,275	17
87	83	Crestar Bank, Richmond	632,563	1,744,739	2,377,302	27
88	82	First Interstate Bank of Oregon NA, Portland	NA	NA	2,364,596	24
89	76	Star Bank NA, Cincinnati	1,444,047	910,928	2,354,975	13
90	79	Security Pacific Bank Washington NA, Seattle	423,927	1,896,293	2,320,220	14
91	89	United Missouri Bank of Kansas City NA	1,327,853	934,652	2,262,505	30
92	100	FirsTier Bank NA, Omaha	1,741,728	474,688	2,216,416	59
93	81	Citizens & Southern National Bank, Charleston, S.C.	NA	NA	2,202,203	12
94	105	FirsTier Bank, Lincoln, Neb.	1,486,765	634,303	2,121,068	64
95	73	First Tennessee Bank NA, Memphis	981,725	1,056,218	2,037,943	(9)
96	85	Signet Bank/Maryland, Baltimore	1,643,000	377,000	2,020,000	10
97	75	First National Bank of Louisville	1,192,079	794,420	1,986,499	(9)
98	98	BancOhio National Bank, Columbus	346,538	1,617,522	1,964,060	34
99	-	Marine Midland Bank NA, Buffalo, N.Y.	303,377	1,626,037	1,929,414	*
100	88	United States National Bank, Portland, Ore.	NA	NA	1,895,979	4

Most data obtained from regional automated clearing houses. Some were confirmed by, or obtained directly from, the originating banks. NA-Not available.

*Comparative data for 1989 not available.

[1]First Union Corp. activity is split: Jacksonville, Fla., unit served Georgia and Florida; Charlotte unit served North and South Carolina.

Small Banks Earn High ROA

The most successful community banks were twice as profitable last year as the average U.S. bank

By Steve Klinkerman

Underscoring the profit potential of small institutions, an *American Banker* survey has found that the most successful community banks were twice as profitable last year as the average U.S. bank.

The 100 most profitable community banks with assets between $50 million and $500 million earned an average of 2.04% on assets, the survey found.

The most profitable community banks with assets of less than $50 million did even better, posting a 2.2% return. By comparison, the average U.S. bank's ROA was 0.91%.

To be sure, the typical community bank's performance was closer to the industry average. Large community banks had an average return on assets of 0.97%, while smaller institutions earned 0.77%.

But while specific comparative data were not available, the returns of the top-performing community banks clearly exceeded those of their larger counterparts, experts said.

"There is not another group that compares," said Frank Anderson, a senior analyst with Stephens Inc., an investment firm in Little Rock, Ark.

Diverse Formulas

The top-performing community banks were spread across 32 states and showed great diversity in their success formulas. But they all had one thing in common: expertise.

"These are smart operators," said Arnold Hayes, a community bank consultant and former officer at the Federal Reserve Bank of Dallas. "They are out to make money."

This year's survey was expanded to include institutions with up to $500 million in assets. Previous surveys defined community banks as having between $50 million and $200 million in assets.

The survey counted federally-insured commercial banks owned independently or by a one-bank holding company. Qualifying companies also had to have reported profits for the past three years.

This is the first year that the survey divided community banks into two groups. The survey included 4,411 large community banks ($50 million to $500 million in assets) and 4,600 small community banks (assets of less than $50 million).

Myriad portfolio strategies emerged at top community banks. The most profitable of the small community banks, Republic Bank, Norman, Okla., had 47% of its loans in real estate and 37.2% in commercial credits.

By contrast, Kentucky-Farmers Bank, Catlettsburg, Ky., devoted 64% of its loan portfolio to consumer credits. No. 3 in profitability among large community banks in 1990 and No. 1 in 1989, Kentucky-Farmers derives much of its income from a huge securities portfolio that includes municipal bonds and mortgage-backed securities.

Common Attributes

One common attribute of many top-performing community banks was a high concentration of interest-free demand deposits. Republic Bank derived 23.4% of its liabilities from noninterest-bearing accounts.

"It takes time to do it, but banks can benefit tremendously by building loyal deposit relationships," said James Sexton, a former director of bank supervision for the Federal Deposit Insurance Corp.

Cost control emerged as another priority of bankers at top-performing institutions. First Bank of Immokalee, Florida, for example, does not operate an automated teller machine and has refused to buy a facsimile machine for the office.

"If the gadget doesn't make money, we're not interested," said Steve Price, president and chief operating officer.

Where the determined cost-cutting really shined through was among the productivity leaders, as measured by pretax operating income per employee. The leader among small community banks, First National Bank, Johnson, Neb., in 1990 racked up $137,000 of operating income per employee – compared with $15,350 for the average U.S. bank employee.

These community banking stars exhibited much greater proportionate growth than the industry at large. During the past three years, for example, the top 100 large community banks reported average asset growth of 36.8%; the ratio was 21.6% for smaller institutions. By contrast, the U.S. banking industry expanded its asset base by 12.97% during the period. □

COMMERCIAL BANKS

The Top 100 Large Community Banks

Based on the return on average assets for 1990 (dollar amounts in thousands)

Rank 1990		Return On Avg. Assets 1990	Return On Avg. Assets 1989	Return On Avg. Equity 1990	Return On Avg. Equity 1989	Overhead as a % of Assets 1990	Loans as a % of Assets 12/31/90	Total Assets 12/31/90	3-Year Asset Gr. Rate 1987-90	Nonacr. Loans as a % of assets 12/31/90	Net Income 1990	Net Income 1989	Full-time Empl. 12/31/90	Pre-tax Op. Inc. Per Empl. 1990	Pre-tax Op. Inc. Per Empl. 1989
1	Bank of Boulder, Colo.☆	2.893	2.122	32.971	27.291	39.96	62.06	86,330	58.2	1.28	2,227	1,322	170	21	41
2	First Bank of Oak Park, Ill.☆	2.819	2.575	30.211	27.946	5.10	68.70	129,570	11.3	0.64	3,602	3,217	110	44	63
3	Kentucky-Farmers Bank, Catlettsburg, Ky.	2.815	3.533	12.116	14.863	2.97	38.20	118,112	30.5	1.48	3,136	3,545	59	86	63
4	First State Bank, Columbus, Tex.	2.802	3.037	11.905	13.620	1.83	18.03	68,710	6.7	0.09	1,885	1,947	16	152	152
5	First National Bank, Wyoming, Del.	2.635	2.322	17.074	15.682	2.42	67.06	74,601	22.9	0.64	1,919	1,540	31	93	106
6	Farmers Savings Bank, Spencer, Ohio	2.597	2.883	9.735	10.505	1.57	50.12	61,286	55.7	0.32	1,530	1,518	12	161	161
7	Bank of Western Oklahoma, Elk City☆	2.563	2.430	33.978	33.571	2.59	62.55	51,761	9.6	0.08	1,234	1,131	30	62	75
8	National Bank & Trust Co., Charlton, Iowa☆	2.528	0.906	24.106	8.843	2.60	38.87	84,399	26.0	0.14	1,687	503	38	72	118
9	Citizens Bank, Delavan, Wis.☆	2.497	2.412	13.125	12.859	1.12	65.66	70,286	25.2	0.10	1,684	1,511	13	176	208
10	First National Bank, Keystone, W.Va.	2.466	1.520	34.561	25.810	1.92	36.65	84,533	20.8	0.00	2,040	1,137	23	122	122
11	Bank of Mountain View, Ark.	2.443	2.128	13.611	12.104	1.85	46.71	57,002	27.8	0.21	1,362	1,071	25	71	77
12	City Bank, Lynnwood, Wash.	2.411	2.281	27.617	27.313	4.30	81.34	215,274	78.1	0.95	4,882	3,670	113	65	68
13	West Des Moines State Bank, Iowa☆	2.359	2.529	21.375	22.126	2.01	62.99	289,322	22.0	0.39	6,321	6,100	80	106	112
14	Putnam County National Bank, Carmel, N.Y.	2.359	2.791	10.717	14.152	3.60	48.67	95,273	9.5	5.32	2,230	2,628	50	60	80
15	Citizens Bank, Fayette, Ala.☆	2.357	2.181	11.138	10.778	1.40	30.27	96,662	17.7	1.24	2,232	1,951	26	108	108
16	Prior Lake State Bank, Minn.☆	2.334	1.061	22.988	9.769	3.42	52.57	52,753	7.0	0.06	1,218	522	37	44	43
17	Texas Bank, Odessa☆	2.324	1.849	31.569	21.081	4.33	50.93	81,294	94.1	0.73	1,545	829	54	43	69
18	Hinesville Bank, Ga.☆	2.288	2.553	18.314	19.977	3.88	57.94	84,936	27.7	1.27	1,912	1,961	63	43	43
19	McDowell County National Bank, Welch, W.Va.	2.272	2.431	9.090	9.901	1.61	33.46	114,634	10.9	1.47	2,547	2,672	38	80	85
20	Brighton Bank, Salt Lake City, Utah☆	2.263	2.480	25.832	31.748	6.64	60.96	55,372	13.0	0.62	1,138	1,168	48	36	36
21	Peoples State Bank, Hamtramck, Mich.	2.225	2.247	10.724	11.344	1.66	41.76	140,738	13.2	0.88	3,048	2,990	41	108	100
22	Valley Bank, Moreno Valley, Calif.	2.215	2.346	23.723	27.516	5.59	55.03	62,709	42.9	0.00	1,399	1,293	94	24	29
23	Citizens Bank, Carthage, Tenn.	2.206	2.230	15.550	15.753	1.33	57.77	180,817	38.7	1.10	3,784	3,436	56	86	97
24	Saratoga National Bank, Calif.☆	2.204	2.201	17.273	17.222	4.97	72.63	61,892	62.8	0.36	1,263	1,062	28	75	78
25	First National Bank, East Lansing, Mich.☆	2.204	2.265	26.748	26.121	2.32	70.76	95,004	39.8	0.81	1,939	1,806	33	84	79
26	Peoples Bank of Bullitt County, Shepherdsville, Ky.☆	2.197	2.152	13.449	13.395	2.72	70.53	94,990	35.6	1.07	2,040	1,817	49	56	57
27	First American State Bank, Fort Dodge, Iowa☆	2.193	1.089	22.175	12.679	2.80	51.77	113,885	15.7	0.50	2,379	1,095	61	41	42
28	Northern State Bank, Thief River Falls, Minn.	2.171	2.063	11.458	11.232	1.74	39.75	93,939	21.3	0.41	1,951	1,722	36	86	86
29	New Tripoli National Bank, Pa.☆	2.151	2.089	14.092	13.770	1.96	70.64	78,098	29.7	1.34	1,617	1,428	23	93	93
30	Fidelity Bank, Fort Worth, Tex.☆	2.142	2.081	30.643	33.633	3.31	50.14	76,459	N.A.	0.76	1,351	1,062	34	61	90
31	Alva State Bank & Trust Co., Okla.	2.138	1.876	9.997	9.115	1.64	53.03	68,165	28.9	0.90	1,293	1,076	20	100	91
32	Bank of Granite, Granite Falls, N.C.☆	2.089	2.115	18.852	19.753	2.02	66.83	326,349	38.0	0.40	6,496	5,859	148	59	60
33	First Security Bank, Searcy, Ark.☆	2.082	2.143	19.283	20.766	2.05	52.64	158,860	25.5	1.14	3,140	2,964	78	52	52
34	Pitkin County Bank & Trust Co., Aspen, Colo.☆	2.074	2.409	27.449	34.413	2.45	73.45	80,864	84.2	1.07	1,586	1,528	36	72	81
35	Pioneer Trust Bank NA, Salem, Ore.☆	2.062	2.306	14.736	15.522	2.34	22.33	103,169	32.7	0.03	1,983	2,054	49	55	55
36	Redding Bank of Commerce, Calif.☆	2.059	2.152	24.456	23.059	2.22	76.87	105,814	78.1	0.53	2,014	1,616	30	112	115
37	National Bank of Stamford, N.Y.	2.030	2.385	10.023	11.747	1.93	42.73	78,868	21.5	2.30	1,531	1,686	27	70	72
38	First National Bank, Pontotoc, Miss.	2.022	1.790	13.283	12.358	2.02	57.21	104,854	24.7	1.19	2,053	1,722	49	53	59
39	Minden Exchange Bank & Trust Co., Neb.☆	2.015	1.225	20.237	12.229	2.12	60.78	80,325	11.5	1.33	1,605	927	26	84	87
40	Western National Bank, Odessa, Tex.☆	2.014	1.976	21.683	18.449	2.38	49.78	137,608	61.4	0.88	2,493	2,039	86	44	61
41	First National Bank, Montrose, Colo.☆	2.013	1.629	25.969	22.857	3.18	67.18	56,374	30.9	0.60	1,036	825	37	34	37
42	Denver National Bank, Pa.	2.009	2.103	12.276	13.369	1.32	55.63	174,195	27.8	1.26	3,336	3,245	38	112	119
43	Byron Center State Bank, Byron Center, Mich.☆	2.008	2.054	15.835	16.193	2.08	68.46	138,510	47.5	0.44	2,627	2,349	50	68	71
44	Channelview Bank, Tex.☆	2.007	1.829	42.182	32.498	2.73	25.72	367,810	353.1	0.38	6,274	3,206	201	42	70
45	Charter Pacific Bank, Agoura Hills, Calif.	2.002	1.891	23.306	24.135	9.34	71.73	70,533	42.1	2.63	1,401	1,115	77	32	42
46	First Bank & Trust Co., Palatine, Ill.☆	1.999	2.138	22.609	21.127	2.62	39.19	83,003	36.2	0.03	1,584	1,500	37	56	50
47	First National Bank, Clifton Forge, Va.	1.993	2.164	12.913	14.860	1.95	43.69	60,226	8.1	0.27	1,201	1,258	22	76	79
48	First State Bank, Dimmitt, Tex.☆	1.988	3.386	21.825	41.703	3.46	54.29	78,335	25.7	0.01	1,444	2,321	39	47	47
49	American River Bank, Sacramento, Calif.	1.986	1.940	16.802	16.913	3.52	79.78	55,133	47.8	0.05	1,037	867	30	58	58
50	Bank of Southside Virginia, Carson☆	1.977	2.124	15.919	16.733	2.58	55.18	168,785	30.8	0.21	3,109	2,982	71	59	60
51	National Bank of Commerce, Altus, Okla.☆	1.965	1.451	22.129	18.975	5.29	52.92	59,540	42.0	2.51	1,150	830	60	30	29
52	Neffs National Bank, Pa.☆	1.938	1.931	15.442	16.352	1.44	55.86	72,782	40.0	0.32	1,330	1,221	17	96	108
53	Union Bank, Morrisville, Vermont☆	1.938	2.210	21.865	25.393	3.13	83.15	117,327	28.5	3.48	2,206	2,320	88	35	40
54	Saint Henry Bank, Ohio	1.933	2.048	12.709	14.133	1.81	67.43	80,242	20.3	0.28	1,489	1,459	11	168	168
55	Franklin County National Bank, Brookville, Ind.☆	1.920	2.015	14.454	16.548	2.12	59.99	81,236	15.0	0.54	1,471	1,489	38	55	55
56	First State Bank, Stratford, Tex.☆	1.920	1.984	18.199	18.261	1.94	38.86	62,570	13.9	0.02	1,140	1,139	21	70	67
57	Whidbey Island Bank, Coupeville, Wash.	1.912	1.616	20.511	17.977	4.58	60.51	60,354	16.6	0.31	1,167	887	64	27	30
58	Middletown Valley Bank, Md.	1.888	2.033	16.740	19.044	2.32	70.37	83,401	25.0	0.98	1,504	1,501	41	58	59
59	Germantown Trust & Saving Bank, Bronze, Ill.☆	1.884	1.838	14.315	13.385	1.50	54.40	62,560	53.9	0.00	1,100	900	17	81	66
60	First National Bank, Dryden, N.Y.	1.883	2.016	15.106	16.841	2.36	49.13	59,109	11.7	0.07	1,118	1,162	29	50	50
61	Security State B&T Co., Fredericksburg, Tex.☆	1.880	1.599	28.256	23.529	2.46	45.46	132,973	75.3	1.99	2,230	1,628	60	54	63
62	First National Bank, Rosenberg, Tex.	1.877	1.784	11.329	9.931	2.48	21.56	87,218	22.5	0.93	1,598	1,367	40	58	59
63	Citizens B&T Co. of Grainger County, Rutledge, Tenn.☆	1.873	1.834	16.398	16.827	2.74	44.89	73,730	25.2	0.46	1,344	1,232	37	52	52
64	McCook National Bank, Neb.☆	1.869	2.142	13.679	16.711	1.98	41.43	99,309	4.7	2.59	1,786	1,980	38	66	66
65	Security National B&T Co., Springfield, Ohio☆	1.864	1.811	19.691	19.323	2.58	51.61	418,756	24.7	0.15	7,449	6,735	215	41	40
66	Farmers & Drovers Bank, Council Grove, Kan.	1.854	1.748	10.124	8.732	1.96	40.52	68,560	68.8	0.35	990	791	23	56	64
67	National Commerce Bank, Houston	1.853	1.223	24.520	15.343	4.24	57.86	119,404	216.3	0.60	1,479	754	43	51	84
68	Lawrence National Bank & Trust Co., Kan.	1.852	1.887	19.028	19.696	4.18	73.91	61,570	0.3	0.26	1,196	1,263	44	43	44
69	Western Community Bank, Corona, Calif.	1.849	2.471	19.696	23.373	5.32	75.22	89,214	95.6	0.02	1,162	1,109	59	33	43
70	Borel Bank & Trust Co., San Mateo, Calif.	1.841	1.901	22.910	25.671	3.80	76.62	157,262	52.4	0.36	2,828	2,572	58	81	84
71	Danville State Bank, Ark.☆	1.840	2.042	17.648	20.211	1.68	59.24	86,357	15.7	0.84	1,570	1,632	31	73	70
72	First Commercial Bank, Sacramento, Calif.☆	1.839	1.746	25.159	25.411	4.08	78.93	385,842	59.9	1.20	6,540	5,174	176	58	57
73	Dixon National Bank, Ill.☆	1.836	1.938	14.057	15.755	1.45	37.58	233,994	13.7	0.62	4,273	4,310	57	84	85
74	Peoples Bank of Unity, Plum Boro, Pa.	1.836	1.671	12.404	10.821	2.37	42.41	177,264	47.2	0.31	3,074	2,446	88	45	42
75	Northwest Commerce Bank, Rosemont, Ill.	1.835	1.636	28.418	25.427	3.33	73.49	73,444	11.1	2.46	1,482	1,276	39	56	56
76	First State Bank, Spring Lake Park, Minn.☆	1.833	2.161	16.803	19.841	3.78	44.69	52,157	18.1	1.14	915	1,011	36	37	37
77	Metairie Bank & Trust Co., La.	1.833	2.221	8.436	10.472	3.09	32.57	188,911	15.1	0.55	3,324	3,789	109	46	46
78	Union Bank, Jamestown, Tenn.☆	1.826	1.812	12.761	12.853	2.36	47.95	59,763	23.1	0.96	1,064	995	25	63	63
79	Bunkie Bank & Trust Co., La.☆	1.824	2.128	24.406	33.624	3.51	40.97	72,025	116.0	0.50	1,209	1,304	39	37	41
80	Regency Bank, Fresno, Calif.	1.815	1.959	23.958	27.441	5.16	67.89	93,621	78.3	0.32	1,555	1,345	54	49	57
81	Nebraska State B&T Co., Broken Bow, Neb.☆	1.814	1.093	21.295	13.145	2.91	51.68	65,145	9.8	0.21	1,128	661	26	65	60
82	El Capitan National Bank, Sonora, Calif.☆	1.808	1.846	23.281	23.342	3.77	49.36	123,089	57.1	0.52	2,099	1,803	115	25	29
83	First Bank & Trust Co., Duncan, Okla.	1.797	1.075	20.872	15.645	3.41	37.96	53,635	N.A.	1.72	912	532	39	35	34
84	Citizens & Farmers Bank, West Point, Va.	1.790	1.864	13.315	14.382	2.69	64.33	147,618	13.0	0.41	2,592	2,545	89	36	35
85	Teutopolis State Bank, Teutopolis, Ill.	1.787	1.709	12.746	12.405	1.55	37.40	59,627	26.4	0.35	1,012	891	17	77	77
86	Farmers Bank & Trust Co. NA, Great Bend, Kan.☆	1.781	1.283	21.554	15.223	2.64	42.96	92,706	63.2	0.16	1,422	822	38	53	67
87	First Bank of Boaz, Ala.☆	1.780	1.715	15.238	14.711	2.95	63.47	57,306	15.8	0.42	1,004	950	30	45	44
88	Tehama County Bank, Red Bluff, Calif.	1.779	1.577	20.080	18.073	3.85	73.20	53,420	90.8	0.36	866	634	29	47	54
89	First National Bank, Hebronville, Tex.	1.779	1.396	10.394	8.308	1.65	17.32	58,675	10.3	0.03	1,042	818	16	88	83
90	First National Bank, Hughes Springs, Tex.☆	1.775	1.340	21.211	12.665	2.74	37.04	65,307	101.5	0.23	823	448	31	36	74
91	Mechanics National Bank, Paramount, Calif.	1.772	2.328	23.436	30.378	7.38	76.37	236,928	90.6	1.75	3,915	3,821	234	28	31
92	Winona National & Savings Bank, Minn.☆	1.769	2.263	10.302	13.780	2.11	48.51	124,725	11.2	0.50	2,123	2,604	49	66	73
93	Chelsea State Bank, Mich.	1.768	1.634	14.009	12.961	1.79	48.87	115,135	23.1	0.28	2,024	1,708	36	74	78
94	First National Bank, Floydada, Tex.☆	1.765	1.931	15.471	17.006	1.68	22.93	66,511	16.7	0.34	1,052	1,132	19	82	82
95	Buena Vista National Bank, Chester, Ill.☆	1.764	1.706	13.829	12.976	2.49	36.03	69,404	30.7	0.48	1,127	969	26	60	58
96	Elizabeth State Bank, Ill.☆	1.762	1.616	21.952	19.844	1.15	11.74	69,702	6.9	0.39	1,311	1,172	10	166	166
97	Monroe County Bank, Monroeville, Ala.☆	1.759	1.595	12.563	10.895	2.27	27.58	75,326	22.3	0.03	1,321	1,054	37	52	55
98	Merchants & Farmers Bank, Milledgeville, Ga.	1.750	1.780	18.525	19.921	3.14	49.81	84,290	44.3	0.25	1,395	1,296	47	36	37
99	Farmers & Merchants Bank, Prairie Grove, Ark.	1.749	1.528	13.709	12.683	2.42	37.33	56,642	15.0	0.37	941	767	32	40	41
100	First Bank of San Luis Obispo, Calif.	1.748	1.696	18.501	17.540	4.53	75.48	69,611	57.9	0.00	1,151	959	30	60	62
	Mean Values for Top 100 Banks	**2.04**	**1.98**	**18.71**	**18.24**	**3.24**	**52.9**	**106,839**	**38.8**	**0.74**	**2,044**	**1,800**	**52.5**	**66.5**	**70.1**
	Median Values for Top 100 Banks	**1.99**	**2.04**	**18.51**	**16.88**	**2.59**	**53.7**	**83,846**	**27.0**	**0.50**	**1,583**	**1,495**	**36.0**	**59.5**	**63.5**

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. **Large Community Bank:** An FDIC-insured commercial bank that is independently owned, or owned by a one-bank holding company, and has assets between **$50 million and $500 million** on Dec. 31, 1990. The bank must be profitable in each of the last three years 1988-1990. U.S. bank subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital:** net income for the year divided by average assets and average equity, respectively. **Overhead as a % of Assets:** overhead expense divided by average total assets. **Loans as a % of Assets:** total loans divided by total assets. **Asset Growth Rate:** the percentage change in assets over the period Dec. 31, 1987, to Dec. 31, 1990. **Nonacr. Loans as a % of Assets:** loans past due 90 or more days plus loans on a nonaccrual basis divided by total end-of-period assets. **Net income:** income after taxes but before extraordinary items. **Pre-tax op. inc. per empl.:** pre-tax operating income for the year divided by the number of employees at the end of the year. **(☆)**— Owned by a 1-bank holding co. **N.A.**— not available **Compiled by American Banker, Copyright 1991.**

The 100 Most Profitable Large Community Banks

Based on the return on average assets for 1990. The banks are listed geographically in order of their ROA within states and have been ranked by their return on average equity capital and pre-tax income per employee (dollar amounts in thousands)

1990 ROA RANK		ROE 1990	ROE Rank	Pre-tax Op. Inc. Per Empl.	Inc. P.E. Rank
	ALABAMA				
15	Citizens Bank, Fayette★	11.14%	90	$106	9
67	First Bank of Boaz★	15.24	63	45	73
97	Monroe County Bank, Monroeville★	12.56	83	52	65
	ARKANSAS				
11	Bank of Mountain View	13.61	74	71	33
33	First Security Bank, Searcy★	19.28	44	52	63
71	Danville State Bank★	17.65	51	73	30
99	Farmers & Merchants Bank, Prairie Grove	13.71	72	40	83
	CALIFORNIA				
22	Valley Bank, Moreno Valley	23.72	21	24	99
24	Saratoga National Bank★	17.27	52	75	28
36	Redding Bank of Commerce ★	24.46	17	112	7
45	Charter Pacific Bank, Agoura Hills	23.31	23	32	94
49	American River Bank, Sacramento	16.80	55	58	51
69	Western Community Bank, Corona	19.70	42	33	93
70	Borel Bank & Trust Co., San Mateo	22.91	26	81	23
72	First Commercial Bank, Sacramento★	25.16	15	58	50
80	Regency Bank, Fresno	23.96	20	49	68
82	El Capitan National Bank, Sonora★	23.28	24	25	98
88	Tehama County Bank, Red Bluff	20.08	41	47	69
91	Mechanics National Bank, Paramount	23.44	22	28	96
100	First Bank of San Luis Obispo	18.50	48	60	46
	COLORADO				
1	Bank of Boulder★	32.97	4	21	100
34	Pitkin County Bank & Trust Co., Aspen★	27.45	11	72	31
41	First National Bank, Montrose★	25.97	13	34	92
	DELAWARE				
5	First National Bank, Wyoming	17.07	53	93	14
	GEORGIA				
18	Hinesville Bank★	18.31	49	43	79
96	Merchants & Farmers Bank, Milledgeville	13.53	47	38	84
	ILLINOIS				
2	First Bank of Oak Park★	30.21	7	44	76
46	First Bank & Trust Co., Palestine★	22.61	27	56	55
59	Germantown Trust & Saving Bank, Breese★	14.32	67	81	24
73	Dixon National Bank★	14.06	69	84	19
75	Northwest Commerce Bank, Rosemont	28.42	8	56	56
85	Teutopolis State Bank, Teutopolis	12.75	81	77	26
95	Buena Vista National Bank, Chester★	13.83	71	60	45
96	Elizabeth State Bank★	21.95	30	166	3
	INDIANA				
56	Franklin County National Bank, Brookville★	14.45	66	55	58
	IOWA				
8	National Bank & Trust Co., Charlton★	24.11	19	72	32
13	West Des Moines State Bank★	21.38	35	106	11
27	First American State Bank, Fort Dodge	22.18	28	41	82
	KANSAS				
58	Farmers & Drovers Bank, Council Grove	10.12	95	56	57
68	Lawrence National Bank & Trust Co.	19.03	45	43	77
86	Farmers Bank & Trust Co. NA, Great Bend★	21.55	34	53	61
	KENTUCKY				
3	Kentucky-Farmers Bank, Catlettsburg	12.12	86	66	38
26	Peoples Bank of Bullitt County, Shepherdsville★	13.45	75	56	54
	LOUISIANA				
77	Metairie Bank & Trust Co.	8.44	100	46	71
79	Bunkie Bank & Trust Co.★	24.41	18	37	85
	MARYLAND				
58	Middletown Valley Bank, Md.	16.74	56	58	52
	MICHIGAN				
21	Peoples State Bank, Hamtramck	10.72	91	108	10
25	First National Bank, East Lansing★	26.75	12	84	20
43	Byron Center State Bank, Byron Center★	15.84	59	68	36
93	Chelsea State Bank	14.01	70	74	29
	MINNESOTA				
16	Prior Lake State Bank★	22.99	25	44	75
25	Northern State Bank, Thief River Falls	11.46	88	86	18
	MINNESOTA (continued)				
78	First State Bank, Spring Lake Park★	16.80%	54	107	86
92	Winona National & Savings Bank★	10.30	94	66	39
	MISSISSIPPI				
36	First National Bank, Pontotoc	13.28	77	53	62
	NEBRASKA				
39	Minden Exchange Bank & Trust Co.★	20.24	40	84	21
64	McCook National Bank★	13.68	73	66	37
81	Nebraska State B&T Co., Broken Bow★	21.30	36	65	41
	NEW YORK				
14	Putnam County National Bank, Carmel	10.72	92	60	47
37	National Bank of Stamford	10.02	96	70	35
60	First National Bank, Dryden	15.11	64	50	67
	NORTH CAROLINA				
32	Bank of Granite, Granite Falls★	18.85	46	59	48
	OHIO				
6	Farmers Savings Bank, Spencer	9.74	98	161	4
54	Saint Henry Bank	12.71	82	168	2
65	Security National B&T Co., Springfield★	19.69	43	41	81
	OKLAHOMA				
7	Bank of Western Oklahoma, Elk City★	33.98	3	62	43
31	Alva State Bank & Trust Co.	10.00	97	100	12
51	National Bank of Commerce, Altus★	22.13	29	30	96
83	First Bank & Trust Co., Duncan	20.87	38	35	91
	OREGON				
38	Pioneer Trust Bank NA, Salem★	14.74	65	55	59
	PENNSYLVANIA				
29	New Tripoli National Bank★	14.09	68	93	15
42	Denver National Bank	12.28	85	112	8
52	Neffs National Bank★	15.44	62	96	13
74	Peoples Bank of Unity, Plum Boro	12.40	84	77	72
	TENNESSEE				
23	Citizens Bank, Carthage	15.55	60	86	17
63	Citizens B&T Co. of Grainger Cty., Rutledge★	16.40	57	52	64
76	Union Bank, Jamestown★	12.76	80	63	42
	TEXAS				
4	First State Bank, Columbus	11.91	87	152	5
17	Texas Bank, Odessa★	31.57	5	43	78
30	Fidelity Bank, Fort Worth★	30.64	6	61	44
40	Western National Bank, Odessa★	21.69	33	44	74
44	Channelview Bank★	42.18	1	42	80
48	First State Bank, Dimmitt★	21.83	32	47	70
50	First State Bank, Stratford★	18.20	50	70	34
61	Security State B&T Co., Fredericksburg★	28.26	9	54	60
62	First National Bank, Rosenberg	11.33	89	58	53
67	National Commerce Bank, Houston	24.52	16	51	66
89	First National Bank, Hebronville	10.39	93	88	16
90	First National Bank, Hughes Springs★	21.21	37	36	89
94	First National Bank, Floydada★	15.47	61	82	22
	UTAH				
98	Brighton Bank, Salt Lake City★	25.83	14	36	88
	VERMONT				
53	Union Bank, Morrisville★	21.87	31	35	90
	VIRGINIA				
47	First National Bank, Clifton Forge	12.91	79	76	27
50	Bank of Southside Virginia, Carson★	15.92	58	59	49
84	Citizens & Farmers Bank, West Point	13.32	76	36	87
	WASHINGTON				
12	City Bank, Lynnwood	27.62	10	65	40
57	Whidbey Island Bank, Coupeville	20.51	39	27	97
	WEST VIRGINIA				
10	First National Bank, Keystone	34.56	2	122	6
19	McDowell County National Bank, Welch	9.09	99	80	25
	WISCONSIN				
9	Citizens Bank, Delavan★	13.13	78	176	1

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. **Large Community Bank:** An FDIC-insured commercial bank that is independently owned, or owned by a one-bank holding company, and has assets between **$50 million and $600 million** on Dec. 31, 1990. The bank must be profitable in each of the last three years 1988-1990. U.S. bank subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital:** net income for the year divided by average assets and average equity, respectively. **ROE Rank:** The return on average equity rank for the top 100 community banks in ROA. **Pre-tax Op. Inc. Per Empl.:** pre-tax operating income for the year divided by the number of employees at the end of the year. **Inc. P.E. Rank:** The 1990 pre-tax income per employee rank for the top 100 community banks in ROA. **(★)** — Owned by a 1-bank holding co.

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Top 100's Productivity Leaders

Based on pre-tax operating income per employee ($'000)

		Income Per Empl. 1990	Income Per Empl. 1989	Overhd Ratio 1990	Overhd Ratio Rank
1	Citizens Bank, Delavan, Wis.	176	208	1.12	1
2	Saint Henry Bank, Ohio	168	168	1.81	19
3	Elizabeth State Bank, Ill.	166	166	1.15	2
4	Farmers Savings Bank, Spencer, Ohio	161	161	1.57	10
5	First State Bank, Columbus, Tex.	152	152	1.83	20
6	First National Bank, Keystone, W.Va.	122	122	1.92	22
7	Redding Bank of Commerce, Calif.	112	115	2.22	37
8	Denver National Bank, Pa.	112	119	1.32	3
9	Citizens Bank, Fayette, Ala.	108	108	1.40	5
10	Peoples State Bank, Hamtramck, Mich.	108	100	1.66	14

Overhd ratio is overhead expense as a percentage of average total assets. **Overhd Ratio Rank** is bank's rank based on its overhead ratio.

Top 100's Fastest Growing

Based on asset growth from yearend 1987 to yearend 1990 ($'000)

		3-year Asset Growth	Total Assets 12/31/90	NC Loan Ratio 12/31/90	NC Loan Rank
1	Channelview Bank, Tex.	353%	367,810	0.38	42
2	National Commerce Bank, Houston	216	119,404	0.60	59
3	Bunkie Bank & Trust Co., La.	116	72,025	0.50	52
4	First National Bank, Hughes Springs, Tex.	102	65,300	0.23	24
5	Western Community Bank, Corona, Calif.	96	89,214	0.02	6
6	Texas Bank, Odessa	94	81,294	0.73	65
7	Tehama County Bank, Red Bluff, Calif.	91	53,420	0.36	38
8	Mechanics National Bank, Paramount, Calif.	91	236,928	1.75	92
9	Pitkin County Bank & Trust Co., Aspen, Colo.	84	80,864	1.07	76
10	Regency Bank, Fresno, Calif.	78	93,621	0.32	32

NC Loan Ratio is noncurrent loans as a percentage of total assets. **NC Loan Rank** is bank's rank based on its noncurrent loan ratio.

The Top 100 Small Community Banks

Based on the return on average assets for 1990 (dollar amounts in thousands)

Rank 1990		Return On Avg. Assets 1990	Return On Avg. Assets 1989	Return On Avg. Equity 1990	Return On Avg. Equity 1989	Overhead as a % of Assets 1990	Loans as a % of Assets 12/31/90	Total Assets 12/31/90	3-Year Asset Gr. Rate 1987-90	Nonacc. Loans as a % of Loans 12/31/90	Net Income 1990	Net Income 1989	Full-time Empl. 12/31/90	Pre-tax Op. Inc. Per Empl. 1990	Pre-tax Op. Inc. Per Empl. 1989
1	Republic Bank Norman, Okla.	3.625	6.185	35.653	51.890	4.50	57.26	1,302	N.A.	3.51	1,003	1,540	19	58	61
2	First American Trust Co., Santa Ana, Calif.☆	3.489	4.223	14.643	18.694	13.18	0.00	31,120	10.3	0.00	1,102	1,348	51	32	29
3	First National Bank, Ely, Nev.	3.330	3.572	8.981	10.090	1.98	25.56	27,692	21.9	0.03	903	936	13	102	95
4	First Bank of Immokalee, Fla.	3.263	2.882	23.448	22.428	4.91	74.72	34,898	28.6	1.24	1,051	862	33	49	48
5	Bank of Talmage, Neb.	2.999	2.963	5.839	6.163	4.25	16.22	3,768	6.8	0.13	113	113	4	30	30
6	Meno Guaranty Bank, Meno, Okla.☆	2.954	3.040	12.147	13.818	2.12	37.59	19,674	1.6	0.02	566	573	8	83	83
7	Avery County Bank, Newland, N.C.	2.725	3.195	11.536	13.803	2.04	40.16	35,841	20.1	0.07	943	1,035	13	89	73
8	Bank of Holland, N.Y.	2.705	2.868	12.922	13.443	2.45	70.60	18,471	41.4	0.35	482	443	11	58	58
9	Citizens Bank, Oregon, Mo.	2.684	2.909	19.987	24.456	3.90	42.42	14,606	2.7	0.00	370	393	5	110	110
10	State Bank of Riverdale, Neb.	2.683	2.466	9.468	9.207	2.79	29.94	16,982	14.2	0.02	453	406	6	118	101
11	First National Bank, Tuckahoe, N.J.	2.598	2.597	12.242	12.840	2.76	47.07	32,600	-2.1	1.07	822	808	17	74	74
12	Bank of Locust Grove, Okla.☆	2.593	2.575	24.319	23.731	5.03	58.19	16,952	7.9	0.12	423	403	19	31	31
13	Bank of Heath Springs, S.C.	2.593	3.222	9.157	11.154	2.70	36.65	11,835	27.4	1.29	309	342	4	103	103
14	Decatur State Bank, Ark.☆	2.581	2.290	19.801	20.369	2.82	73.00	44,392	28.2	0.87	1,029	861	25	63	66
15	Park National Bank, Kansas City, Mo.	2.535	1.744	6.355	4.564	5.35	15.91	12,638	-6.9	0.00	319	222	12	9	7
16	First National Bank, Aspermont, Tex.	2.497	3.204	12.999	15.419	2.35	31.82	27,995	5.0	1.84	861	863	11	76	76
17	Vian State Bank, Okla.	2.472	2.369	17.978	17.851	3.30	50.68	40,340	59.1	0.72	976	873	32	40	44
18	Clayco State Bank, Claycomo, Mo.☆	2.454	2.618	22.760	27.854	4.65	55.52	13,101	3.9	0.00	321	346	16	31	33
19	United Security Bank NA, Fresno, Calif.	2.453	1.871	14.795	9.190	2.49	77.05	49,067	391.8	3.19	1,030	580	14	120	152
20	Fallon National Bank, Nev.	2.452	1.459	24.598	15.356	4.20	69.69	28,857	3.9	1.36	664	377	21	48	50
21	Western Industrial National Bank, South El Monte, Calif.	2.438	2.360	23.536	26.406	4.66	74.88	45,847	54.6	0.15	1,163	1,019	38	52	49
22	Mapleton Trust & Savings Bank, Iowa☆	2.420	2.324	15.393	15.298	2.00	42.60	41,034	11.1	0.00	951	862	14	98	98
23	First State Bank, Thompson Falls, Mont.☆	2.379	2.449	24.919	24.561	3.17	66.56	29,360	26.3	6.71	646	602	16	64	64
24	Union Bank, Evergreen, Ala.☆	2.378	1.968	14.693	12.937	2.94	46.99	30,267	10.1	0.92	715	556	27	35	35
25	Security Bank of Southwest Missouri, Cassville☆	2.342	2.446	29.719	27.808	3.02	78.51	15,735	72.5	0.18	324	255	13	39	42
26	Uinta County State Bank, Mountain View, Wy.	2.341	4.968	4.660	10.173	3.56	0.92	5,330	16.1	0.00	127	257	7	37	37
27	Farmers & Miners State Bank, Lucas, Iowa	2.303	2.288	10.933	11.759	1.99	1.15	3,481	5.0	0.00	82	79	3	36	36
28	Ashton State Bank, Neb.	2.302	2.856	7.148	8.170	6.34	75.49	2,787	54.9	1.90	57	80	3	24	24
29	Martell State Bank, Neb.☆	2.284	1.616	29.746	21.690	3.38	54.94	20,014	22.5	0.13	440	289	13	49	53
30	East Prospect State Bank, Pa.	2.277	2.132	17.016	16.301	2.31	68.28	36,653	26.8	0.19	802	684	11	58	58
31	Marquette Bank Mound, Minn.	2.259	2.243	13.121	13.438	3.44	61.99	49,969	28.1	0.68	1,076	985	23	67	65
32	Crested Butte State Bank, Colo.	2.251	2.049	29.382	30.221	5.96	63.35	19,408	33.8	1.05	407	314	13	31	31
33	Dunlap Savings Bank, Iowa☆	2.250	2.068	14.888	14.250	1.85	38.49	26,844	2.1	0.06	576	519	8	95	95
34	First National Bank of Izard County, Calico Rock, Ark.☆	2.250	2.280	16.571	17.683	2.40	45.84	48,122	45.3	0.05	998	881	21	68	71
35	Leonardville State Bank, Kan.	2.227	1.827	12.833	11.066	3.15	18.93	7,195	3.3	0.03	155	119	7	26	26
36	Sargent County Bank, Forman, N.D.☆	2.224	2.246	9.518	9.818	2.26	43.92	46,208	10.2	0.28	995	982	15	94	100
37	Union Banking Co., West Mansfield, Ohio☆	2.216	1.437	30.531	20.701	2.77	43.18	12,247	15.5	0.00	244	130	8	44	50
38	Bank of Telluride, Colo.☆	2.211	1.980	29.153	29.288	4.93	65.76	25,769	60.2	0.31	530	403	18	46	49
39	Peoples Webster County Bank, Red Cloud, Neb.	2.204	1.813	13.849	12.095	1.80	48.53	32,818	18.5	0.18	665	524	10	92	92
40	Farmers & Merchants Bank, Dee Arc, Ark.☆	2.200	1.997	9.222	8.922	1.95	42.47	36,552	19.8	0.10	786	699	18	52	47
41	Bank of Commerce, Mc Loud, Okla.☆	2.194	2.045	28.796	26.355	3.56	50.25	18,765	9.1	0.46	385	351	8	70	56
42	State Bank of Wiley, Colo.	2.191	0.646	13.482	3.619	2.49	60.06	30,501	47.8	1.83	640	162	9	89	100
43	Regional Bank of Rifle, Colo.	2.176	2.232	30.643	35.082	3.63	57.47	28,349	76.0	0.23	543	436	20	40	44
44	Muenster State Bank, Tex.	2.164	2.538	14.372	17.110	1.72	32.56	44,469	30.3	0.22	916	1,008	10	125	125
45	Farmers State Bank, Humphrey, Neb.☆	2.144	1.541	17.151	10.853	3.26	40.58	11,174	7.3	0.02	215	142	4	78	78
46	Ottoville Bank Co., Ohio	2.140	1.955	12.176	11.730	1.68	61.03	29,742	16.9	0.38	611	534	7	98	114
47	Security Bank South Dakota NA, Fort Pierre☆	2.109	1.998	10.244	12.821	3.62	73.06	19,111	30.2	2.50	404	493	13	44	44
48	Athens State Bank, Ill.☆	2.103	1.829	10.787	9.301	1.60	31.84	22,687	18.2	0.00	466	381	6	90	90
49	Summit Hill Trust Co., Pa.	2.097	2.012	11.242	10.747	1.82	33.37	18,471	15.0	0.79	362	338	7	65	91
50	Ossian State Bank, Iowa	2.085	2.573	11.082	14.454	2.03	19.24	18,161	15.2	0.04	368	437	7	72	72
51	Iowa State Bank, Calmar, Iowa	2.069	2.478	11.376	13.851	1.79	17.82	17,707	14.6	0.01	358	395	5	91	91
52	DeKalb Bank, Crossville, Ala.☆	2.063	1.824	21.830	18.566	3.97	58.02	18,265	9.8	1.20	377	317	18	32	32
53	First State Bank, Danville, Va.	2.063	2.336	10.725	12.856	2.62	47.29	24,732	13.4	0.89	507	556	15	43	43
54	Pacific Continental Bank, Eugene, Ore.	2.059	2.190	21.721	25.186	4.80	69.55	42,567	53.2	0.19	826	746	28	46	52
55	Bank of Sumner, Wash.☆	2.056	1.866	21.076	20.260	4.49	66.16	34,680	29.0	0.68	677	558	33	26	31
56	First National Bank, Bellaire, Tex.	2.056	1.219	13.274	8.134	3.96	29.44	43,327	-8.2	3.78	846	501	25	47	44
57	Elsa State Bank & Trust Co., Tex.	2.053	1.207	12.136	7.834	4.17	34.55	24,807	2.8	3.86	487	303	24	25	25
58	Solon State Bank, Iowa☆	2.052	2.141	9.963	10.366	2.87	46.79	27,698	15.9	0.34	556	532	11	61	61
59	Peoples State Bank, De Smet, S.D.☆	2.051	2.160	13.011	13.712	1.97	48.57	17,673	17.6	0.03	623	616	10	86	86
60	Bullitt County Bank, Shepherdsville, Ky.☆	2.041	1.557	27.834	20.804	3.95	65.59	22,172	43.7	0.84	608	514	25	35	31
61	Home State Bank, Royal, Iowa☆	2.032	1.874	10.867	9.961	2.18	35.88	22,676	26.2	0.40	423	356	7	70	70
62	Miners State Bank, Frontenac, Kan.☆	2.024	2.073	9.714	10.526	1.82	41.55	28,743	12.3	0.02	561	557	10	75	75
63	Bank of Commerce, Chouteau, Okla.☆	2.011	1.848	20.644	18.672	4.80	55.56	13,793	22.0	0.71	263	225	16	23	25
64	First State Bank, Petersburg, Tex.☆	2.000	2.190	20.571	23.786	2.49	24.83	15,124	13.5	0.00	268	291	7	51	45
65	Peterfish Stokes & Co., Virginia, Ill.	1.999	1.682	12.276	11.392	1.86	45.00	46,439	8.9	0.36	927	824	14	82	88
66	Stockmens National Bank, Rushville, Neb.☆	1.998	1.882	16.465	15.699	2.41	35.14	42,726	20.1	0.93	809	704	17	69	78
67	Cleo State Bank, Cleo Springs, Okla.☆	1.996	1.887	15.470	15.175	2.00	36.51	31,173	1.4	0.00	596	542	13	54	50
68	Security Bank, Lewisville, Tex.☆	1.981	2.551	15.480	30.996	4.01	48.92	24,783	N.A.	0.97	436	481	16	27	34
69	First National Bank, Hooper, Neb.	1.979	1.819	11.316	10.696	1.86	26.49	29,447	3.0	0.01	559	499	10	76	89
70	Washita Valley Bank, Fort Cobb, Okla.☆	1.978	1.843	12.709	12.597	2.62	41.04	25,505	6.8	1.12	490	440	12	59	59
71	First Bank of Haskell, Okla.☆	1.976	2.205	26.811	29.185	3.53	48.21	12,985	7.4	0.37	251	273	15	24	24
72	Citizens State Bank, Butler, Ga.☆	1.974	1.850	17.871	17.809	3.48	60.57	29,542	9.4	0.73	580	529	18	43	45
73	Dulaney National Bank, Marshall, Ill.☆	1.972	1.881	12.707	12.950	2.06	37.01	37,821	13.5	0.23	711	649	17	54	54
74	Bank of Fyffe, Ala.	1.972	2.145	15.682	16.302	2.39	48.73	28,114	58.8	1.58	509	472	13	55	55
75	First Valley Bank, Seeley Lake, Mont.☆	1.967	1.754	10.196	8.647	4.37	39.99	6,894	32.3	0.23	126	101	6	32	32
76	Bank of the Pacific, Long Beach, Wash.	1.957	1.847	21.004	20.929	3.27	60.45	47,622	22.8	0.24	925	[illegible]	30	36	37
77	First State Bank, Randolph, Neb.	1.957	2.082	9.696	10.237	1.57	26.12	25,825	8.8	0.01	493	490	8	90	90
78	First National Bank, Friend, Neb.☆	1.954	2.138	18.685	19.781	1.88	39.27	30,658	3.9	0.00	800	643	8	93	93
79	First National Bank, Johnson, Neb.	1.954	1.815	10.423	9.844	1.39	20.34	34,721	14.5	0.55	654	565	6	137	118
80	First National Bank, Flagler, Colo.☆	1.956	1.629	13.833	11.985	1.98	38.45	35,500	23.1	0.20	686	526	11	76	76
81	First National Bank, Stanton, Tex.	1.956	1.886	11.392	11.427	2.67	22.09	33,092	4.0	0.24	736	709	19	55	58
82	First State Bank of Wilbarger County, Fort Payne, Ala.	1.954	2.319	17.318	22.345	3.12	73.45	26,456	24.5	0.09	515	547	15	52	49
83	Farmers Savings Bank, Leighton, Iowa☆	1.952	1.862	10.935	10.151	1.89	42.24	14,858	4.2	1.10	273	234	5	76	76
84	First National Bank of Arapahoe County, Aurora, Colo.	1.949	1.920	22.987	28.276	5.20	37.18	24,698	61.0	2.83	486	410	21	35	37
85	Okemah National Bank, Okla.☆	1.946	1.886	12.728	12.670	2.96	27.44	48,619	7.3	0.32	899	747	28	44	44
86	Breda Savings Bank, Iowa	1.944	1.917	10.802	10.582	2.16	38.74	20,305	21.5	0.04	350	317	5	87	87
87	Jordan Banking Co., Leroy, Ga.	1.941	1.927	10.209	11.397	3.28	48.86	7,366	7.0	0.01	141	143	6	35	36
88	First National Bank, Okeene, Okla.	1.941	1.981	9.588	10.286	1.50	28.59	49,329	23.8	0.53	947	922	15	86	91
89	Latimer State Bank, Wilburton, Okla.☆	1.939	1.438	22.985	17.372	2.36	47.76	36,249	19.5	0.41	678	453	18	58	55
90	Bank of Fordland, Mo.	1.938	1.980	13.642	14.753	2.[illegible]	61.66	11,086	18.6	0.01	212	201	10	31	28
91	Security State Bank, Anahuac, Tex.	1.938	1.535	12.886	10.457	2.27	21.47	45,860	10.4	0.03	905	700	16	61	56
92	Bank of Okolona, Miss.	1.932	1.778	11.946	11.286	1.[illegible]	34.51	33,510	27.3	2.22	621	534	10	80	73
93	Lyndon State Bank, Kan.☆	1.920	1.880	23.313	20.654	2.[illegible]	57.96	23,531	49.2	0.21	427	370	13	50	54
94	First National Bank, Konawa, Okla.	1.917	1.786	11.691	11.324	2.05	8.28	14,101	25.1	0.00	263	230	9	36	47
95	Farwell State Savings Bank, Mich.	1.913	2.024	12.521	13.723	2.23	63.43	47,902	20.3	0.73	895	877	21	58	58
96	Lake Country Bank, Webbers Falls, Okla.☆	1.911	2.026	20.868	21.469	4.52	53.46	10,287	11.1	0.87	192	197	10	28	28
97	First National Bank, Lipan, Tex.	1.906	1.959	15.239	10.826	6.34	35.72	4,300	44.1	0.16	74	58	5	18	13
98	Peoples Bank of Graceville, Fla.☆	1.903	1.927	11.480	12.387	2.33	36.26	29,452	23.2	0.11	535	523	16	47	47
99	First National Bank, Newton, Tex.☆	1.902	1.624	26.989	20.791	3.90	70.85	35,920	53.6	0.50	616	448	24	36	37
100	First National Bank, Lindsay, Okla.	1.897	1.506	8.180	6.671	2.29	15.30	25,312	4.2	0.64	468	383	13	45	41
	Mean Values for Top 100 Banks	2.22	2.16	16.99	16.92	3.13	44.7	27,047	21.8	0.87	571.7	517.1	14.4	66.4	66.8
	Median Values for Top 100 Banks	2.06	2.01	13.86	13.72	2.77	43.6	27,947	16.0	0.36	521.5	517.5	13.0	64.5	64.5

Data Source: ADP BISYS Data Services, New York, from its data base of the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. **Small Community Bank:** An FDIC-insured commercial bank that is independently owned, or owned by a one-bank holding company, and has assets less than or equal to $80 million on Dec. 31, 1990. This bank must be profitable in each of the last three years 1988-1990. U.S. bank subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital:** net income for the year divided by average assets and average equity, respectively. **Overhead as a % of Assets:** overhead expense divided by average total assets. **Loans as a % of Assets:** total loans divided by total assets. **Asset Growth Rate:** the percentage change in assets over the period Dec. 31, 1987, to Dec. 31, 1990. **Nonacc. Loans as a % of Assets:** loans past due 90 or more days plus loans on a nonaccrual basis divided by total end-of-period assets. **Net Income:** income after taxes but before extraordinary items. **Pre-tax op. inc. per empl.:** pre-tax operating income for the year divided by the number of employees at the end of the year. **(☆)**— Owned by a 1-bank holding co. **N.A.**— not available. **Compiled by American Banker, Copyright 1991.**

The 100 Most Profitable Small Community Banks

Based on the return on average assets for 1990. The banks are listed geographically in order of their ROA within states and have been ranked by their return on average equity capital and pre-tax income per employee (dollar amounts in thousands)

1990 ROA RANK		ROE 1990	ROE Rank	Pre-tax Op. Inc. Per Empl.	Inc. P.E. Rank
	ALABAMA				
24	Union Bank, Evergreen★	14.693	45	35	81
62	DeKalb Bank, Crossville★	21.830	21	32	84
74	Bank of Fyffe	15.682	38	55	50
82	First State Bank of DeKalb County, Fort Payne	17.318	33	52	54
	ARKANSAS				
14	Decatur State Bank★	19.801	28	63	40
34	First National Bank of Izard County, Calico Rock★	16.571	36	68	36
40	Farmers & Merchants Bank, Dee Arc★	9.222	93	52	55
	CALIFORNIA				
2	First American Trust Co., Santa Ana★	14.643	46	32	85
19	United Security Bank NA, Fresno	14.795	44	120	3
21	Western Industrial National Bank, South El Monte	23.536	15	52	53
	COLORADO				
32	Crested Butte State Bank	29.382	6	31	87
38	Bank of Telluride★	29.153	7	46	63
42	State Bank of Wiley	13.482	51	89	17
43	Regional Bank of Rifle	30.643	2	40	72
80	First National Bank, Flagler★	13.833	49	76	26
84	First National Bank of Arapahoe County, Aurora	22.987	18	35	80
	FLORIDA				
4	First Bank of Immokalee	23.448	16	49	58
98	Peoples Bank of Gracevilles★	11.480	71	47	61
	GEORGIA				
72	Citizens State Bank, Butler★	17.871	32	43	69
87	Jordan Banking Co., Leary	10.209	85	35	79
	ILLINOIS				
48	Athens State Bank★	10.787	80	90	15
65	Petefish Skiles & Co., Virginia	12.278	63	82	23
73	Duleney National Bank, Marshall★	12.707	61	54	52
	IOWA				
22	Mapleton Trust & Savings Bank★	15.393	41	98	8
27	Farmers & Miners State Bank, Lucas	10.933	78	36	78
33	Dunlap Savings Bank★	14.888	43	95	10
50	Ossian State Bank	11.082	76	72	32
51	Iowa State Bank, Cellar	11.376	73	91	14
58	Solon State Bank★	9.963	87	61	42
61	Home State Bank, Royal★	10.867	79	70	33
83	Farmers Savings Bank, Leighton★	10.935	77	76	27
94	Breda Savings Bank	10.602	82	87	19
	KANSAS				
35	Leonardville State Bank	12.833	58	26	94
62	Miners State Bank, Frontenac★	9.714	88	75	30
93	Lyndon State Bank★	23.313	17	50	57
	KENTUCKY				
60	Bullitt County Bank, Shepherdsville★	27.834	9	35	82
	MICHIGAN				
95	Farwell State Savings Bank	12.521	62	58	44
	MINNESOTA				
31	Marquette Bank Mound	13.121	53	67	37
	MISSISSIPPI				
92	Bank of Okolona	11.946	68	80	24
	MISSOURI				
9	Citizens Bank, Oregon	19.987	28	110	5
15	Park National Bank, Kansas City	6.355	98	9	100
18	Cleyco State Bank, Cleycomo★	22.760	20	31	89
25	Security Bank of Southwest Missouri, Caseville★	29.719	5	39	75
90	Bank of Fordland	13.642	50	31	86
	MONTANA				
23	First State Bank, Thompson Falls★	24.919	12	64	39
75	First Valley Bank, Seeley Lake★	10.196	86	32	83
	NEBRASKA				
5	Bank of Talmage	5.839	99	30	90
10	State Bank of Riverdale	9.468	92	118	4
28	Ashton State Bank	7.148	97	24	97
29	Martell State Bank★	29.746	4	49	59
	NEBRASKA (Continued)				
39	Peoples Webster County Bank, Red Cloud	13.949	48	92	13
46	Farmers State Bank, Humphrey★	17.151	34	76	28
66	Stockmens National Bank, Rushville★	16.465	37	69	38
69	First National Bank, Hooper	11.316	74	76	29
77	First State Bank, Randolph	9.696	89	90	16
78	First National Bank, Friend★	18.686	30	93	12
79	First National Bank, Johnson	10.423	83	137	1
	NEVADA				
3	First National Bank, Ely	8.981	95	102	7
20	Fallon National Bank	24.598	13	48	60
	NEW JERSEY				
11	First National Bank, Tuckahoe	12.242	64	74	31
	NEW YORK				
8	Bank of Holland	12.922	56	58	47
	NORTH CAROLINA				
7	Avery County Bank, Newland	11.536	70	89	18
	NORTH DAKOTA				
36	Sargent County Bank, Forman★	9.518	91	94	11
	OHIO				
37	Union Banking Co., West Mansfield★	30.531	3	44	68
46	Ottoville Bank Co.	12.176	65	98	9
	OKLAHOMA				
1	Republic Bank Norman	35.653	1	58	46
6	Meno Guaranty Bank, Meno★	12.147	66	83	22
12	Bank of Locust Grove★	24.319	14	31	88
17	Vian State Bank	17.978	31	40	71
41	Bank of Commerce, Mc Loud★	28.796	8	70	34
63	Bank of Commerce, Chouteau★	20.644	26	23	98
67	Cleo State Bank, Cleo Springs★	15.470	40	54	51
70	Washita Valley Bank, Fort Cobb★	12.709	60	59	43
71	First Bank of Haskell★	26.811	11	24	96
85	Okemah National Bank★	12.728	59	44	66
88	First National Bank, Okeene	9.586	90	85	21
89	Latimer State Bank, Wilburton★	22.986	19	58	45
94	First National Bank, Konawa	11.691	69	36	77
96	Lake Country Bank, Webbers Falls★	20.888	25	28	91
100	First National Bank, Lindsay	8.180	96	45	65
	OREGON				
64	Pacific Continental Bank, Eugene	21.721	22	46	64
	PENNSYLVANIA				
30	East Prospect State Bank	17.016	35	58	48
49	Summit Hill Trust Co.	11.242	75	65	39
	SOUTH CAROLINA				
13	Bank of Heath Springs	9.157	94	103	6
	SOUTH DAKOTA				
47	Security Bank South Dakota NA, Fort Pierre★	10.244	84	44	67
59	Peoples State Bank, De Smet★	13.011	54	86	20
	TEXAS				
16	First National Bank, Aspermont	12.999	55	76	28
44	Muenster State Bank	14.372	47	125	2
56	First National Bank, Bellaire	13.274	52	47	62
57	Elsa State Bank & Trust Co.	12.136	67	25	95
64	First State Bank, Petersburg★	20.571	27	51	56
68	Security Bank, Lewisville★	15.480	39	27	92
81	First National Bank, Stanton	11.392	72	55	49
91	Security State Bank, Anahuac	12.886	57	61	41
97	First National Bank, Lipan	15.239	42	18	99
99	First National Bank, Newton★	26.989	10	38	74
	VIRGINIA				
53	First State Bank, Danville	10.725	81	43	70
	WASHINGTON				
55	Bank of Sumner★	21.076	23	26	93
76	Bank of the Pacific, Long Beach	21.004	24	38	75
	WYOMING				
26	Uinta County State Bank, Mountain View	4.660	100	37	76

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. **Large Community Bank:** An FDIC-insured commercial bank that is independently owned, or owned by a one-bank holding company, and has assets between **$60 million and $500 million** on Dec. 31, 1990. The bank must be profitable in each of the last three years 1988-1990. U.S. bank subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital:** net income for the year divided by average assets and average equity, respectively. **ROE Rank:** The return on average equity rank for the top 100 community banks in ROA. **Pre-tax Op. Inc. Per Empl.:** pre-tax operating income for the year divided by the number of employees at the end of the year. **Inc. P.E. Rank:** The 1990 pre-tax income per employee rank for the top 100 community banks in ROA. **(e)** — Owned by a 1-bank holding co.

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Top 100's Productivity Leaders

Based on pre-tax operating income per employee ($'000)

		Income Per Empl. 1990	Income Per Empl. 1989	Overhd Ratio 1990	Overhd Ratio Rank
1	First National Bank, Johnson, Neb.	137	118	1.39	1
2	Muenster State Bank, Tex.	125	125	1.72	8
3	United Security Bank NA, Fresno, Calif.	120	152	2.49	44
4	State Bank of Riverdale, Neb.	118	101	2.79	52
5	Citizens Bank, Oregon, Mo.	110	110	3.90	75
6	Bank of Heath Springs, S.C.	103	103	2.70	49
7	First National Bank, Ely, Nev.	102	95	1.98	20
8	Ottoville Bank Co., Ohio	96	114	1.68	6
9	Mapleton Trust & Savings Bank, Iowa ★	98	98	2.00	23
10	Dunlap Savings Bank, Iowa ★	96	95	1.85	13

Overhd ratio is overhead expense as a percentage of average total assets. **Overhd Ratio Rank** is bank's rank based on its overhead ratio.

Top 100's Fastest Growing

Based on asset growth from yearend 1987 to yearend 1990 ($'000)

		3-year Asset Growth	Total Assets 12/31/90	NC Loan Ratio 12/31/90	Loan/ Asset Ratio
1	United Security Bank NA, Fresno, Calif.	391.80%	49,067	3.19	77.05
2	Regional Bank of Rifle, Colo.	76.00	38,349	0.23	57.47
3	Security Bank of Southwest Missouri, Caseville ★	72.50	15,735	0.18	78.51
4	First National Bank of Arapahoe County, Aurora, Colo.	61.00	24,686	2.63	37.18
5	Bank of Telluride, Colo. ★	60.20	25,769	0.31	65.76
6	Vian State Bank, Okla.	59.10	40,340	0.72	50.98
7	Bank of Fyffe, Ala.	58.80	28,114	1.58	48.73
8	Ashton State Bank, Neb.	54.90	2,797	1.90	75.49
9	Western Industrial National Bank, South El Monte, Calif.	54.60	45,847	0.15	74.86
10	First National Bank, Newton, Tex. ★	53.60	36,420	0.50	70.85

NC Loan Ratio is nonaccurrent loans as a percentage of total assets. **Loan/Asset Ratio** is total loans as a percentage of total assets.

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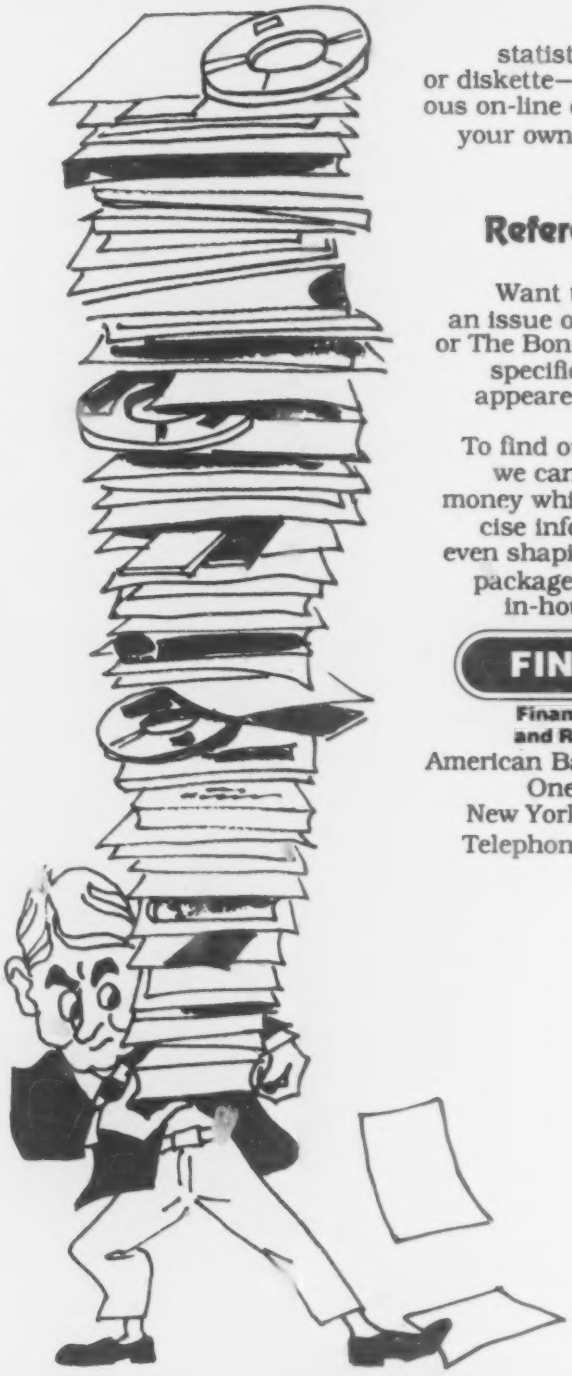

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Slow Growth for Top 100

The dramatic growth of many well-capitalized banks was offset by the shrinkage of weaker competitors

By Steven Lipin

The nation's 100 largest banking companies last year grew at their lowest rate in a decade, as the dramatic growth of many well-capitalized banks was offset by the shrinkage of weaker competitors.

An *American Banker* survey shows that the assets of the top 100 U.S. banking companies grew by a meager 2.3%, closely tracking the 3.1% rise in commercial and industrial loan growth. But the composition of the industry continued to shift, creating a more defined line between the haves and the have-nots.

Many of the nation's most highly regarded institutions achieved substantial growth, including BankAmerica Corp., J.P. Morgan & Co., Wells Fargo & Co., Norwest Corp., and CoreStates Financial Corp. Some, such as First Union Corp., grew through acquisitions; others picked up business from weakened competitors. Almost all of the strong superregionals achieved growth.

On the flip side, companies with credit problems reduced their size last year as they sought to strengthen capital-to-asset ratios. Citicorp shrunk by 5.9% or $13.6 billion, its first asset decline since 1959.

Chase Manhattan Corp.'s assets fell 8.6%, or $9.3 billion, causing it to lose its No. 2 ranking to superstrong BankAmerica, which grew by 12.11%.

Banks in more serious financial straits also shed billions in assets – among them: Southeast Banking Corp. and Bank of Boston Corp.

Total deposits at the nation's top 100 banks grew by 6.1%, reflecting the shift in liability management toward more stable consumer deposits and away from commercial paper and other short-term funding.

Separations Widen

"In the months ahead, the haves are likely to continue to outpace the have-nots as a result of their ability to take on new opportunities," Thomas H. Hanley, a banking analyst at Salomon Brothers, wrote in a recent report.

This Darwinian thesis, that the strong will get stronger and the weak get weaker, was echoed by a yearend survey of treasurers by George Salem, a Prudential Securities analyst.

Mr. Salem wrote that corporations are shifting their banking relationships to higher-quality banks and eschewing riskier institutions. He found that some weaker banks are experiencing a "slow run" that is forcing consolidation.

"Foreign banks and a few money-center and regionals are gaining business at the expense of several U.S. money-centers and regionals," Mr. Salem wrote. He believes that rising bank failures, deposit-insurance reform, and continued profit problems in the industry will accelerate the "flight to quality" by corporations.

Achieving Tighter Focus

BankAmerica grew by leaps and bounds last year, acquiring $13.4 billion deposits from the Resolution Trust Corp. and some of the corresponding assets, a spokesman said. Growth in its retail lending contributed to the $12 billion asset increase, he added.

Underscoring the need for banks to have a more narrow focus, First Interstate sold its credit card and leasing portfolios, its consumer finance unit, and some smaller banks. The assets of the Los Angeles-based banking company fell 13%, or $7.7 billion.

Among other superregionals, Bank of Boston shrunk 17% to $39.17 billion, Shawmut National Corp. fell 14.9% to $23.7 billion, and Southeast Banking slid 18.9% to $13.3 billion.

What growth there was in assets did not come from money-center banks: The top 10 banking companies increased their assets by a mere 0.1%, down from a 7.4% growth in 1989.

The assets of J.P. Morgan and Bankers Trust New York Corp. grew 4.6% and 14.3% respectively, after adding billions of dollars to their trading accounts.

The two banks have gradually reduced the proportion of loans they hold to around 30%, and are increasingly reliant on trading revenues. Morgan grew its trading portfolio by $4.4 billion, while Bankers Trust added $2.5 billion. The remaining $3 billion of Bankers' growth came from an accounting change, a spokesman said.

Despite massive layoffs among money-center banks, total employment at the top 100 bank holding companies (adjusted for mergers) rose 1.4% to 1,082,264 at yearend 1990, from 1,066,896 the year before. □

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Top 100 U.S. Bank Holding Companies

Ranked by Assets Dec. 31, 1990, Compared with December 31, 1989

Rank 12/31/90	Bank Holding Company / Largest Controlled Bank in Deposits	Total Assets 12/31/90	12/31/89	Rank 12/31/89	Gain	Total Deposits 12/31/90	12/31/89	Controlled Banks	Branches
1	Citicorp, New York Citibank NA, New York	216,986,000,000	230,643,000,000	1		142,452,000,000	137,922,000,000	10[1]	321[1]
2	BankAmerica Corp., San Francisco Bank of America NT&SA, San Francisco	110,728,000,000	98,764,000,000	3	+1	92,321,000,000	81,185,000,000	6	1,294
3	Chase Manhattan Corp., New York Chase Manhattan Bank NA, New York	98,064,000,000	107,369,000,000	2		70,713,000,000	69,073,000,000	7	343
4	J.P. Morgan & Co., Inc., New York Morgan Guaranty Trust Co., New York	93,103,154,000	88,963,715,000	4		37,557,187,000	39,157,622,000	2	4
5	Security Pacific Corp., Los Angeles Security Pacific National Bank, Los Angeles	84,731,000,000	83,943,000,000	5		58,191,000,000	52,630,000,000	12	1,000
6	Chemical Banking Corp., New York Chemical Bank, New York	73,019,000,000	71,513,000,000	6		48,951,000,000	50,151,000,000	3	368
7	NCNB Corp., Charlotte, N.C. NCNB Texas National Bank, Dallas	65,284,515,000	66,190,763,000	7		50,222,000,000	48,576,345,000	8	923
8	Bankers Trust New York Corp. Bankers Trust Co., New York	63,590,000,000	55,658,446,000[2]	10	+2	28,588,000,000	26,220,122,000	2	3
9	Manufacturers Hanover Corp., New York Manufacturers Hanover Trust Co., New York	61,530,000,000	60,479,000,000	8		40,196,000,000	41,994,000,000	3	219
10	Wells Fargo & Co., San Francisco Wells Fargo Bank NA, San Francisco	56,196,500,000	48,736,600,000	12	+2	42,685,000,000	36,430,300,000	1	574
11	First Interstate Bancorp., Los Angeles First Interstate Bank of California, Los Angeles	51,356,452,000	59,051,407,000	9		43,140,550,000	46,467,700,000	25	1,056
12	C&S/Sovran Corp, Norfolk, Va. Sovran Bank, NA, Norfolk	51,237,457,000	48,755,051,000[2]	12[2]		38,903,582,000	36,803,196,000[2]	11	1,008
13	First Chicago Corp. First National Bank, Chicago	50,779,000,000	47,907,000,000	13		32,543,000,000	32,935,000,000	24	0
14	PNC Financial Corp, Pittsburgh Pittsburgh National Bank	45,533,465,000	45,660,744,000	14		32,043,485,000	30,120,168,000	24	510
15	Bank of New York Co., Inc. Bank of New York	45,389,851,000	48,856,471,000	11		34,021,263,000	34,927,125,000	2	242
16	First Union Corp., Charlotte, N.C. First Union National Bank, Charlotte	40,780,723,000	32,130,558,000	17	+1	27,680,080,000	21,498,325,000	5	767
17	SunTrust Banks, Inc., Atlanta Trust Company Bank, Atlanta	33,411,094,000	31,043,627,000	19	+2	26,825,944,000	24,961,500,000	16	624
18	Bank of Boston Corp. First National Bank, Boston	32,529,072,000	39,177,911,000	15		26,509,231,000	28,697,359,000	5	266
19	Fleet/Norstar Financial Group, Inc., Providence, R.I. Fleet National Bank, Providence, R.I.	32,507,013,000	33,440,789,000	16		23,190,985,000	21,676,631,000	9	537
20	Barnett Banks, Inc., Jacksonville, Fla. Barnett Bank of South Florida NA, Miami	32,213,885,000	29,006,690,000	23	+3	26,725,773,000	25,055,896,000	32	598
21	Norwest Corp., Minneapolis Norwest Bank Minneapolis NA	30,626,000,000	24,334,700,000	30	+9	20,124,000,000	15,206,100,000	35	287
22	Banc One Corp., Columbus, Ohio Bank One Columbus NA	30,335,995,000	26,552,237,000	26	+4	22,316,018,000	20,952,205,000	51	747
23	Republic New York Corp. Republic National Bank, New York	29,597,001,000	25,466,993,000	28	+5	19,986,814,000	16,524,802,000	2	59
24	First Fidelity Bancorporation, Lawrenceville, N.J. First Fidelity Bank NA, Newark	29,110,344,000	30,727,815,000	20		23,080,110,000	22,872,460,000	8	500
25	Mellon Bank Corp., Pittsburgh Mellon Bank NA, Pittsburgh	28,762,000,000	31,467,000,000	18		22,715,000,000	21,344,000,000	7	388
26	Continental Bank Corp., Chicago Continental Bank NA, Chicago	27,143,000,000	29,549,000,000	22		16,098,000,000	17,176,000,000	1	0
27	NBD Bancorp., Inc., Detroit NBD Bank, NA, Detroit	26,746,599,000	25,771,284,000	27		21,245,990,000	19,806,098,000	15	334
28	MNC Financial, Inc., Baltimore Maryland National Bank, Baltimore	26,375,773,000	20,316,349,000	37	+9	21,202,010,000	12,575,117,000	4	252
29	First Wachovia Corp., Winston-Salem, N.C. Wachovia Bank & Trust Co. NA, Winston-Salem	26,270,848,000	24,049,523,000	31	+2	18,212,412,000	17,386,636,000	3	364
30	National City Corp., Cleveland National City Bank, Cleveland	23,742,625,000	22,971,688,000	34	+4	18,321,068,000	17,264,265,000	18	449
31	Shawmut National Corp., Hartford, Conn. Connecticut National Bank, Hartford	23,703,289,000	27,855,000,000	24		19,555,335,000	18,765,470,000	5	375
32	Midlantic Corp., Edison, N.J. Midlantic National Bank, Newark	23,586,226,000	23,665,536,000	32		20,151,931,000	18,685,627,000	10	482
33	CoreStates Financial Corp, Philadelphia Philadelphia National Bank	23,520,000,000	16,848,649,000	39	+6	16,582,000,000	11,440,636,000	4	355
34	National Westminster Bancorp, Inc., New York National Westminster Bank USA, New York	23,413,112,000	21,772,979,000	35	+1	18,161,865,000	18,014,680,000	2	262
35	Bank of New England Corp., Boston[3] Bank of New England NA, Boston	20,433,677,000	29,772,719,000	21		17,108,435,000	25,529,579,000	3	338
36	Marine Midland Banks, Inc., Buffalo, N.Y. Marine Midland Bank NA, Buffalo	20,106,902,000	27,066,546,000	25		15,829,820,000	18,325,592,000	1	318
37	KeyCorp, Albany, N.Y. Key Bank of Eastern NY, Albany	19,265,728,000	15,461,365,000	41	+4	15,981,810,000	12,453,050,000	15	625
38	First Bank System, Inc., Minneapolis First Bank NA, Minneapolis	19,000,661,000	20,820,243,000	36		14,633,000,000	15,753,107,000	34	117
39	U.S. Bancorp., Portland, Ore. United States National Bank of Oregon, Portland	17,613,089,000	16,975,400,000	38		12,533,901,000	11,432,200,000	8	358
40	Boatmen's Bancshares, Inc., St. Louis, Mo. Boatmen's National Bank, St. Louis	17,468,547,000	14,542,400,000	42	+2	13,665,616,000	10,851,284,000	32	200
41	Society Corp., Cleveland Society National Bank, Cleveland	15,110,246,000	10,903,327,000	56	+15	12,118,114,000	8,424,476,000	6	376
42	First of America Bank Corp., Kalamazoo, Mich. First of America Bank-Southeast Michigan, Kalamazoo	14,038,588,000	12,792,682,000	44	+2	12,541,180,000	11,366,352,000	33	450
43	Southeast Banking Corp., Miami Southeast Bank NA, Miami	13,390,360,000	16,525,300,000	40		11,249,937,000	12,759,800,000	2	236
44	First City Bancorporation of Texas, Inc., Houston First City, Texas-Houston NA	13,343,539,000	14,080,966,000	43		10,272,087,000	10,818,730,000	20	63
45	Comerica, Inc., Detroit Comerica Bank-Detroit	13,300,414,000	12,149,495,000	48	+3	10,754,550,000	9,882,692,000	5	244
46	UJB Financial Corp., Princeton, N.J. UJB/Hackensack	12,817,877,000	12,172,290,000	47	+1	10,628,244,000	9,336,000,000	7	270
47	Harris Bankcorp, Inc., Chicago Harris Trust & Savings Bank, Chicago	12,481,190,000	12,374,355,000	46		9,300,617,000	8,960,304,000	14	40
48	Manufacturers National Corp., Detroit Manufacturers National Bank of Detroit	12,078,295,000	10,304,507,000	58	+10	8,722,139,000	8,365,176,000	8	151
49	Crestar Financial Corp., Richmond Crestar Bank, Richmond	11,881,150,000	11,360,817,000	53	+4	8,506,054,000	8,467,254,000	3	263
50	Meridian Bancorp., Inc., Reading, Pa. Meridian Bank, Reading	11,866,041,000	11,925,145,000	49		9,263,388,000	9,601,788,000	3	215

Sources of Data: American Banker survey and companies' yearend earnings releases. **Assets** and **deposits** include all consolidated subsidiaries, both domestic and foreign. Data for 1989 are as reported in 1990 and have not been restated for acquisitions, mergers, or changes in accounting principals. **Banks Controlled:** includes only domestic commercial banks controlled, according to definitions of Bank Holding Co. Act. **Branches Controlled** are domestic commercial bank branches only. (1)— Does not Citicorp's four thrift units. Including these units, Citicorp has 551 domestic branches. (2)— Bankers Trust restated its 1989 assets to $58,451 million for changes in accounting practices adopted in 1990. (3)— Pro forma. The company was formed on Aug. 31, 1990. (4)— On Jan. 7, 1991, company filed under Chapter 7 of the Federal Bankruptcy Code. The three bank units were ceased by federal regulators and are currently operating as "bridge" banks.

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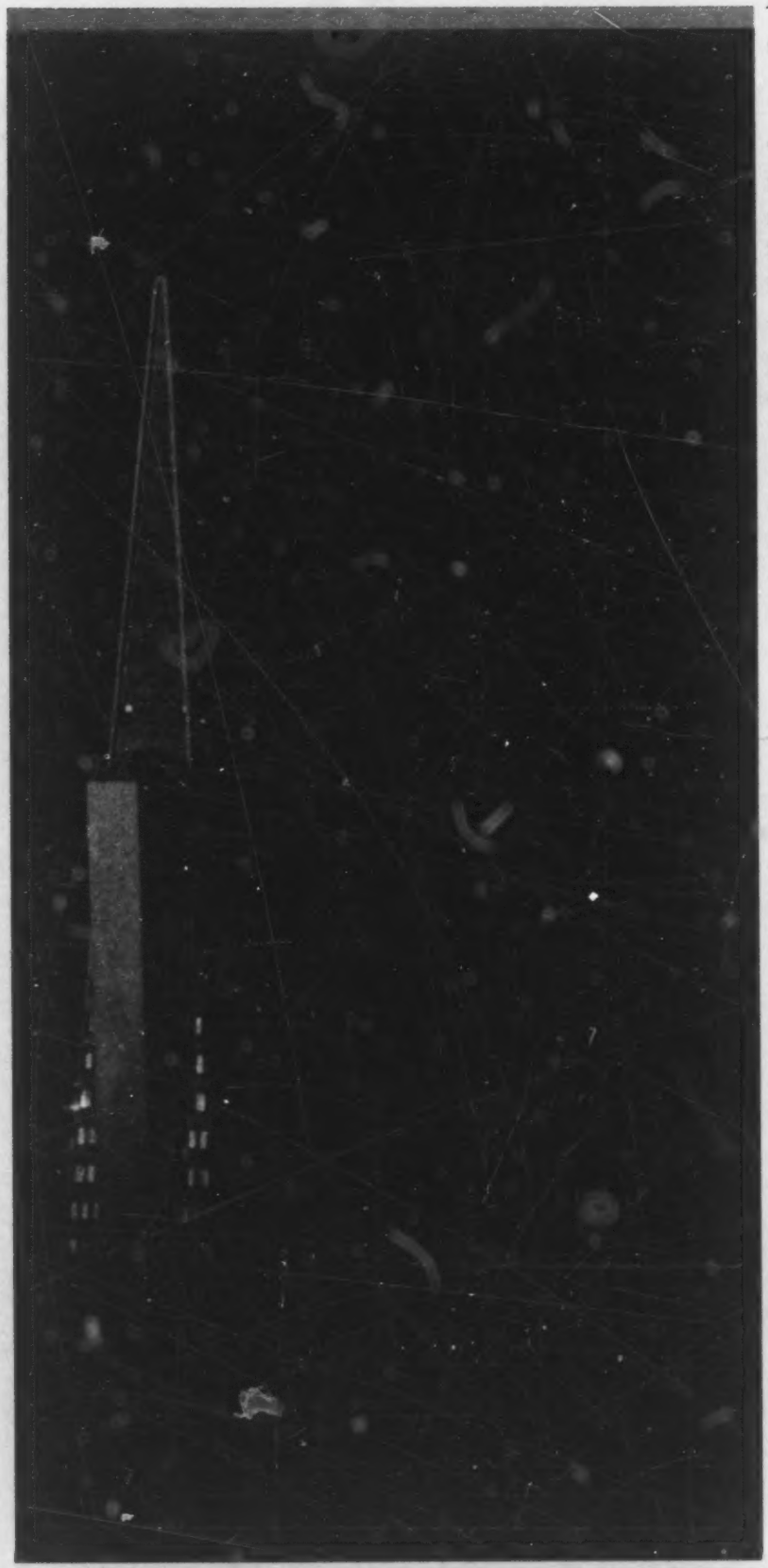

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Top 100 U.S. Bank Holding Companies

Ranked by Assets Dec. 31, 1990, Compared with December 31, 1989

Rank 12/31/90	Bank Holding Company Largest Controlled Bank in Deposits	Total Assets 12/31/90	12/31/89	Rank 12/31/89	Gain	Total Deposits 12/31/90	12/31/89	Controlled Banks	Branches
51	Huntington Bancshares, Inc., Columbus, Ohio Huntington National Bank, Columbus	11,808,785,000	11,679,762,000	50		9,114,900,000	8,589,591,000	9	258
52	Northern Trust Corp., Chicago Northern Trust Co., Chicago	11,789,400,000	10,937,679,000	55	+3	8,109,100,000	7,038,283,000	9	27
53	State Street Boston Corp. State Street Bank & Trust Co., Boston	11,650,918,000	9,983,021,000	60	+7	7,857,837,000	6,178,033,000	1	6
54	Signet Banking Corp., Richmond Signet Bank/Virginia, Richmond	11,405,324,000	12,476,092,000	45		8,344,130,000	7,595,080,000	3	235
55	First American Bankshares, Inc., Washington, D.C. First American Bank of Virginia, McLean	11,234,579,000	11,489,707,000	51		9,044,109,000	8,988,385,000	8	297
56	Ameritrust Corp., Cleveland Ameritrust Co. NA, Cleveland	11,011,123,000	11,233,140,000	54		9,276,759,000	8,790,810,000	6	224
57	Michigan National Corp., Farmington Hills Michigan National Bank, Farmington Hills, Mich.	10,955,873,000	11,479,973,000	52		9,017,729,000	9,295,128,000	2	205
58	Bancorp Hawaii, Inc., Honolulu Bank of Hawaii, Honolulu	10,698,537,000	8,317,114,000	64	+6	8,785,004,000	7,024,285,000	2	67
59	Valley National Corp., Phoenix, Ariz. Valley National Bank, Phoenix	10,550,913,000	10,519,481,000	57		9,628,168,000	9,369,124,000	4	270
60	Dominion Bankshares Corp., Roanoke, Va. Dominion Bank NA, Roanoke	10,369,475,000	10,119,695,000	59		8,035,545,000	7,624,276,000	8	289
61	BayBanks, Inc., Boston BayBank Middlesex, Burlington, Mass.	10,081,993,000	9,913,271,000	61		8,980,310,000	8,784,310,000	7	224
62	Firstar Corp., Milwaukee First Wisconsin National Bank, Milwaukee	9,382,871,000	8,607,873,000	62		7,522,869,000	6,835,281,000	40	133
63	SouthTrust Corp., Birmingham, Ala. SouthTrust Bank of Alabama NA, Birmingham	9,005,864,000	7,763,166,000	68	+5	7,227,977,000	6,054,500,000	43	235
64	BanPonce Corp., Ponce, P.R.[3] Banco Popular de Puerto Rico, San Juan, P.R.	8,983,624,000	3,066,073,000	130	+66	7,422,711,000	2,634,792,000	1	190
65	AmSouth Bancorporation, Birmingham, Ala. AmSouth Bank NA, Birmingham	8,706,106,000	8,565,389,000	63		7,066,944,000	6,872,376,000	4	178
66	BanCal Tri-State Corp., San Francisco Bank of California NA, San Francisco	8,593,528,000	7,888,103,000	66		5,016,071,000	4,529,338,000	1	51
67	Old Kent Financial Corp., Grands Rapids, Mich. Old Kent Bank & Trust Co., Grand Rapids	8,205,041,000	8,127,210,000	65		6,960,865,000	6,780,208,000	19	200
68	First Maryland Bancorp., Baltimore First National Bank of Maryland, Baltimore	8,176,046,000	7,186,938,000	70	+2	5,982,429,000	4,944,177,000	3	140
69	Fifth Third Bancorp, Cincinnati Fifth Third Bank, Cincinnati	7,955,808,000	7,142,972,000	72	+3	6,385,221,000	5,783,527,000	11	214
70	First Empire State Corp., Buffalo, N.Y. Manufacturers & Traders Trust Co., Buffalo	7,715,385,000	6,233,799,000	79	+9	6,201,010,000	4,870,567,000	3	108
71	Integra Financial Corp., Pittsburgh Union National Bank, Pittsburgh	7,627,077,000	6,767,642,000	75	+4	6,668,754,000	5,803,612,000	7	221
72	Mercantile Bancorporation Inc., St. Louis, Mo. Mercantile Bank NA, St. Louis	7,617,155,000	6,942,171,000	74	+2	6,161,410,000	5,447,809,000	26	115
73	Marshall & Ilsley Corp., Milwaukee, Wis. M&I Marshall & Ilsley Bank, Milwaukee	7,460,149,000	7,150,841,000	71		5,979,621,000	5,586,331,000	40	146
74	LaSalle National Corp., Chicago[4] LaSalle National Bank, Chicago	7,372,728,000	3,430,510,000	116	+42	5,735,509,000	2,839,228,000	8	19
75	Hibernia Corp., New Orleans, La. Hibernia National Bank, New Orleans	7,357,850,000	6,698,851,000	76	+1	6,490,528,000	5,889,836,000	2	117
76	South Carolina National Corp., Columbia South Carolina National Bank, Columbia	7,051,309,000	6,215,569,000	80	+4	5,020,264,000	4,667,470,000	1	159
77	Riggs National Corp., Washington, D.C. Riggs National Bank, Washington, D.C.	7,050,802,000	7,337,187,000	69		6,110,594,000	5,976,934,000	3	65
78	Commerce Bancshares, Inc., Kansas City, Mo. Commerce Bank of Kansas City, Mo.	6,709,148,000	5,829,150,000	84	+6	5,764,352,000	4,987,915,000	14	114
79	First Tennessee National Corp., Memphis First Tennessee Bank NA, Memphis	6,707,672,000	6,397,532,000	78		5,343,239,000	4,949,447,000	2	170
80	First Security Corp., Salt Lake City, Utah First Security Bank of Utah NA, Salt Lake City	6,492,618,000	5,794,767,000	85	+5	5,000,400,000	4,149,097,000	4	190
81	First American Corp., Nashville, Tenn. First American National Bank, Nashville	6,480,762,000	7,058,327,000	73		5,556,026,000	5,824,564,000	1	151
82	First Alabama Bancshares, Inc., Montgomery First Alabama Bank, Birmingham	6,344,406,000	5,549,612,000	89	+7	5,353,211,000	4,744,364,000	2	165
83	Star Banc Corp., Cincinnati Star Bank NA, Cincinnati	6,295,384,000	5,949,401,000	83		5,129,756,000	4,973,054,000	15	160
84	INB Financial Corp., Indianapolis INB National Bank, Indianapolis	6,263,450,000	6,014,672,000	82		4,979,104,000	4,570,985,000	5	114
85	United Banks of Colorado, Inc., Denver United Bank of Denver NA	6,258,045,000	6,080,435,000	81		5,214,907,000	4,754,291,000	40	0
86	Central Fidelity Banks Inc., Richmond Central Fidelity Bank, Richmond	6,172,704,000	5,335,200,000	90	+4	4,532,802,000	4,142,304,000	2	196
87	Merchants National Corp., Indianapolis Merchants National Bank, Indianapolis	5,817,767,000	5,576,601,000	87		4,405,735,000	4,122,371,000	17	138
88	First Florida Banks, Inc., Tampa First Florida Bank NA, Tampa	5,779,965,000	5,564,600,000	88		4,937,128,000	4,637,000,000	1	155
89	First Hawaiian, Inc., Honolulu First Hawaiian Bank, Honolulu	5,509,354,000	5,080,061,000	95	+6	4,777,466,000	4,512,310,000	1	47
90	European American Bancorp, New York European American Bank, New York	5,462,937,000	5,763,813,000	86		4,323,017,000	4,604,362,000	1	89
91	First Virginia Banks, Inc., Falls Church First Virginia Bank, Falls Church	5,384,147,000	5,123,964,000	94	+3	4,715,882,000	4,426,663,000	21	307
92	Bank South Corp., Atlanta Bank South NA, Atlanta	5,184,071,000	5,136,197,000	93	+1	4,027,700,000	3,723,366,000	9	140
93	BB&T Financial Corp., Wilson, N.C. Branch Banking & Trust Co., Wilson	5,158,726,000	4,807,836,000	96	+3	4,406,442,000	3,899,428,000	4	184
94	Team Bancshares, Inc., Dallas[5] Team Bank, Fort Worth	4,974,826,000	678,787,000	—		4,200,793,000	580,827,000	1	47
95	City National Corp., Beverly Hills, Calif. City National Bank, Beverly Hills	4,956,398,000	4,696,952,000	97	+2	4,102,098,000	3,853,446,000	1	23
96	Deposit Guaranty Corp., Jackson, Miss. Deposit Guaranty National Bank, Jackson	4,923,048,000	3,744,939,000	110	+14	4,010,147,000	2,943,841,000	3	111
97	Central Bancshares of the South, Inc., Birmingham, Ala. Central Bank of the South, Birmingham	4,914,837,000	4,518,743,000	99	+2	3,522,935,000	3,238,625,000	4	91
98	Mercantile Bankshares Corp., Baltimore Mercantile-Safe Deposit & Trust Co., Baltimore	4,885,569,000	4,018,019,000	105	+7	3,988,118,000	3,367,361,000	18	119
99	First Citizens BancShares, Raleigh, N.C. First-Citizens Bank & Trust Co., Raleigh, N.C.	4,824,742,000	3,693,898,000	111	+12	4,281,667,000	3,238,448,000	1	326
100	Puget Sound Bancorp., Tacoma, Wash. Puget Sound National Bank, Tacoma	4,590,351,000	4,293,645,000	101	+1	3,568,502,000	3,158,982,000	4	111

Sources of Data: American Banker survey and companies' yearend earnings releases. **Assets** and **deposits** include all consolidated subsidiaries, both domestic and foreign. Data for 1989 are as reported in 1990 and have not been restated for acquisitions, mergers, or changes in accounting principals. **Banks Controlled:** includes only domestic commercial banks controlled, according to definitions of Bank Holding Co. Act. **Branches** Controlled are domestic commercial bank branches only. (*)— Merged with Banco Popular de Puerto Rico, San Juan on Dec. 31, 1990. For pro forma 1989 data, see the geographical listing on page 12. (*)— Acquired the $2.9 billion-asset Exchange Bancorp. in Jan. 1990. For pro forma 1989 data, see the geographical listing on page 12. (*)— On Feb. 1, 1990, acquired the $3.8 billion Team Bank NA and merged it with its bank subsidiary, Deposit Guaranty Bank, Dallas, under the new title, Team Bank, Fort Worth. The former Team Bank NA was formed by the FDIC in July 1989 when the FDIC merged the 24 bank units of the former Texas American Bancshares.

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Top 100 US Bank Holding Companies

Listed geographically by order of total assets within states (dollar amounts in millions)

Rank 12/90		Assets 12/31/90	Assets 12/31/89	Employees 12/31/90	Employees 12/31/89
	ALABAMA				
63	SouthTrust Corp.	9,006	7,763	4,675	4,403
66	AmSouth Bancorporation	8,706	8,565	4,778	4,822
82	First Alabama Bancshares, Inc.	6,344	5,550	4,316	3,979
97	Central Bcshs of the South, Inc.	4,915	4,519	2,600	2,417
	ARIZONA				
59	Valley National Corp.	10,551	10,519	7,384	7,354
	CALIFORNIA				
2	BankAmerica Corp.	110,728	98,764	56,349	54,779
5	Security Pacific Corp.	84,731	83,943	41,400	41,117
10	Wells Fargo & Co.	56,198	48,737	21,800	19,500
11	First Interstate Bancorporation	51,356	50,051	35,135	35,850
68	BanCal Tri-State Corp.	8,594	7,868	3,809	3,676
86	City National Corp.	4,956	4,699	2,356	2,207
	COLORADO				
85	United Banks of Colorado, Inc.	6,258	6,080	3,406	3,684
	CONNECTICUT				
31	Shawmut National Corp.	23,703	27,855	11,928	12,019
	DISTRICT OF COLUMBIA				
55	First American Bankshares, Inc.	11,235	11,490	6,284	6,101
77	Riggs National Corp.	7,051	7,337	2,426	2,397
	FLORIDA				
20	Barnett Banks, Inc.	32,214	29,007	18,363	18,109
43	Southeast Banking Corp.	13,390	16,525	7,569	8,147
88	First Florida Banks, Inc.	5,780	5,565	4,129	4,065
	GEORGIA				
17	SunTrust Banks, Inc.	33,411	31,044	19,739	20,023
92	Bank South Corp.	5,184	5,136	2,987	3,010
	HAWAII				
58	Bancorp Hawaii, Inc.	10,899	8,317	4,066	3,683
89	First Hawaiian, Inc.	5,509	5,080	2,298	2,281
	ILLINOIS				
13	First Chicago Corp.	50,779	47,907	17,400	16,500
26	Continental Bank Corp.	27,143	29,549	5,724	7,560
47	Harris Bankcorp, Inc.	12,481	12,374	5,274	5,356
62	Northern Trust Corp.	11,789	10,936	5,786	5,406
74	LaSalle National Corp.	7,373	6,655[1]	2,497	2,719[1]
	INDIANA				
64	INB Financial Corp.	6,263	6,015	3,278	3,007
87	Merchants Nat'l Corp.	5,818	5,577	3,325	3,315
	LOUISIANA				
78	Hibernia Corp.	7,358	6,699	3,771	2,901
	MARYLAND				
28	MNC Financial, Inc.	26,376	20,316	12,911[2]	9,300
69	First Maryland Bancorp.	8,176	7,187	4,200	4,069
98	Mercantile Bkshs Corp.	4,886	4,018	2,659	2,512
	MASSACHUSETTS				
18	Bank of Boston Corp.	32,529	39,178	17,400	18,800
36	Bank of New England Corp.	20,434	29,773	12,953[3]	16,821
53	State Street Boston Corp.	11,651	9,983	8,666	7,451
61	BayBanks, Inc.	10,082	9,913	5,733	5,748
	MICHIGAN				
27	NBD Bancorp, Inc.	26,747	25,771	12,490	12,387
42	First of America Bank Corp.	14,039	12,793	10,387	9,777
45	Comerica, Inc.	13,300	12,149	6,775	6,604
48	Manufacturers National Corp.	12,078	10,305	6,149	5,784
57	Michigan National Corp.	10,956	11,480	5,700	6,043
67	Old Kent Financial Corp.	8,205	8,127	4,529	4,430
	MINNESOTA				
21	Norwest Corp.	30,626	24,335	20,200	16,148
38	First Bank System, Inc.	19,001	20,820	9,475	10,667
	MISSISSIPPI				
96	Deposit Guaranty Corp.	4,923	3,745	2,554	2,220
	MISSOURI				
40	Boatmen's Bancshares, Inc.	17,469	14,542	8,393	8,402
72	Mercantile Bancorporation Inc.	7,617	6,942	4,430	4,463
76	Commerce Bancshares, Inc.	6,709	5,829	3,762	3,532
	NEW JERSEY				
54	First Fidelity Bancorporation	29,110	30,728	11,415	14,400
32	Midlantic Corp.	23,586	23,686	10,935	11,384
44	U.S Financial Corp.	12,818	12,172	6,375	6,354
	NEW YORK				
1	Citicorp	216,986	230,843	95,000	92,000
3	Chase Manhattan Corp.	98,064	107,389	39,480	40,594
4	J.P. Morgan & Co., Inc.	93,103	88,964	12,988	14,207
6	Chemical Banking Corp.	73,019	71,513	26,889	29,139
8	Bankers Trust New York Corp.	63,596	55,858	13,522	13,230
9	Manufacturers Hanover Corp.	61,530	60,479	19,177	20,034
15	Bank of New York Co., Inc.	45,380	46,856	13,847	14,883
23	Republic New York Corp.	29,597	25,467	4,567	3,700
34	National Westminster Bancorp, Inc.	23,413	21,775	7,820	8,080
35	Marine Midland Banks, Inc.	20,107	27,067	11,126	13,345
37	KeyCorp	19,285	15,461	11,081	10,372
70	First Empire State Corp.	7,715	6,234	2,863	2,347
90	European American Bancorp	5,463	5,764	2,466	2,485
	NORTH CAROLINA				
7	NCNB Corp.	65,286	66,191	28,986	27,399
16	First Union Corp.	40,781	32,131	20,521	17,733
29	First Wachovia Corp.	26,271	24,050	12,963	13,113
83	BB&T Financial Corp.	5,159	4,808	2,934	2,846
99	First Citizens BancShares	4,825	3,894	3,462	3,476
	OHIO				
22	Banc One Corp.	30,936	26,552	19,258	17,600
30	National City Corp.	23,743	22,972	13,979	15,180
41	Society Corp.	15,110	10,955	8,752	5,935
51	Huntington Bancshares, Inc.	11,809	11,680	6,103	5,886
56	Ameritrust Corp.	11,011	11,233	6,175	6,105
60	Fifth Third Bancorp	7,956	7,143	4,525	3,900
63	Star Banc Corp.	6,295	5,949	3,566	3,580
	OREGON				
39	U.S. Bancorp.	17,613	16,975	10,165	9,721
	PENNSYLVANIA				
14	PNC Financial Corp	45,533	45,861	18,100	17,881
25	Mellon Bank Corp.	28,762	31,467	16,500	15,300
33	CoreStates Financial Corp	23,520	16,849	12,816	9,756
50	Meridian Bancorp., Inc.	11,866	11,925	5,858	6,894
71	Integra Financial Corp.	7,627	6,788	4,109	3,855
	PUERTO RICO				
64	BanPonce Corp.	8,984	8,986[4]	6,968	7,216[4]
	RHODE ISLAND				
19	Fleet/Norstar Financial Group, Inc.	32,507	33,441	18,602	18,789
	SOUTH CAROLINA				
76	South Carolina National Corp.	7,051	6,216	3,901	3,887
	TENNESSEE				
79	First Tennessee National Corp.	6,709	6,366	3,881	3,977
81	First American Corp.	6,480	7,056	3,530	3,934
	TEXAS				
44	First City Bancorp. of Texas, Inc.	13,344	14,081	6,461	6,904
94	Team Bancshares, Inc.	4,975	679	2,899	421
	UTAH				
80	First Security Corp.	6,493	5,795	4,697	4,097
	VIRGINIA				
12	C&S/Sovran Corp	51,237	48,755[5]	30,056	30,057[5]
49	Crestar Financial Corp.	11,881	11,361	6,029	6,029
54	Signet Banking Corp.	11,405	12,476	5,330	5,677
60	Dominion Bankshares Corp.	10,369	10,120	5,340	5,599
86	Central Fidelity Banks Inc.	6,173	5,335	3,209	3,477
91	First Virginia Banks, Inc.	5,384	5,124	4,509	4,462
	WASHINGTON				
100	Puget Sound Bancorp.	4,590	4,294	2,733	2,572
	WISCONSIN				
82	Firstar Corp.	9,383	8,838	6,201	6,186
73	Marshall & Ilsley Corp.	7,460	7,151	5,411	5,400
	Totals for Top 100 Firms of 1990	**$2,330 bil.**	**$2,291 bil.**	**1,562,394**	**1,666,286**

Data Sources: American Banker survey, annual reports and federal regulatory data. **Employees:** Full-time equivalent employees, unless otherwise noted. (1)— Combine (pro forma) data including Exchange Bancorp, which was acquired in Jan. 1990. (2)— Data are as of 9/30/90. (3)— Combine (pro forma) data including Banco Popular de Puerto Rico, which was merge into BanPonce Corp. on Dec. 31, 1990. (4)— Pro forma data. Company was formed on Aug. 31, 1990.

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The 10 Largest Banks Not Controlled by a U.S. Bank Holding Company

Listed in order of total assets on Dec. 31, 1990 (dollar amounts in millions)

Name of Bank	Assets 12/31/90	Deposits 12/31/90	Net Income 1990	Tier 1 Capital 12/31/90	Name of Parent Company
Union Bank, San Francisco	16,313	11,922	146.5	883.1	Bank of Tokyo Ltd., Japan
American Express Centurion Bank, Newark, Del.	9,370	2,532	96.9	529.4	American Express Travel Related Services, New York (a)
Boston Safe Deposit & Trust Co. (b)	9,330	7,796	(93.5)	839.6	Shearson Lehman Hutton Inc., New York (a)
Bank of Tokyo Trust Co., New York	8,771	4,735	31.4	431.8	Bank of Tokyo Ltd., Japan
Sanwa Bank California, San Francisco	7,140	5,241	35.2	561.4	Sanwa Bank Ltd., Osaka, Japan
Greenwood Trust Co., New Castle, Del.	7,056	4,816	166.5	619.4	Dean Witter Financial Services Group, New York (c)
Israel Discount Bank of New York	4,852	4,463	20.3	285.6	Israel Discount Bank Ltd., Tel Aviv
Sumitomo Bank of California, San Francisco	4,795	4,239	44.9	264.7	Sumitomo Bank Ltd., Osaka, Japan
Industrial Bank of Japan Trust Co., New York	4,350	2,157	15.9	434.2	Industrial Bank of Japan, Ltd., Tokyo
Wilmington Trust Company, Del.	3,834	2,853	67.0	295.5	

Data source: American Banker survey. **Table explained:** A list of banks that do not appear on the Top 100 Bank Holding Companies listing, because their parent companies are not U.S. bank holding companies. **(a)**— An American Express Co. subsidiary. **(b)**— The bank is a wholly owned subsidiary of Boston Co. Inc. That company, in turn, is owned by Shearson Lehman Hutton Inc. **(c)**— A subsidiary of Sears, Roebuck & Co., Chicago.

BANK HOLDING COMPANIES

Top 100 Earners in Banking

Banks and bank holding companies ranked by 1990 net income

Bank 1990		Net Income For Full Year 1990	1989	Rank 1989	Gain in Rank	Adjusted Net Income 1990	1989	Profitability Ratios Return on Assets 1990	1989	Return on Equity 1990	1989
1	J.P. Morgan & Co., Inc., New York (c)	1,005,236,000	(1,275,018,000)	...		775,000,000	(1,275,018,000)	0.98	(1.28)	21.90	(24.34)
2	BankAmerica Corp., San Francisco (c)	877,000,000	820,000,000	1		1,116,000,000	830,000,000	0.82	0.85	16.40	17.17
3	Wells Fargo & Co., San Francisco (d)	711,500,000	801,100,000	3		642,900,000	801,100,000	1.39	1.26	25.07	24.46
4	Bankers Trust New York Corp. (c)	665,000,000	(979,883,000)	...		665,000,000	(979,883,000)	1.04	(1.62)	26.74	(31.58)
5	First Interstate Bancorp., Los Angeles (c)	468,750,000	(151,914,000)	...		413,050,000	(151,914,000)	0.86	(0.22)	19.56	(7.35)
6	Citicorp, New York (c)	458,000,000	498,000,000	4		318,000,000	498,000,000	0.20	0.23	3.75	4.25
7	Chemical Banking Corp., New York (c)	450,300,000	(462,200,000)	...		420,100,000	(462,200,000)	0.37	(0.62)	7.45	(18.96)
8	Banc One Corp., Columbus, Ohio (c)	423,373,000	362,868,000	8		423,373,000	348,242,000	1.53	1.42	16.24	16.79
9	NCNB Corp., Charlotte, N.C. (c)	365,699,000	447,089,000	5		365,699,000	447,089,000	0.57	0.74[1]	12.01	20.45
10	SunTrust Banks, Inc., Atlanta (c)	350,370,000	337,318,000	10		350,370,000	323,590,000	1.13	1.16	15.97	16.88
11	Bank of New York Co., Inc. (c)	308,319,000	50,742,000	73	+ 62	308,319,000	50,742,000	0.83	0.10	11.31	0.74
12	First Union Corp., Charlotte, N.C. (c)	304,310,000	256,191,000	16	+4	304,310,000	256,191,000	0.79	0.84	12.50	12.77
13	First Wachovia Corp., Winston-Salem, N.C. (c)	297,216,000	268,973,000	12		297,216,000	268,973,000	1.23	1.19	16.36	16.46
14	Norwest Corp., Minneapolis (c)	290,800,000	237,000,000	18	+4	280,800,000	237,000,000	1.06	1.06	19.61	19.62
15	NBD Bancorp., Inc., Detroit (c)	274,801,000	258,808,000	14		274,801,000	258,808,000	1.06	1.07	15.39	16.19
16	National City Corp., Cleveland (c)	233,541,000	283,320,000	13		233,541,000	283,320,000	1.02	1.24	14.95	18.62
17	CS&S/Boveren Corp, Norfolk, Va. (c)	229,016,000	507,224,000[‡]	4[‡]		185,404,000	N.A.	0.46	1.11[‡]	7.19	17.66[‡]
18	First Chicago Corp. (c)	222,100,000	358,700,000	9		148,100,000	451,100,000	0.47	0.74	9.37	15.52
19	Republic New York Corp. (c)	201,220,000	23,997,000	122	+103	201,220,000	23,997,000	0.65	0.09	14.50	0.11
20	U.S. Bancorp., Portland, Ore. (c)	182,726,000	150,800,000	25	+5	163,079,000	150,800,000	1.05	1.00	16.29	15.13
21	Mellon Bank Corp., Pittsburgh (c)	174,000,000	181,000,000	23	+2	100,000,000	181,000,000	0.58	0.59	9.28	14.09
22	Greenwood Trust Co., New Castle, Del. (e)	166,546,000	97,132,000	42	+ 20	166,546,000	97,132,000	2.49	1.44	27.90	23.83
23	Security Pacific Corp., Los Angeles (c)	161,300,000	740,600,000	2		161,300,000	740,600,000	0.18	0.90	2.85	18.78
24	Society Corp., Cleveland (c)	157,863,000	110,039,000	36	+ 11	153,554,000	109,312,000	1.03	1.11	16.17	15.49
25	KeyCorp, Albany, N.Y. (c)	148,390,000	136,925,000	28	+3	148,390,000	125,298,000	0.89	0.93	14.50	14.55
26	Union Bank, San Francisco (f)	146,465,000	138,926,000	27	+1	146,465,000	138,926,000	0.92	0.95	16.23	17.46
27	Manufacturers Hanover Corp., New York (c)	139,000,000	(586,000,000)	...		187,000,000	(1,559,000,000)	0.21	(0.72)	3.04	(19.39)
28	Boatmen's Bancshares, Inc., St. Louis, Mo. (c)	135,421,000	129,243,000	29	+1	135,241,000	129,243,000	0.92	0.91	12.11	12.08
29	First of America Bank Corp., Kalamazoo, Mich. (c)	131,633,000	122,877,000	31	+2	131,633,000	115,412,000	1.01	1.00	14.75	14.41
30	First Bank System, Inc., Minneapolis (c)	130,800,000	2,425,000	...		130,800,000	2,425,000	0.68	0.01	11.95	(1.86)
31	Comerica, Inc., Detroit (c)	128,454,000	77,613,000	50	+ 19	128,454,000[r]	77,613,000	1.06	0.69	17.67	11.74
32	Fifth Third Bancorp, Cincinnati (c)	120,411,000	106,318,000	36	+4	120,411,000	106,318,000	1.64	1.62	16.20	16.50
33	State Street Boston Corp. (d)	117,327,000	104,032,000	39	+6	117,327,000	104,032,000	1.15	1.29	18.14	18.74
34	Northern Trust Corp., Chicago (c)	115,400,000	103,800,000	41	+7	111,900,000	94,400,000	0.99	1.08	19.76	23.79
35	CoreStates Financial Corp, Philadelphia (c)	112,500,000	198,686,000	21		120,100,000	198,686,000	0.50	1.22	7.68	16.78
36	Manufacturers National Corp., Detroit (c)	108,221,000	107,280,000	38	+2	108,221,000	107,280,000	1.00	1.08	15.68	17.45
37	Barnett Banks, Inc., Jacksonville, Fla. (c)	101,171,000	256,655,000	15		101,171,000	241,089,000	0.33	0.94	6.24	15.99
38	Firstar Corp., Milwaukee (c)	97,558,000	87,197,000	45	+7	97,558,000	87,197,000	1.14	1.11	16.35	16.62
39	American Express Centurion Bank, Newark, Del (g)	96,909,000	65,016,000	56	+ 17	96,909,000	65,016,000	1.07[n]	0.78[n]	19.99[n]	16.10[n]
40	Bancorp Hawaii, Inc., Honolulu (c)	95,688,000	79,861,000	49	+9	95,688,000	79,861,000	1.04	1.14	17.06	17.95
41	Continental Bank Corp., Chicago (d)	88,000,000[a]	147,300,000[a]	26		38,700,000	286,100,000	0.25[a]	0.52[a]	2.95[a]	8.62[a]
42	Old Kent Financial Corp., Grands Rapids, Mich. (c)	87,476,000	85,397,000	47	+5	88,532,000	85,397,000	1.10	1.07	14.93	15.29
43	Huntington Bancshares, Inc., Columbus, Ohio (c)	85,211,000	107,978,000	37		85,211,000	107,978,000	0.73	1.02	11.05	15.81
44	Harris Bankcorp, Inc., Chicago (c)	80,019,000	52,294,000	72	+ 28	80,019,000	52,294,000	0.65	0.45	10.56	7.31
45	AmSouth Bancorporation, Birmingham, Ala. (c)	76,699,000	63,168,000	58	+ 13	76,699,000	63,168,000	0.90	0.76	13.49	11.49
46	LaSalle National Corp., Chicago (c,h)	76,244,000	35,143,000	90	+ 44	76,244,000	35,143,000	1.15	1.12	15.48	16.65
47	First Hawaiian, Inc., Honolulu (d)	71,472,000	57,435,000	69	+ 22	71,472,000	57,435,000	1.35	1.29	20.29	22.15
48	Marshall & Ilsley Corp., Milwaukee, Wis. (c)	71,334,000	85,448,000	46		72,788,000	85,448,000	1.00	1.26	12.14	16.02
49	PNC Financial Corp, Pittsburgh (c)	70,912,000	377,440,000	6		70,912,000	377,440,000	0.18	0.90	2.46	13.80
50	SouthTrust Corp., Birmingham, Ala. (c)	69,708,000	72,775,000	52	+2	69,708,000	72,775,000	0.85	1.03	13.29	15.44
51	First Alabama Bancshares, Inc., Montgomery (c)	68,894,000	62,634,000	60	+9	68,894,000	62,634,000	1.23	1.20	13.64	13.25
52	Mercantile Bankshares Corp., Baltimore (c)	68,856,000	62,035,000	61	+9	68,856,000	62,035,000	1.56	1.70	14.74	16.30
53	Wilmington Trust Co., Del.	67,038,000	59,423,000	63	+ 10	67,038,000	59,423,000	1.87	1.91	24.46	24.36
54	First Virginia Banks, Inc., Falls Church (c)	65,111,000	67,374,000	54		65,079,000	66,400,000	1.25	1.39	13.59	15.55
55	Star Banc Corp., Cincinnati (c)	64,889,000	58,003,000	68	+ 13	62,641,000	58,003,000	1.08	1.02	13.39	12.95
56	BanPonce Corp., Ponce, P.R. (d,i)	63,366,000	20,531,000	133	+ 77	63,366,000	20,531,000	1.09	0.69	15.55	12.14
57	Crestar Financial Corp., Richmond (c)	61,145,000	103,848,000	40		61,145,000	103,848,000	0.52	0.97	7.99	15.06
58	Commerce Bancshares, Inc., Kansas City, Mo. (c)	57,509,000	59,000,000	67	+9	57,509,000	59,000,000	1.00	1.09	13.46	15.14
59	Mercantile Bancorporation Inc., St. Louis, Mo. (c)	56,716,000	522,000	...		56,716,000	522,000	0.81	0.01	13.40	0.12
60	Central Fidelity Banks Inc., Richmond (c)	55,753,000	54,384,000	71	+ 11	55,753,000	54,384,000	1.02	1.14	14.47	15.04
61	First Empire State Corp., Buffalo, N.Y. (c)	53,942,000	50,706,000	74	+ 13	53,942,000	50,706,000	0.79	0.85	13.00	12.87
62	BB&T Financial Corp., Wilson, N.C. (c)	53,615,000	44,245,000	78	+ 16	53,615,000	44,245,000	1.05	0.96	15.01	15.09
63	South Carolina National Corp., Columbia (d)	49,873,000	59,176,000	64		52,725,000	59,176,000	0.87	1.02	13.08	14.43
64	Central Bancshares of the South, Inc., Birmingham, Ala. (c)	46,872,000	41,918,000	82	+ 18	43,872,000	41,918,000	1.04	0.98	15.41	14.13
65	Meridian Bancorp., Inc., Reading, Pa. (c)	46,457,000[p]	91,462,000	44		37,969,000	88,112,000	0.19[p]	0.89	3.14[p]	13.45
66	Michigan National Corp., Farmington Hills (c)	46,014,000	187,264,000	22		46,014,000	178,939,000	0.42	1.69	6.49	29.08
67	First Tennessee National Corp., Memphis (c)	47,865,000	28,790,000	105	+ 38	46,530,000	33,705,000	0.74	0.47	12.33	7.68
68	Puget Sound Bancorp., Tacoma, Wash. (c)	46,243,000	27,917,000	113	+ 45	46,243,000	27,917,000	1.05	0.69	15.50	9.80
69	First Security Corp., Salt Lake City, Utah (c)	45,715,000	43,135,000	80	+ 11	45,715,000	43,135,000	0.72	0.80	9.74	10.72
70	Dauphin Deposit Corp., Harrisburg, Pa. (c)	45,368,000	44,385,000	77	+7	45,368,000	44,385,000	1.39	1.39	15.86	15.88
71	Sumitomo Bank of California, San Francisco (j)	44,904,000	33,980,000	93	+ 22	44,904,000	33,980,000	0.98	0.84	18.02	16.31
72	City National Corp., Beverly Hills, Calif. (d)	43,997,000	59,111,000	65		41,535,000	55,687,000	0.96	1.42	14.09	22.70
73	First Maryland Bancorp., Baltimore (c)	43,541,000	73,373,000	51		43,541,000	73,373,000	0.59	1.12	8.41	16.38
74	West One Bancorp, Boise, Idaho (c)	42,561,000	33,605,000	95	+ 21	42,561,000	30,680,000	0.97	0.84	14.68	13.06
75	Signet Banking Corp., Richmond (c)	41,378,000	123,320,000	30		39,378,000	119,820,000	0.34	1.06	5.48	17.12
76	INB Financial Corp., Indianapolis (c)	40,627,000	59,109,000	66		40,627,000	59,109,000	0.69	1.05	9.39	14.23
77	United Missouri Bancshares, Inc., Kansas City (c)	37,159,000	37,622,000	87	+10	37,159,000	37,622,000	0.94	1.09	11.31	12.74
78	Valley Capital Corp., Las Vegas, Nev. (c)	36,892,000	34,598,000	91	+ 13	36,892,000	32,630,000	1.21	1.36	20.22	21.00
79	First USA Bank, Wilmington, Del. (k)	35,977,000	22,958,000	128	+ 49	35,977,000	22,958,000	2.35	1.44	20.89	14.51
80	Seiwa Bank California, San Francisco (j)	35,182,000	14,342,000	...		35,182,000	14,342,000	0.50	0.22	6.30	3.20
81	Synovus Financial Corp., Columbus, Ga. (c)	35,059,000	31,412,000	100	+ 19	35,059,000	31,026,000	1.30	1.50	16.35	18.02
82	First Bancorporation of Ohio, Akron (c)	34,912,000	38,583,000	86	+4	34,912,000	38,583,000	0.97	1.19	11.66	13.56
83	First Deposit National Bank, Tilton, N.H. (m)	34,503,000	43,684,000	79		34,503,000	43,684,000	2.36	2.89	35.58	49.80
84	First National of Nebraska, Inc., Omaha (c)	33,217,000	28,123,000	111	+ 27	33,217,000	28,123,000	1.50	1.51	23.20	24.34
85	Liberty National Bancorp., Inc., Louisville, Ky. (c)	32,790,000	33,171,000	97	+ 12	32,790,000	33,171,000	0.92	1.03	12.50	14.51
86	Keystone Financial, Inc., Harrisburg, Pa. (c)	32,270,000	29,646,000	104	+ 18	32,270,000	29,646,000	1.23	1.18	15.31	15.07
87	Bank of Tokyo Trust Co., New York (f)	31,434,000	24,849,000	118	+ 31	31,434,000	24,849,000	0.36	0.32	7.43	6.07
88	Security Bancorp, Inc., Southgate, Mich. (c)	30,275,000	28,631,000	107	+ 19	30,275,000	28,631,000	1.11	1.09	18.01	18.62
89	Trustmark Corp., Jackson, Miss. (d)	29,077,000	28,057,000	112	+ 23	29,077,000	28,057,000	0.86	0.93	12.05	12.80
90	Valley Bancorporation, Appleton, Wis. (c)	29,028,000	29,686,000	103	+ 13	29,028,000	29,686,000	0.86	1.00	11.86	13.18
91	First Citizens Bancshares, Raleigh, N.C. (d)	28,400,000	27,141,000	114	+ 23	28,400,000	27,141,000	0.71	0.77	11.79	12.07
92	First National Bank, Anchorage, Alaska	27,452,000	17,027,000	149	+ 57	27,452,000	17,027,000	2.41	1.76	14.21	10.54
93	Farmers & Merchants Bank, Long Beach, Calif.	27,384,000	25,361,000	117	+24	27,384,000	25,361,000	2.02	2.15	12.39	13.33
94	Valley National Bancorp, Wayne, N.J. (c)	27,130,000	33,896,000	94		26,921,000	33,896,000	1.47	1.95	15.04	20.47
95	Zions Bancorporation, Salt Lake City, Utah (c)	26,640,000	13,933,000	...		26,640,000	13,933,000	0.87	0.62	15.32	11.10
96	Citizens Bancorp, Laurel, Md. (c)	26,266,000	32,908,000	98	+2	26,398,000	32,908,000	1.05	1.55	10.44	13.84
97	Integra Financial Corp., Pittsburgh (c)	26,108,000	35,636,000	89		26,108,000	30,378,000	0.36	0.54	4.85	6.52
98	Key Centurion Bancshares, Inc., Charleston, W. Va. (c)	25,701,000	24,604,000	119	+ 21	25,701,000	22,877,000	1.08	1.11	10.70	10.88
99	National Commerce Bancorporation, Memphis (c)	25,686,000	23,321,000	127	+ 28	25,686,000	23,321,000	1.37	1.39	18.71	19.28
100	National Bancorp of Alaska, Anchorage (d)	25,512,000	22,716,000	129	+ 29	25,512,000	22,716,000	1.24	1.10	12.32	12.26

Sources of data: American Banker questionnaire and banks' yearend earnings releases. Top 100 earners based on net income for banks and bank holding companies. **Net income** is income after taxes, loan loss provisions, and minority interest but before preferred dividends and extraordinary items. Also excluded is income from discontinued operations. The 1989 net income is as reported in 1990 and has not been restated. **Adjusted net income** is net income excluding nonrecurring items such as gains (losses) from sales of buildings, branches, subsidiaries, securities sold to settle loans or debt; proceeds from equity/debt swaps; and venture capital profits (losses). All nonrecurring items are on an after-tax basis, wherever possible. Please note: Net income for 1989 and 1988 excludes the extraordinary credit resulting from the utilization of tax loss carryforward, wherever possible. **Profitability ratios** (on a GAAP basis, wherever possible): **Return on assets** is net income, as defined above, divided by average assets. **Return on equity** is the return on average common equity. (*)— This is ROA on a GAAP basis. The ratio reported by the bank was 1.01%. (**)— Net income is before losses from discontinued operations, but profitability ratios are based on net income including losses from discontinued operations. (*)— Net income excludes $25.96 million loss from discontinued title insurance operations, but profitability ratios are based on net income after losses from discontinued operations. (pp)— Pro forma. (*)— Calculated by American Banker (ss)— A multi-bank holding company. (sb)— A one-bank holding company. (sp)— The "Discover Card" credit card bank. A subsidiary of Dean Witter Financial Services Group, New York, which in turn, is a subsidiary of Sears, Roebuck & Co., Chicago. (h)— A subsidiary of Bank of Tokyo Ltd. (g)— The "Optima Card" credit card bank. A subsidiary of American Express Travel Related Services, an American Express Company. (b)— Acquired Exchange Bancorp. in Jan. 1990. (j)— Merged with Banco Popular de Puerto Rico, San Juan, on Dec. 31, 1990. (j)— A subsidiary of Sumitomo Bank Ltd., Osaka, Japan. (k)— A credit card bank subsidiary of First USA Inc., Dallas. (n)— A subsidiary of Sanwa Bank Ltd., Osaka, Japan. (ss)— The consumer credit bank subsidiary of Capital Holding Corp., Louisville, Ky. (r)— Revised since publication on April 11, 1991.

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Top 100 Earners in Banking in 1990

Listed in order of their returns on assets and equity within peer groups

Return on Average Assets (%)

1990 ROA Rank		1990 ROA%
	MONEY CENTERS	
1	Bankers Trust New York Corp.	1.04
2	J.P. Morgan & Co., Inc., New York	0.98
3	Republic New York Corp.	0.65
4	First Chicago Corp.	0.47
5	Chemical Banking Corp., New York	0.37
6	Continental Bank Corp., Chicago	0.25
7	Manufacturers Hanover Corp., New York	0.21
8	Citicorp, New York	0.20
	SUPERREGIONALS	
1	Banc One Corp., Columbus, Ohio	1.53
2	Wells Fargo & Co., San Francisco	1.39
3	First Wachovia Corp., Winston-Salem, N.C.	1.23
4	SunTrust Banks, Inc., Atlanta	1.13
5	NBD Bancorp., Inc., Detroit	1.06
5	Norwest Corp., Minneapolis	1.06
7	National City Corp., Cleveland	1.02
8	First Interstate Bancorp., Los Angeles	0.86
9	BankAmerica Corp., San Francisco	0.82
10	First Union Corp., Charlotte, N.C.	0.79
11	Bank of New York Co., Inc.	0.63
12	Mellon Bank Corp., Pittsburgh	0.58
13	NCNB Corp., Charlotte, N.C.	0.57
14	CoreStates Financial Corp, Philadelphia	0.50
15	C&S/Sovran Corp, Norfolk, Va.	0.46
16	Barnett Banks, Inc., Jacksonville, Fla.	0.33
17	Security Pacific Corp., Los Angeles	0.18
18	PNC Financial Corp, Pittsburgh	0.16
	ASSETS BETWEEN $10 BILLION & $90 BILLION	
1	State Street Boston Corp.	1.15
2	Comerica, Inc., Detroit	1.08
3	U.S. Bancorp., Portland, Ore.	1.05
4	Bancorp Hawaii, Inc., Honolulu	1.04
5	Society Corp., Cleveland	1.03
6	First of America Bank Corp., Kalamazoo, Mich.	1.01
7	Manufacturers National Corp., Detroit	1.00
8	Northern Trust Corp., Chicago	0.99
9	Boatmen's Bancshares, Inc., St. Louis, Mo.	0.92
9	Union Bank, San Francisco	0.92
11	KeyCorp, Albany, N.Y.	0.89
12	Huntington Bancshares, Inc., Columbus, Ohio	0.73
13	First Bank System, Inc., Minneapolis	0.66
14	Harris Bankcorp, Inc., Chicago	0.65
15	Crestar Financial Corp., Richmond	0.52
16	Michigan National Corp., Farmington Hills	0.42
17	Signet Banking Corp., Richmond	0.34
18	Meridian Bancorp., Inc., Reading, Pa.	0.19
	ASSETS BETWEEN $5 BILLION AND $10 BILLION	
1	Greenwood Trust Co., New Castle, Del.	2.49
2	Fifth Third Bancorp, Cincinnati	1.84
3	First Hawaiian, Inc., Honolulu	1.36
4	First Virginia Banks, Inc., Falls Church	1.25
5	First Alabama Bancshares, Inc., Montgomery	1.23
6	LaSalle National Corp., Chicago	1.15
7	Firstar Corp., Milwaukee	1.14
8	Old Kent Financial Corp., Grands Rapids, Mich.	1.10
9	BanPonce Corp., Ponce, P.R.	1.09
10	Star Banc Corp., Cincinnati	1.08
11	American Express Centurion Bank, Newark, Del	1.07
12	BB&T Financial Corp., Wilson, N.C.	1.05
13	Central Fidelity Banks Inc., Richmond	1.02
14	Commerce Bancshares, Inc., Kansas City, Mo.	1.00
14	Marshall & Ilsley Corp., Milwaukee, Wis.	1.00
16	AmSouth Bancorporation, Birmingham, Ala.	0.90
17	South Carolina National Corp., Columbia	0.87
18	SouthTrust Corp., Birmingham, Ala.	0.85
19	Mercantile Bancorporation Inc., St. Louis, Mo.	0.81
20	First Empire State Corp., Buffalo, N.Y.	0.79
21	First Tennessee National Corp., Memphis	0.74
22	First Security Corp., Salt Lake City, Utah	0.72
23	INB Financial Corp., Indianapolis	0.69
24	First Maryland Bancorp., Baltimore	0.59
25	Sanwa Bank California, San Francisco	0.50
26	Bank of Tokyo Trust Co., New York	0.36
26	Integra Financial Corp., Pittsburgh	0.36
	ASSETS LESS THAN $5 BILLION	
1	First National Bank, Anchorage, Alaska	2.41
2	First Deposit National Bank, Tilton, N.H.	2.36
3	First USA Bank, Wilmington, Del.	2.35
4	Farmers & Merchants Bank, Long Beach, Calif.	2.02
5	Wilmington Trust Co., Del.	1.87
6	Mercantile Bankshares Corp., Baltimore	1.56
7	First National of Nebraska, Inc., Omaha	1.50
8	Valley National Bancorp, Wayne, N.J.	1.47
9	Dauphin Deposit Corp., Harrisburg, Pa.	1.39
10	National Commerce Bancorporation, Memphis	1.37
11	Synovus Financial Corp., Columbus, Ga.	1.30
12	National Bancorp of Alaska, Inc., Anchorage	1.24
13	Keystone Financial, Inc., Harrisburg, Pa.	1.23
14	Valley Capital Corp., Las Vegas, Nev.	1.21
15	Security Bancorp, Inc., Southgate, Mich.	1.11
16	Kay Centurion Bancshares, Inc., Charleston, W. Va.	1.08
17	Citizens Bancorp, Laurel, Md.	1.05
17	Puget Sound Bancorp., Tacoma, Wash.	1.05
19	Central Bancshares of the South, Inc., Birmingham, Ala.	1.04
20	Sumitomo Bank of California, San Francisco	0.98
21	First Bancorporation of Ohio, Akron	0.97
21	West One Bancorp, Boise, Idaho	0.97
23	City National Corp., Beverly Hills, Calif.	0.96
24	United Missouri Bancshares, Inc., Kansas City	0.94
25	Liberty National Bancorp., Inc., Louisville, Ky.	0.92
26	Valley Bancorporation, Appleton, Wis.	0.88
27	Zions Bancorporation, Salt Lake City, Utah	0.87
28	Trustmark Corp., Jackson, Miss.	0.86
29	First Citizens BancShares, Raleigh, N.C.	0.71

Return on Average Equity (%)

1990 ROE Rank		1990 ROE%
	MONEY CENTERS	
1	Bankers Trust New York Corp.	26.74
2	J.P. Morgan & Co., Inc., New York	21.90
3	Republic New York Corp.	14.50
4	First Chicago Corp.	9.37
5	Chemical Banking Corp., New York	7.45
6	Citicorp, New York	3.70
7	Manufacturers Hanover Corp., New York	3.04
8	Continental Bank Corp., Chicago	2.95
	SUPERREGIONALS	
1	Wells Fargo & Co., San Francisco	25.07
2	Norwest Corp., Minneapolis	19.61
3	First Interstate Bancorp., Los Angeles	19.56
4	BankAmerica Corp., San Francisco	18.40
5	First Wachovia Corp., Winston-Salem, N.C.	18.36
6	Banc One Corp., Columbus, Ohio	18.24
7	SunTrust Banks, Inc., Atlanta	15.97
8	NBD Bancorp., Inc., Detroit	15.39
9	National City Corp., Cleveland	14.95
10	First Union Corp., Charlotte, N.C.	12.50
11	NCNB Corp., Charlotte, N.C.	12.01
12	Bank of New York Co., Inc.	11.31
13	Mellon Bank Corp., Pittsburgh	9.28
14	CoreStates Financial Corp, Philadelphia	7.68
15	C&S/Sovran Corp, Norfolk, Va.	7.19
16	Barnett Banks, Inc., Jacksonville, Fla.	6.24
17	Security Pacific Corp., Los Angeles	2.85
18	PNC Financial Corp, Pittsburgh	2.46
	ASSETS BETWEEN $10 BILLION & $90 BILLION	
1	Northern Trust Corp., Chicago	19.78
2	State Street Boston Corp.	18.14
3	Comerica, Inc., Detroit	17.87
4	Bancorp Hawaii, Inc., Honolulu	17.06
5	U.S. Bancorp., Portland, Ore.	16.29
6	Union Bank, San Francisco	16.23
7	Society Corp., Cleveland	16.17
8	Manufacturers National Corp., Detroit	15.68
9	First of America Bank Corp., Kalamazoo, Mich.	14.75
10	KeyCorp, Albany, N.Y.	14.50
11	Boatmen's Bancshares, Inc., St. Louis, Mo.	12.11
12	First Bank System, Inc., Minneapolis	11.95
13	Huntington Bancshares, Inc., Columbus, Ohio	11.05
14	Harris Bankcorp, Inc., Chicago	10.56
15	Crestar Financial Corp., Richmond	7.98
16	Michigan National Corp., Farmington Hills	6.48
17	Signet Banking Corp., Richmond	5.48
18	Meridian Bancorp., Inc., Reading, Pa.	3.14
	ASSETS BETWEEN $5 BILLION AND $10 BILLION	
1	Greenwood Trust Co., New Castle, Del.	27.80
2	First Hawaiian, Inc., Honolulu	20.29
3	American Express Centurion Bank, Newark, Del	19.98
4	Firstar Corp., Milwaukee	16.35
5	Fifth Third Bancorp, Cincinnati	16.20
6	BanPonce Corp., Ponce, P.R.	15.55
7	LaSalle National Corp., Chicago	15.48
8	BB&T Financial Corp., Wilson, N.C.	15.01
9	Old Kent Financial Corp., Grands Rapids, Mich.	14.93
10	Central Fidelity Banks Inc., Richmond	14.47
11	First Alabama Bancshares, Inc., Montgomery	13.84
12	First Virginia Banks, Inc., Falls Church	13.59
13	AmSouth Bancorporation, Birmingham, Ala.	13.49
14	Commerce Bancshares, Inc., Kansas City, Mo.	13.46
15	Mercantile Bancorporation Inc., St. Louis, Mo.	13.40
16	Star Banc Corp., Cincinnati	13.39
17	SouthTrust Corp., Birmingham, Ala.	13.29
18	South Carolina National Corp., Columbia	13.08
19	First Empire State Corp., Buffalo, N.Y.	13.00
20	First Tennessee National Corp., Memphis	12.33
21	Marshall & Ilsley Corp., Milwaukee, Wis.	12.14
22	First Security Corp., Salt Lake City, Utah	9.74
23	INB Financial Corp., Indianapolis	9.39
24	First Maryland Bancorp., Baltimore	8.41
25	Bank of Tokyo Trust Co., New York	7.43
26	Sanwa Bank California, San Francisco	6.30
27	Integra Financial Corp., Pittsburgh	4.85
	ASSETS LESS THAN $5 BILLION	
1	First Deposit National Bank, Tilton, N.H.	35.56
2	Wilmington Trust Co., Del.	24.46
3	First National of Nebraska, Inc., Omaha	23.20
4	First USA Bank, Wilmington, Del.	20.89
5	Valley Capital Corp., Las Vegas, Nev.	20.22
6	National Commerce Bancorporation, Memphis	18.71
7	Sumitomo Bank of California, San Francisco	18.02
8	Security Bancorp, Inc., Southgate, Mich.	18.01
9	Synovus Financial Corp., Columbus, Ga.	16.35
10	Dauphin Deposit Corp., Harrisburg, Pa.	15.66
11	Puget Sound Bancorp., Tacoma, Wash.	15.50
12	Central Bancshares of the South, Inc., Birmingham, Ala.	15.41
13	Zions Bancorporation, Salt Lake City, Utah	15.32
14	Keystone Financial, Inc., Harrisburg, Pa.	15.31
15	Valley National Bancorp, Wayne, N.J.	15.04
16	Mercantile Bankshares Corp., Baltimore	14.74
17	West One Bancorp, Boise, Idaho	14.68
18	First National Bank, Anchorage, Alaska	14.21
19	City National Corp., Beverly Hills, Calif.	14.09
20	Liberty National Bancorp., Inc., Louisville, Ky.	12.50
21	Farmers & Merchants Bank, Long Beach, Calif.	12.39
22	National Bancorp of Alaska, Inc., Anchorage	12.32
23	Trustmark Corp., Jackson, Miss.	12.05
24	Valley Bancorporation, Appleton, Wis.	11.86
25	First Citizens BancShares, Raleigh, N.C.	11.79
26	First Bancorporation of Ohio, Akron	11.66
27	United Missouri Bancshares, Inc., Kansas City	11.31
28	Kay Centurion Bancshares, Inc., Charleston, W. Va.	10.70
29	Citizens Bancorp, Laurel, Md.	10.44

Data Sources: American Banker survey and banks' yearend earnings statements. **1990 ROA and ROE Ranks:** banks' ranks among the top 100 earners in 1990 (listed on page 13). Banks with the same ROA or ROE receive the same rank and are listed in alphabetical order within peer groups.

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Most Companies Meet Capital Requirements

But problem loans and weak earnings continue to erode capital strength at the biggest bank holding companies

by Kelley Holland

Half of the 100 largest bank holding companies in the United States suffered declines in their risk-based capital ratios in 1990, according to a survey by *American Banker.*

But despite the declines, the overwhelming majority of top companies already meet toughened capital requirements that take effect next year. At yearend, 92 of the top 100 met the rules, up from 89 a year earlier.

The declines underscore the degree to which problem loans and weak earnings continue to erode the capital strength at the biggest bank holding companies. Since capital is a key indicator of a bank's strength, a decline often suggests failure to generate and retain earnings. Banks that cannot reverse this trend may end up as prey for better-capitalized competitors.

Analysts noted that the ratios dropped even though regulators had tried to set realistic minimum capital guidelines.

"The people who made up the regulatory ratios were perfectly aware of where the industry was, and I think part of the process was to set targets that were at least achievable," said J. Richard Fredricks, an analyst at Montgomery Securities.

Many of the declines in capital ratios were clustered among banks on the East Coast. A number of big banks in Massachusetts, New York, New Jersey, Pennsylvania, Maryland, the District of Columbia, and Florida reported lower capital ratios.

But West Coast banks were not immune: Capital ratios of Security Pacific Corp., Wells Fargo & Co., and U.S. Bancorp also declined. In fact, Security Pacific finished 1990 with total risk-based capital below the regulatory minimum.

Reasons for Decline

Most of the New York money-center banks reported declines in their Tier 1, or total capital, ratios in 1990, but the reasons differed.

Chase Manhattan Corp. and Manufacturers Hanover Corp. reported lower capital ratios after adding hundreds of millions of dollars to their loan-loss reserves. The added reserves cut into the banks' retained earnings and shareholder's equity, a key component of capital.

In contrast, some ratio deterioration was attributable to desirable factors. At J.P. Morgan & Co. and Republic New York Corp., for example, lower ratios resulted from robust asset growth.

Republic bought Manhattan Savings Bank during 1990, adding more than $5 billion to its assets, and Morgan boosted its trading accounts. Adding to assets reduces capital ratios because capital is measured relative to assets. But Republic and Morgan were building on their strengths, taking steps that are now paying off in higher earnings and lower funding costs.

Citicorp Drops

New York money centers showed the greatest range of capital ratios. Republic reported a lofty 19.8%, the highest of any large bank, despite the decline from 21.2% in 1989.

Citicorp finished 1990 with the lowest capital ratio – 3.26% – of the banks in the top 100. Only Citicorp ended 1990 with a Tier 1 capital ratio below the 4% that will be required in 1992.

In addition, the unweighted average capital ratios for the top 100 banks increased by 0.2% in 1990, to 10.3%. The average is higher than a weighted average would be because asset size does not affect the result.

Idaho's midsize West One Bancorp, with $4.6 billion in assets, counts as much in an unweighted ratio as Citicorp, with $217 billion. In addition, an unweighted average is not adjusted to reflect the banks whose performance was so poor they dropped out of the top 100 in 1990.

Analysts tend to agree that the deterioration in risk-based capital ratios will slow in the months ahead. "One would think that the trend would moderate," said Steven Davidson, a senior analyst at Ferguson & Co. But, he added, "the large banks lost money because they had higher loss provisions and had a net loss for the year."

Already this year, a number of banks have bolstered their capital positions with infusions from the public and private markets. Citicorp raised $1.2 billion in equity capital through private placements of convertible preferred stock, pushing its total capital ratio from 6.52% to 7.5%. BankAmerica Corp., Banc One Corp., and others have also raised capital. □

1990 Capital Ratios of the Top 100 Banking Companies

Top 100 bank holding companies in assets, listed in order of their tier 1, total capital, and leverage capital ratios on Dec. 31

Tier 1 Capital Ratio

Rank 1990		1990	1989
1	Mercantile Bancshares Corp.	14.07	N.A.
2	First Virginia Banks, Inc.	14.05	12.14
3	Team Bancshares, Inc.	12.42	N.A.
4	Fifth Third Bancorp	11.95	N.A.
5	Republic New York Corp.	11.70	12.45
6	State Street Boston Corp.	11.40	11.80
7	First Hawaiian, Inc.	11.40	7.76
8	First Alabama Bancshares, Inc.	11.31	N.A.
9	Commerce Bancshares, Inc.	10.97	8.65
10	Marshall & Ilsley Corp.	10.59	10.70
11	BanPonce Corp., Ponce	10.07	N.A.
12	Star Banc Corporation	10.07	9.73
13	Boatmen's Bancshares, Inc.	9.87	9.05
14	Central Bancshares of the South	9.86§	9.00
15	BB&T Financial Corp.	9.72	9.00
16	First Security Corp.	9.67	9.19
17	Old Kent Financial Corp.	9.59	9.75
18	Central Fidelity Banks, Inc.	9.48	10.25
19	Integra Financial Corp.	9.45	10.80
20	Bane One Corp.	9.27	8.98
21	Puget Sound Bancorp., Tacoma	9.10	N.A.
22	First Wachovia Corp.	9.08	8.46
23	First Tennessee National Corp.	9.02	7.80
24	First Citizens BancShares, Raleigh	8.99	N.A.
25	Bancorp Hawaii, Inc.	8.92	8.86
26	First of America Bank Corp.	8.82	9.73
27	City National Corp.	8.80	8.52
28	INB Financial Corp.	8.79	8.62
29	LaSalle National Corp.	8.66	N.A.
30	South Carolina National Corp.	8.59	7.95
31	Pinnacle Corp.	8.53	7.95
32	West One Bancorp	8.49	8.50
33	First Florida Banks, Inc.	8.46	10.20
34	SunTrust Banks, Inc.	8.39	8.03
35	Michigan National Corp.	8.28	8.81
36	Deposit Guaranty Corp., Jackson	8.25	N.A.
37	First Maryland Bancorp.	8.18	10.58
38	European American Bancorp	8.12#	N.A.
39	Huntington Bancshares, Inc.	8.07	8.20
40	First Empire State Corp.	8.04	8.27
41	National Westminster Bancorp, Inc.	8.00§	8.48
42	UJB Financial Corp.	7.99	8.81
43	Society Corp.	7.81	8.01
44	NBD Bancorp., Inc.	7.81	7.59
45	Signet Banking Corp.	7.75	7.13
46	Manufacturers National Corp.	7.72	8.10
47	Fleet/Norstar Financial Group, Inc.	7.60	7.28
48	AmSouth Bancorporation	7.59	9.23
49	Crestar Financial Corp.	7.50	7.30
50	First American Bankshares	7.37§	8.24
51	Bank South Corp.	7.33	6.85
52	First American Corp.	7.20	7.46
53	National City Corp.	7.15	7.45
54	PNC Financial Corp.	7.12	7.48
55	SouthTrust Corp.	7.04	7.02
56	Mercantile National Corp.	6.90§	8.30
57	Comerica, Inc.	6.65	6.43
58	CoreStates Financial Corp.	6.60§	8.10
59	Mercantile Bancorporation Inc.	6.54	6.76
60	First Bank System, Inc.	6.54	4.40
61	Harwest Corp.	6.51	5.30
62	Valley National Corp.	6.51§	5.55
63	First Union Corp.	6.49	5.49
64	U.S. Bancorp.	6.48	6.57
65	BayBanks, Inc.	6.39§	6.76
66	J.P. Morgan & Co., Inc.	6.30	5.90
67	Harris Bankcorp, Inc.	6.27	6.20
68	CS&S/Sovran Corp.	6.27	6.43
69	KeyCorp	6.17	6.89
70	Meridian Bancorp., Inc.	6.15†§	6.97
71	Dominion Bankshares Corp.	6.15§	7.00
72	BanCal Tri-State Corp.	6.08	5.57
73	BankAmerica Corp.	6.07	5.61
74	Midlantic Corp.	5.89	6.54
75	First Fidelity Bancorp.	5.82	5.62
76	Continental Bank Corp.	5.80	5.40
77	United Banks of Colorado, Inc.	5.67	9.26
78	Marine Midland Banks, Inc.	5.64	3.77
79	Shawmut National Corp.	5.62	5.01
80	Northern Trust Corp.	5.60	5.30
81	Hibernia Corp.	5.72§	6.14
82	Ameritrust Corp.	5.53	6.53
83	First Interstate Bancorp.	5.43	3.66
84	Bankers Trust New York Corp.	5.43	4.48
85	Manufacturers Hanover Corp.	5.43	5.69
86	NCNB Corp.	5.41	5.00
87	Riggs National Corp.	5.34	5.39
88	Barnett Banks, Inc.	5.26	6.09
89	Bank of Boston Corp.	5.16	5.43
90	Wells Fargo & Co.	5.03	4.95
91	Southeast Banking Corp.	5.03	5.50
92	Bank of New York Co., Inc.	5.02	4.61
93	Chemical Banking Corp.	5.00	4.65
94	First Chicago Corp.	4.90	4.70
95	First City Bancorp. of Texas, Inc.	4.71	7.16
96	MNC Financial, Inc.	4.68	6.14
97	Chase Manhattan Corp.	4.33	4.44
98	Mellon Bank Corp.	4.30	4.60
99	Security Pacific Corp.	4.10	4.10
100	Citicorp	3.26	3.22
	Mean Values for Group	**7.57**	**7.36**

Total Capital Ratio

Rank 1990		1990	1989
1	Republic New York Corp.	19.80	21.15
2	Mercantile Bancshares Corp.	15.32	N.A.
3	First Virginia Banks, Inc.	15.28	13.27
4	Marshall & Ilsley Corp.	13.62	13.60
5	State Street Boston Corp.	13.57	14.50
6	Team Bancshares, Inc.	13.27	N.A.
7	First Tennessee National Corp.	13.20	11.40
8	Fifth Third Bancorp	13.20	N.A.
9	BB&T Financial Corp.	13.04	12.53
10	BanPonce Corp., Ponce	12.95	N.A.
11	Boatmen's Bancshares, Inc.	12.87	12.09
12	First Alabama Bancshares, Inc.	12.51	N.A.
13	First Hawaiian, Inc.	12.42	8.97
14	First Maryland Bancorp.	12.42	13.04
15	Bane One Co.p.	12.29	11.01
16	Old Kent Financial Corp.	12.21	12.44
17	First Security Corp.	12.19	11.32
18	Commerce Bancshares, Inc.	12.10	10.17
19	Pinnacle Corp.	12.03	11.87
20	LaSalle National Corp.	11.83	N.A.
21	Signet Banking Corp.	11.80	10.68
22	Star Banc Corporation	11.69	11.35
23	National Westminster Bancorp, Inc.	11.64§	9.29§
24	Harwest Corp.	11.62	10.37
25	Marine Midland Banks, Inc.	11.50	7.84
26	SunTrust Banks, Inc.	11.36	11.01
27	Fleet/Norstar Financial Group, Inc.	11.22	10.70
28	West One Bancorp	11.06	10.67
29	INB Financial Corp.	10.97	10.91
30	First Union Corp.	10.79	11.05
31	Huntington Bancshares, Inc.	10.76	10.65
32	Integra Financial Corp.	10.73	12.03
33	CoreStates Financial Corp.	10.70§	12.80
34	Riggs National Corp.	10.69	12.15
35	South Carolina National Corp.	10.66	9.73
36	Central Bancshares of the South	10.53§	10.00
37	First Wachovia Corp.	10.44	9.94
38	Michigan National Corp.	10.41	11.32
39	Puget Sound Bancorp., Tacoma	10.40	N.A.
40	First Citizens BancShares, Raleigh	10.39	N.A.
41	BanCal Tri-State Corp.	10.37	9.61
42	First of America Bank Corp.	10.37	11.86
43	Deposit Guaranty Corp., Jackson	10.31	N.A.
44	AmSouth Bancorporation	10.30	12.01
45	Society Corp.	10.25	10.35
46	Shawmut National Corp.	10.25	8.74
47	Bancorp Hawaii, Inc.	10.17	10.14
48	Crestar Financial Corp.	10.10	9.80
49	City National Corp.	10.09	9.61
50	Comerica, Inc.	10.07	10.02
51	Bankers Trust New York Corp.	10.03	8.26
52	J.P. Morgan & Co., Inc.	10.00	10.10
53	First Florida Banks, Inc.	9.97	11.43
54	First Bank System, Inc.	9.95	7.80
55	First Fidelity Bancorp.	9.89	9.61
56	SouthTrust Corp.	9.85	11.27
57	NCNB Corp.	9.82	8.62
58	Mercantile National Corp.	9.80	11.03
59	Bank South Corp.	9.79	9.34
60	Bank of Boston Corp.	9.66	9.90
61	Manufacturers National Corp.	9.63	9.61
62	NBD Bancorp., Inc.	9.61	9.72
63	Southeast Banking Corp.	9.60	9.70
64	UJB Financial Corp.	9.60	10.73
65	Central Fidelity Banks, Inc.	9.56	10.74
66	U.S. Bancorp.	9.52	9.73
67	National City Corp.	9.50	9.91
68	BankAmerica Corp.	9.46	9.11
69	First Interstate Bancorp.	9.40	7.32
70	European American Bancorp	9.39#	N.A.
71	CS&S/Sovran Corp.	9.37	9.43
72	PNC Financial Corp.	9.35	9.73
73	First Empire State Corp.	9.29	10.39
74	Manufacturers Hanover Corp.	9.28	10.24
75	Wells Fargo & Co.	9.27	9.91
76	Northern Trust Corp.	9.00	8.60
77	Dominion Bankshares Corp.	8.98§	8.20
78	Chemical Banking Corp.	8.93	8.74
79	Midlantic Corp.	8.86	9.34
80	First American Corp.	8.80	9.44
81	Chase Manhattan Corp.	8.65	8.67
82	First American Bankshares	8.63§	9.26
83	BayBanks, Inc.	8.57§	8.36
84	KeyCorp	8.53	9.64
85	Mercantile Bancorporation Inc.	8.51	9.02
86	Ameritrust Corp.	8.36	9.52
87	First Chicago Corp.	8.30	8.00
88	Meridian Bancorp., Inc.	8.26§	8.82
89	Mellon Bank Corp.	8.24	8.79
90	Harris Bankcorp, Inc.	8.19	8.40
91	Bank of New York Co., Inc.	8.09	7.58
92	Barnett Banks, Inc.	7.89	8.61
93	United Banks of Colorado, Inc.	7.72	11.22
94	Security Pacific Corp.	7.50	8.20
95	Continental Bank Corp.	7.40	7.80
96	Hibernia Corp.	7.36§	7.50
97	MNC Financial, Inc.	7.35	8.19
98	Valley National Corp.	7.34§	6.49
99	First City Bancorp. of Texas, Inc.	6.74	8.86
100	Citicorp	6.52	6.44
	Mean Values for Group	**10.31**	**10.18**

Leverage Capital Ratio

Rank 1990		1990
1	Mercantile Bancshares Corp.	9.83†
2	Fifth Third Bancorp	9.80
3	First Virginia Banks, Inc.	9.13
4	First Hawaiian, Inc.	8.23
5	Bane One Corp.	8.09#
6	Star Banc Corporation	7.88
7	First Alabama Bancshares, Inc.	7.85
8	Marshall & Ilsley Corp.	7.69
9	First Wachovia Corp.	7.68
10	First Security Corp.	7.40
11	LaSalle National Corp.	7.22
12	BB&T Financial Corp.	7.06
13	Commerce Bancshares, Inc.	6.95
14	Boatmen's Bancshares, Inc.	6.88†
15	Old Kent Financial Corp.	6.80
16	First Maryland Bancorp.	6.76
17	Central Bancshares of the South	6.76
18	Puget Sound Bancorp., Tacoma	6.70
19	SunTrust Banks, Inc.	6.68†
20	Michigan National Corp.	6.66
21	South Carolina National Corp.	6.65
22	West One Bancorp	6.59
23	Integra Financial Corp.	6.57
24	Team Bancshares, Inc.	6.55
25	Central Fidelity Banks, Inc.	6.50
26	INB Financial Corp.	6.47
27	Huntington Bancshares, Inc.	6.46
28	BanPonce Corp., Ponce	6.34
29	City National Corp.	6.33
30	First Bank System, Inc.	6.30
31	Pinnacle Corp.	6.29
32	First Florida Banks, Inc.	6.28
33	SouthTrust Corp.	6.27
34	National City Corp.	6.21
35	Crestar Financial Corp.	6.20
36	Society Corp.	6.20
37	State Street Boston Corp.	6.20
38	Manufacturers National Corp.	6.20
39	BanCal Tri-State Corp.	6.10
40	First of America Bank Corp.	6.09
41	AmSouth Bancorporation	6.04
42	CoreStates Financial Corp.	6.01†
43	Continental Bank Corp.	6.00
44	First Citizens BancShares, Raleigh	6.00
45	NBD Bancorp., Inc.	6.00
46	U.S. Bancorp.	5.98
47	UJB Financial Corp.	5.93
48	Mercantile Bancorporation Inc.	5.86†
49	Signet Banking Corp.	5.86
50	First Empire State Corp.	5.83
51	First Tennessee National Corp.	5.82
52	Harris Bankcorp, Inc.	5.81
53	Fleet/Norstar Financial Group, Inc.	5.75
54	Bancorp Hawaii, Inc.	5.70
55	PNC Financial Corp.	5.62
56	Meridian Bancorp., Inc.	5.59
57	J.P. Morgan & Co., Inc.	5.50
58	BankAmerica Corp.	5.50
59	Bank South Corp.	5.46
60	Bank of New York Co., Inc.	5.45
61	First American Corp.	5.44
62	Comerica, Inc.	5.44
63	Mercantile National Corp.	5.44
64	CS&S/Sovran Corp.	5.38
65	Manufacturers Hanover Corp.	5.36
66	KeyCorp	5.30
67	Dominion Bankshares Corp.	5.20
68	European American Bancorp	5.19#
69	Deposit Guaranty Corp., Jackson	5.19
70	Marine Midland Banks, Inc.	5.16
71	First American Bankshares	5.06
72	Wells Fargo & Co.	5.04
73	First Chicago Corp.	5.00
74	First Interstate Bancorp.	5.00
75	First Union Corp.	4.90
76	Midlantic Corp.	4.81
77	Harwest Corp.	4.80
78	BayBanks, Inc.	4.75
79	Republic New York Corp.	4.73
80	Ameritrust Corp.	4.72
81	Northern Trust Corp.	4.57
82	Shawmut National Corp.	4.53
83	Bankers Trust New York Corp.	4.49
84	Bank of Boston Corp.	4.41
85	Valley National Corp.	4.36
86	Chemical Banking Corp.	4.32
87	First Fidelity Bancorp.	4.31†
88	Chase Manhattan Corp.	4.30
89	Barnett Banks, Inc.	4.26
90	National Westminster Bancorp, Inc.	4.23
91	NCNB Corp.	4.14
92	Mellon Bank Corp.	4.04
93	United Banks of Colorado, Inc.	4.02
94	Hibernia Corp.	3.95#
95	MNC Financial, Inc.	3.93
96	Riggs National Corp.	3.80
97	Security Pacific Corp.	3.80
98	Southeast Banking Corp.	3.77
99	First City Bancorp. of Texas, Inc.	3.71
100	Citicorp	3.62
	Mean Values for Group	**5.76**

Data Sources: American Banker survey. **Table described:** The top 100 bank holding companies in the United States in assets are listed above, along with the three capital ratios described below. **Please note** that 35th-ranked Bank of New England Corp. filed for bankruptcy on Jan. 7 and is not included. Instead, 101st-ranked West One Bancorp, Boise, Idaho, is included. **Tier 1 capital ratio** is tier 1 capital as a percentage of weighted risk assets. **Total capital ratio** is total qualifying capital (tier 1 plus tier 2 capital) as a percentage of weighted risk assets. Unless otherwise noted, the ratios are based on the final 1992 guidelines. **Leverage capital ratio** is tier 1 capital (as defined under the 1992 guidelines) divided by total average assets for the quarter less goodwill, pursuant to the risk-based capital ratios. **The capital targets:** by yearend 1990, the ratios of Tier 1 and total capital to weighted risk assets should be **3.625%** and **7.25%**, respectively. By yearend 1992, the ratios of Tier 1 and total capital to weighted risk assets should be **4.00%** and **8.00%**, respectively. The minimum leverage capital ratio is **3%**. **(§)**— Based on the 1990 interim guidelines. **(†)**— Estimated by American Banker. **(#)**— Data are for European American Bank, the corporation's bank subsidiary. **(?)**— Estimated by American Banker using data for European American Bank. **(*)**— Calculated by the bank by dividing shareholders' equity by average assets less goodwill. **(^)**— Excludes Texas operations. Including Texas, the leverage ratio is 6.52%. **N.A.**— Not available

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BANK HOLDING COMPANIES

Top 100 Banking Companies' Risk-Based Capital

Tier 1 capital, total capital and key capital ratios of the top 100 banking companies in the U.S. Banks are listed geographically, and within state by asset order (in millions of dollars)

Asset Rank 12/90		Total Assets 12/31/90	Weighted Risk Assets 12/31/90	Tier 1 Capital 12/31/90	Tier 1 Capital 12/31/89	Total Capital 12/31/90	Total Capital 12/31/89	Tier 1 Cap. Ratio 12/31/90	Tier 1 Cap. Ratio 12/31/89	Total Cap. Ratio 12/31/90	Total Cap. Ratio 12/31/89	Leverage Cap. Ratio 12/31/90
	ALABAMA											
63	SouthTrust Corp.	9,006	6,658	469	497	655	676	7.04	7.02	9.85	11.27	6.27
66	AmSouth Bancorporation	8,706	6,726	511	561	692	753	7.59	9.23	10.30	12.01	6.04
82	First Alabama Bancshares, Inc.	6,344	4,263	482	482	533	510	11.31	N.A.	12.51	N.A.	7.85
87	Central Bancshares of the South‡	4,915	3,383	332	307	354	325	9.86	9.00	10.53	10.00	6.76
	ARIZONA											
59	Valley National Corp.‡	10,551	7,718[1]	502	596	567	744	6.51	5.56	7.34	6.49	4.38
	CALIFORNIA											
2	BankAmerica Corp.	110,728	102,430[1]	6,217	5,393	9,690	8,753	5.07	5.61	9.46	9.11	5.50
8	Security Pacific Corp.	84,731	88,000[2]	3,585	N.A.	6,460	N.A.	4.10	4.10	7.50	8.20	3.80
10	Wells Fargo & Co.	56,198	52,600	2,600	2,300	4,800	4,600	5.03	4.95	9.27	9.91	5.04
11	First Interstate Bancorp.	51,356	45,520	2,564	1,888	4,278	3,777	5.63	3.66	9.40	7.32	5.00
58	BanCal Tristate Corp.†	8,594	8,715	530	437	926	754	6.08	5.57	10.37	9.61	6.10
86	City National Corp.	4,956	3,610	318	281	363	317	8.80	8.52	10.09	9.61	6.33
	COLORADO											
78	United Bancorporation of Colorado, Inc.†	6,258	4,24	260	419	346	507	5.87	9.28	7.72	11.22	4.02
	CONNECTICUT											
31	Shawmut National Corp.	23,703	18,347	1,088	1,825	1,881	2,592	5.82	5.01	10.25	8.74	4.53
	DISTRICT OF COLUMBIA											
85	First American Bankshares‡	11,235	7,621	562	676	658	759	7.37	8.24	8.63	9.28	5.06[1]
77	Riggs National Corp.	7,051	5,024[1]	288	336	537	540	5.34	6.39	10.69	12.15	3.80
	FLORIDA											
30	Barnett Banks, Inc.†	32,214	26,071	1,517	1,402	2,256	2,003	5.26	6.00	7.89	8.81	4.26
43	Southeast Banking Corp.†	13,390	10,080	815	682	1,095	1,205	5.03	5.50	9.60	9.70	3.77
56	First Florida Banks, Inc.	5,780	4,290[1]	362	408	428	457	8.46	10.20	9.97	11.43	6.28
	GEORGIA											
17	SunTrust Banks, Inc.	33,411	25,504	2,141	1,917	2,902	2,882	8.39	8.03	11.38	11.01	6.80[1]
92	Bank South Corp.†	5,184	3,858	335	299	416	408	7.33	6.85	9.79	9.34	5.46
	HAWAII											
64	Bancorp Hawaii, Inc.†	10,699	6,847	608	480	710	548	8.92	8.86	10.17	10.14	5.70
89	First Hawaiian, Inc.	5,509	3,918	447	281	487	325	11.40	7.76	12.42	8.97	8.23
	IDAHO											
101	West One Bancorp†	4,587	3,503	339	339	400	399	8.49	8.50	11.05	10.87	6.56
	ILLINOIS											
13	First Chicago Corp.	50,779	53,400	2,642	2,517	4,442	4,308	4.90	4.70	8.30	8.00	5.00
26	Continental Bank Corp.	27,143	28,219	1,665	1,680	2,101	2,144	5.90	5.40	7.40	6.80	6.00
47	Harris Bankcorp, Inc.†	12,481	11,931	871	705	1,009	948	6.27	6.20	8.09	8.00	5.81
52	Northern Trust Corp.†	11,789	9,800	647	505	919	813	5.80	5.30	9.00	8.60	4.57
74	LaSalle National Corp.†	7,373	6,070[1]	584	N.A.	725	N.A.	8.66	N.A.	11.93	N.A.	7.22
	INDIANA											
84	INB Financial Corp.	6,263	4,745	417	431	528	540	8.79	8.82	10.97	10.91	6.47
87	Merchants National Corp.‡	5,818	4,687	323	337	460	455	6.9	8.30	9.80	11.03	5.44
	LOUISIANA											
75	Hibernia Corp.‡	7,358	5,747	329	341	423	417	5.7	6.14	7.36	7.50	3.95[3]
	MARYLAND											
28	MNC Financial, Inc.	26,376	2	1,040	1,227	1,634	1,636	4.68	6.14	7.35	8.19	3.93
68	First Maryland Bancorp.†	8,176		582	652	811	804	8.18	10.58	12.42	13.04	6.76
98	Mercantile Bankshares Corp.	4,886		462	N.A.	503	N.A.	14.07	N.A.	15.32	N.A.	9.83[1]
	MASSACHUSETTS											
16	Bank of Boston Corp.†	32,529		915	N.A.	2,911	N.A.	5.16	5.43	9.66	9.90	4.41
53	State Street Boston Corp.	11,657		689	592	821	725	11.40	11.80	13.57	14.50	6.20
61	BayBanks, Inc.‡	10,082		490	574	657	710	6.39	6.76	8.57	8.36	4.75
	MICHIGAN											
27	NBD Bancorp., Inc.	26,747	20,309	1,587	1,453	1,952	1,861	7.81	7.59	9.61	9.72	6.00
42	First of America Bank Corp.	14,039	9,496	838	823	985	1,003	8.82	9.73	10.37	11.86	6.09
46	Comerica, Inc.	13,300	9,960	662	596	1,003	1,012	6.65	6.43	10.07	10.92	5.44
48	Manufacturers National Corp.	12,078	9,051	698	637	872	755	7.72	8.10	9.63	9.61	6.20
57	Michigan National Corp.	10,956	8,869	734	732	923	939	8.28	8.81	10.41	11.32	6.66
67	Old Kent Financial Corp.	8,205	5,781	554	544	706	695	9.59	9.75	12.21	12.44	6.80
	MINNESOTA											
21	Norwest Corp.	30,626	22,457	1,463	1,224	2,610	2,393	6.51	5.30	11.62	10.37	4.80
38	First Bank System, Inc.	19,001	18,078	1,182	941	1,799	1,649	6.54	4.40	9.95	7.60	6.30
	MISSISSIPPI											
96	Deposit Guaranty Corp., Jackson	4,923	3,088	255	N.A.	318	N.A.	8.25	N.A.	10.31	N.A.	5.19
	MISSOURI											
40	Boatmen's Bancshares, Inc.	17,469	10,497	1,036	975	1,351	1,302	9.87	9.05	12.87	12.09	6.86[1]
72	Mercantile Bancorporation Inc.	7,617	6,133	401	378	522	504	6.54	6.76	8.51	9.02	5.80[1]
78	Commerce Bancshares, Inc.	6,709	4,012	437	378	486	430	10.87	8.95	12.10	10.17	6.95
	NEW JERSEY											
24	First Fidelity Bancorp.	29,110	21,170	1,254	1,315	2,093	2,246	5.92	5.62	9.89	9.61	4.31[1]
32	Midlantic Corp.	23,586	19,145	1,136	1,373	1,696	1,960	5.93	6.54	8.86	9.34	4.81
46	UJB Financial Corp.	12,818	9,878	790	836	948	1,018	7.99	8.81	9.60	10.73	5.93
	NEW YORK											
1	Citicorp	216,986	253,000[1]	8,254[1]	8,336[1]	16,500[1]	16,675[1]	3.26	3.22	6.52	6.44	3.82
3	Chase Manhattan Corp.	98,064	101,321	4,385	4,585	8,770	9,170	4.33	4.44	8.65	8.87	4.30
	J.P. Morgan & Co., Inc.	93,103	74,000[1]	4,654	3,983	7,439	6,839	6.30	5.90	10.00	10.10	5.50
	Chemical Banking Corp.	73,019	66,450	3,324	3,103	5,934	5,832	5.00	4.65	8.93	8.74	4.32
9	Bankers Trust New York Corp.	63,396	52,500[1]	2,850[1]	2,480[1]	5,265[1]	4,570[1]	5.43	4.48	10.03	8.26	4.49
9	Manufacturers Hanover Corp.	61,530	59,847	3,248	3,193	5,557	5,753	5.43	5.69	9.28	10.24	5.36
15	Bank of New York Co., Inc.†	45,390	49,484	2,932	2,280	4,240	3,795	5.02[2]	4.61	8.09[2]	7.58	5.45
23	Republic New York Corp.	29,597	16,642	1,942	1,614	3,290	2,741	11.70	12.45	19.80	21.15	4.73
34	National Westminster Bancorp, Inc.§	23,413	20,592	1,647	2,117	2,396	2,143	8.00	8.55	11.64	9.26	4.23
36	Marine Midland Banks, Inc.	20,107	17,709	1,034	1,008	2,036	2,016	5.84	3.77	11.50	7.54	5.16
37	KeyCorp†	19,266	13,997	1,017	771	1,344	1,078	6.17	6.89	8.53	9.64	5.30
70	First Empire State Corp.†	7,715	5,445	437	406	512	459	8.04	9.20	9.29	10.39	5.83
90	European American Bancorp	5,463	3,177[4]	258[4]	N.A.	298[4]	N.A.	8.12[4]	N.A.	9.39[4]	N.A.	5.19[4]
	NORTH CAROLINA											
7	NCNB Corp.†	65,285	48,578	3,335	2,506	5,202	4,320	5.41	5.00	9.82	8.62	4.14
16	First Union Corp.	40,781	29,106	1,889	N.A.	3,141	2,525	6.49	6.49	10.79	11.05	4.90
29	First Wachovia Corp.	26,271	20,880	1,896	1,706	2,180	2,005	9.08	8.45	10.44	9.94	7.56
93	BB&T Financial Corp.	5,159	3,830	372	311	499	433	9.72	9.00	13.04	12.33	7.06
99	First Citizens BancShares, Raleigh†	4,825	2,692	282	N.A.	291	N.A.	8.99	N.A.	10.39	N.A.	6.00

Top 100 Banking Companies' Risk-Based Capital

Tier 1 capital, total capital and key capital ratios of the top 100 banking companies in the U.S. Banks are listed geographically, and within state by asset order (in millions of dollars)

Asset Rank 12/90		Total Assets 12/31/90	Weighted Risk Assets 12/31/90	Tier 1 Capital 12/31/90	Tier 1 Capital 12/31/89	Total Capital 12/31/90	Total Capital 12/31/89	Tier 1 Cap. Ratio 12/31/90	Tier 1 Cap. Ratio 12/31/89	Total Cap. Ratio 12/31/90	Total Cap. Ratio 12/31/89	Leverage Cap. Ratio 12/31/90
	OHIO											
22	Banc One Corp.	30,336	24,628	2,282	2,103	3,028	2,578	9.27	8.98	12.29	11.01	8.06[#]
30	National City Corp.	23,743	20,478	1,465	1,433	1,945	1,907	7.15	7.45	9.50	9.91	6.21
41	Society Corp.†	15,110	12,082	1,005	683	1,326	882	7.81	8.01	10.25	10.35	6.20
51	Huntington Bancshares, Inc.	11,809	9,345	754	688	1,006	913	[illegible]7	8.03	10.76	10.65	6.46
56	Ameritrus[illegible]orp.†	11,011	9,342	690	626	889	912	[illegible]63	6.53	8.36	9.52	4.72
69	Fifth Third [illegible]or†	7,956	6,352	759	N.A.	844	N.A.	11.95	N.A.	13.20	N.A.	9.80
83	Star Banc [illegible]	6,295	4,682	472	432	547	503	10.07	9.73	11.69	11.36	7.86
	OREGON											
38	U.S. Bancorp.	17,613	16,113	1,044	920	1,535	1,363	6.48	6.57	9.52	9.73	5.98
	PENNSYLVANIA											
14	PNC Financial Corp.†	45,533	35,632	2,790	2,740	3,415	3,566	7.12	7.48	9.35	9.73	5.62
25	Mellon Bank Corp.	28,762	27,162	1,167	1,328	2,234	2,536	4.30	4.60	8.24	8.79	4.04
33	CoreStates Financial Corp.‡	23,520	20,600[1]	1,349	1,234	2,213	1,959	6.60	8.10	10.70	12.80	6.01[1]
60	Meridian Bancorp., Inc.‡	11,866	10,922[1]	672	660	902	748	6.15[1]	6.97	8.26	8.82	5.58
71	Integra Financial Corp.†	7,627	5,066	501	532	605	604	9.45	10.60	10.73	12.03	6.57
	PUERTO RICO											
64	BanPonce Corp., Ponce	8,984	5,634	568	N.A.	730	N.A.	10.07	N.A.	12.95	N.A.	6.34
	RHODE ISLAND											
19	Fleet/Norstar Financial Group, Inc.	32,507	24,443	1,858	2,047	2,743	3,017	7.60	7.26	11.22	10.70	5.75
	SOUTH CAROLINA											
76	South Carolina National Corp.†	7,051	5,225	500	434	570	531	8.59	7.95	10.65	9.73	6.65
	TENNESSEE											
79	First Tennessee National Corp.	6,708	4,325	390	380	571	568	9.02	7.60	13.20	11.40	5.82
81	First American Corp.†	6,480	4,706	358	424	445	536	7.20	7.46	8.80	9.44	5.44
	TEXAS											
44	First City Bancorp. of Texas, Inc.†	13,344	10,295	537	747	719	924	4.71	7.16	6.74	8.86	3.71
94	Team Bancshares, Inc.	4,975	2,263	281	N.A.	300	N.A.	12.42	N.A.	13.27	N.A.	6.55
	UTAH											
80	First Security Corp.	6,493	4,774	462	415	582	511	9.67	9.19	12.19	11.32	7.40
	VIRGINIA											
12	C&S/Sovran Corp.	51,237	43,774	2,744	2,691[1]	4,101	3,943[1]	6.27	6.4[illegible]	9.37	9.43[1]	5.38
48	Crestar Financial Corp.	11,881	9,823	736	724	994	958	7.50	7.3[illegible]	10.10	9.60	6.20
54	Signet Banking Corp.	11,405	9,081	704	715	1,081	1,071	7.75	7.13	11.90	10.68	5.86
66	Dominion Bankshares Corp.‡	10,369	8,760	539	566	787	768	6.15	7.00	8.98	8.20	5.20
86	Central Fidelity Banks, Inc.†	6,173	4,531	434	378	437	396	9.48	10.25	9.56	10.74	6.50
91	First Virginia Banks, Inc.	5,384	3,451	485	440	529	481	14.05	12.14	15.28	13.27	9.13
	WASHINGTON											
100	Puget Sound Bancorp., Tacoma†	4,580	3,357	305	N.A.	357	N.A.	9.10	N.A.	10.40	N.A.	6.70
	WISCONSIN											
62	Firstar Corp.	9,383	6,854	585	508	825	747	8.53	7.95	12.03	11.6[illegible]	6.29
73	Marshall & Ilsley Corp.	7,460	5,472	579	545	756	690	10.59	10.70	13.82	13.80	7.59

Data source: American Banker survey. Table described[illegible] the risk-based capital data for the nation's 100 largest bank hol[illegible]es in assets on Dec. 31, 1990. All data for 1990 and 1990 a[illegible] 1992 guidelines unless otherwise noted; after the name of the bank. (‡)— All yearend 1990 risk-based capital data are based on the transitional 1990 guidelines. (†)— The 1990 risk-based capital levels of Tier 1 capital, total capital, and weighted risk assets are based on the transitional 1990 guidelines, but the ratios are based on the final 1992 guidelines. ([1])— All 1989 and 1990 data are based on the 1990 transitional guidelines. **Please note:** 35th-ranked Bank of New England filed for bankruptcy on Jan. 7, and is not included in the listing. It has been replaced by 101st-ranked West One Bancorp, Boise, Idaho. **Rank** is the company's asset rank on Dec. 31, 1990. **Weighted risk assets** include both balance sheet and off-balance sheet items, net of adjustments (goodwill and the excess loan loss allowance). **Tier 1 capital** consists of common stockholders' equity; qualifying noncumulative perpetual preferred stock; and minority interest in the equity accounts of consolidated subsidiaries minus goodwill; minus 50% of investments in certain subsidiaries (banking and finance subsidiaries that are not consolidated for accounting or supervisory purposes and, on a case by case basis, investments in other designated subsidiaries or associated companies at the Fed's discretion) and minus 50% of the reciprocal holdings of the capital instruments of other banking companies. **Goodwill:** With respect to goodwill, goodwill recorded prior to March 12, 1988 is grandfathered until 1992. After 1992, all goodwill will be subtracted out. **Total capital** is the sum of Tier 1 and Tier 2 capital. **Tier 2 capital** consists of qualifying loan and lease loss reserves, perpetual preferred stock, mandatory convertible notes, perpetual debt, and subordinated term debt minus 50% investment in certain subsidiaries and minus 50% of the reciprocal holdings of the capital instruments of other banking companies. **Limits:** perpetual preferred stock included in Tier 1 capital is limited to [illegible]% of the sum of all core capital elements. Also, for the purposes of calc[illegible]ng the total capital requirements, the amount of Tier 2 capital used in the computation cannot exceed the amount of Tier 1 capital. In addition, during the transition period, the guidelines reduce the amount of the allowance that may be included in total capital. **Interim guidelines:** At yearend 1990, the amount of the allowance qualifying as capital was 1.5% of an institutions weighted risk assets. By yearend 1992, the amount of the allowance qualifying for inclusion in Tier 2 capital cannot exceed 1.25% of weighted risk assets. In addition, combined subordinated debt and term preferred stock included in Tier 2 capital may not exceed 50% of Tier 1 capital. Under the 1990 guidelines, supplemental capital comprised of Tier 2 elements can be included in Tier 1 capital up to 10% of the sum of Tier 1 capital plus goodwill. **The target ratios:** The Federal Reserve Board has established the following targets **by yearend 1990,** the minimum Tier 1 and total capital ratios (to weighted risk assets) were **3.625%** and **7.25%,** respectively. **By yearend 1992,** the minimum Tier 1 and total capital ratios are **4.00%** and **8.00%,** respectively. **Leverage capital ratio,** as defined by the Federal Reserve Board, is end-of-period Tier 1 capital defined under the 1992 guidelines divided by average total assets for the quarter net of goodwill. The Federal Reserve Board set the minimum leverage capital ratio at **3%,** but the Fed expects most well-run banking companies to have ratios that exceed the minimum by from **100** to **200** basis points. ([1])— Estimated by **American Banker**. (#)— Estimated by the bank. (*)— Calculated by the bank by dividing shareholders' equity by average assets less goodwill. (**)— Data are for European American Bank, the corporation's bank subsidiary. (#)— Estimated by American Banker using data for European American Bank. (‡)— Excludes Texas operations. Including Texas, the leverage ratio is 6.52%. (†)— The 1989 data are pro forma. (r)— Revised since publication on 4/18/91. N.A.— Not available.

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Top 25 Bank Holding Companies in Tier 1 and Total Capital

Listed in order of the absolute amount of Tier 1 and total capital on Dec. 31, 1990 (dollar amounts in millions)

Rank 12/90		Tier 1 Capital 12/31/90	Tier 1 Capital 12/31/89	Percent Change
1	Citicorp, New York	8,254[1]	8,336[1]	-0.98
2	BankAmerica Corp., San Francisco	6,217	5,393	15.28
3	J.P. Morgan & Co., Inc., New York	4,654	3,983	16.85
4	Chase Manhattan Corp., New York	4,365	4,585	-4.36
5	Security Pacific Corp., Los Angeles	3,585	N.A.	...
6	NCNB Corp., Charlotte, N.C.	3,335‡	2,506	33.08
7	Chemical Banking Corp., New York	3,324	3,103	7.12
8	Manufacturers Hanover Corp., New York	3,248	3,193	1.72
9	Bank of New York Co., Inc.	2,932‡	2,280	28.60
10	Bankers Trust New York Corp.	2,850[1]	2,480	14.92
11	PNC Financial Corp., Pittsburgh	2,790‡	2,740	1.82
12	C&S/Sovran Corp., Norfolk, Va.	2,744	2,691	1.97
13	First Chicago Corp.	2,642	2,517	4.97
14	Wells Fargo & Co., San Francisco	2,600	2,300	13.04
15	First Interstate Bancorp., Los Angeles	2,564	1,888	35.81
16	Banc One Corp., Columbus, Ohio	2,282	2,103	8.51
17	SunTrust Banks, Inc., Atlanta	2,141	1,917	11.68
18	Republic New York Corp.	1,94[illegible]	1,614	20.32
19	First Wachovia Corp., Winston-Salem, N.C.	1,896	1,706	11.14
20	First Union Corp., Charlotte, N.C.	1,889	N.A.	...
21	Fleet/Norstar Financial Group, Inc., Providence, R.I.	1,858	2,047	-9.23
22	Continental Bank Corp., Chicago	1,665	1,680	-0.89
23	National Westminster Bancorp, Inc., New York	1,647‡	2,117‡	-22.20
24	NBD Bancorp., Inc., Detroit	1,587	1,453	9.22
25	Barnett Banks, Inc., Jacksonville, Fla.	1,517‡	1,402	8.20

Rank 12/90		Total Capital 12/31/90	Total Capital 12/31/89	Percent Change
1	Citicorp, New York	16,500[1]	16,675[1]	-1.05
2	BankAmerica Corp., San Francisco	9,690	8,753	10.70
3	Chase Manhattan Corp., New York	8,770	9,170	-4.36
4	J.P. Morgan & Co., Inc., New York	7,439	6,839	8.77
5	Security Pacific Corp., Los Angeles	6,460	N.A.	...
6	Chemical Banking Corp., New York	5,934	5,832	1.75
7	Manufacturers Hanover Corp., New York	5,557	5,753	-3.41
8	Bankers Trust New York Corp.	5,265[1]	4,570[1]	15.21
9	NCNB Corp., Charlotte, N.C.	5,202‡	4,320	20.42
10	Wells Fargo & Co., San Francisco	4,900	4,600	6.52
11	First Chicago Corp.	4,442	4,308	3.11
12	First Interstate Bancorp., Los Angeles	4,279	3,777	13.26
13	Bank of New York Co., Inc.	4,240‡	3,795	11.73
14	C&S/Sovran Corp., Norfolk, Va.	4,101	3,943	4.46
15	PNC Financial Corp., Pittsburgh	3,415	3,566	-4.23
16	Republic New York Corp.	3,290‡	2,741	20.03
17	First Union Corp., Charlotte, N.C.	3,141	2,525	24.40
18	Banc One Corp., Columbus, Ohio	3,028	2,578	17.46
19	Bank of Boston Corp.	2,911‡	N.A.	...
20	SunTrust Banks, Inc., Atlanta	2,902	2,662	9.02
21	Fleet/Norstar Financial Group, Inc., Providence, R.I.	2,743	3,017	-9.08
22	Norwest Corp., Minneapolis	2,610	2,393	9.07
23	National Westminster Bancorp, Inc., New York	2,396‡	2,143‡	11.81
24	Barnett Banks, Inc., Jacksonville, Fla.	2,258‡	2,003	12.73
25	Mellon Bank Corp., Pittsburgh	2,234	2,536	-11.91

Data source: American Banker survey. Data are based on 1992 guidelines, unless otherwise noted. (*)— Estimated by American Banker. (‡)— Based on the 1990 interim guidelines. For the definitions of capital, see the footnotes to the table above. **Compiled by American Banker, Copyright 1991.**

BANK HOLDING COMPANIES

1990 Capital Ratios of the Top 100 Commercial Banks

Top 100 banks in assets, listed in order of their equity capital, tier 1, and total capital ratios on Dec. 31, 1990

Equity Capital Ratio

Rank 1990		
1	Citibank (South Dakota) NA	11.52
2	Boston Safe Deposit & Trust Co.	9.00
3	Bank of America Arizona	8.83
4	Greenwood Trust Co.	8.78
5	Citibank (New York State)	8.45
6	Banws Bank California	8.42
7	First Union Nat'l Bank of Fla.	8.27
8	Trust Company Bank	8.22
9	First Alabama Bank	7.84
10	Mellon Bank (East) PSFS NA	7.79
11	Citizens Fidelity B&TC	7.74
12	United States National Bank	7.69
13	Chase Manhattan Bank (USA)	7.64
14	AmSouth Bank NA	7.58
15	Republic National Bank	7.18
16	Seattle-First National Bank	7.04
17	Michigan National Bank	6.99
18	Wachovia Bank & Trust Co. NA	6.92
19	First Interstate Bk of Oregon NA	6.80
20	First National Bank, Atlanta	6.72
21	Security Pacific Bk: Wash. NA	6.73
22	Citizens & Southern Nat'l Bank	6.56
23	Chase Lincoln First Bank NA	6.56
24	Continental Bank NA	6.47
25	Huntington National Bank	6.39
26	Banco Popular de Puerto Rico	6.38
27	Union Bank	6.33
28	First Florida Bank NA	6.33
29	Society National Bank	6.30
30	Texas Commerce Bank NA	6.26
31	Wells Fargo Bank NA	6.23
32	Shawmut Bank NA	6.21
33	South Carolina National Bank	6.18
34	National City Bank	6.18
35	U.S. Bank of Washington NA	6.10
36	Bank of California NA	6.06
37	Signet Bank/Virginia	6.01
38	BancOhio National Bank	5.97
39	National Westminster Bank NJ	5.95
40	Ameritrust Co. NA	5.94
41	NBD Bank NA	5.94
42	Harris Trust & Savings Bank	5.85
43	Sovran Bank NA	5.81
44	Connecticut National Bank	5.77
45	First Interstate Bk of California	5.72
46	Security Pacific National Bank	5.70
47	CoreStates Bank NA	5.70
48	American Express Centurion Bank	5.69
49	Crestar Bank	5.64
50	First Tennessee Bank NA	5.64
51	Manufacturers National Bank	5.63
52	Bank One Texas NA	5.60
53	Boatmen's National Bank	5.59
54	State Street Bank & Trust	5.54
55	First Bank NA	5.53
56	First American Nat'l Bank	5.52
57	UJB/Hackensack	5.52
58	Bank of Hawaii	5.51
59	NCNB National Bank of Florida	5.48
60	NCNB Nat'l Bank of North Carolina	5.42
61	Northern Trust Co., Chicago	5.41
62	Midlantic National Bank	5.33
63	Fleet National Bank, Providence	5.30
64	Central Fidelity Bank	5.29
65	Citizens & Southern NB, Fla.	5.29
66	Comerica Bank-Detroit	5.26
67	Marine Midland Bank, NA	5.25
68	Citibank NA	5.24
69	NCNB Texas National Bank	5.23
70	First National Bank of Maryland	5.23
71	First Interstate Bk of Arizona NA	5.21
72	Meridian Bank	5.16
73	Dominion Bank	5.14
74	Bank of New York	5.09
75	Bank of America NT&SA	5.08
76	Bank of Tokyo Trust Co.	4.92
77	Morgan Guaranty Trust Co.	4.90
78	First National Bank, Chicago	4.87
79	Pittsburgh National Bank	4.83
80	Manufacturers & Traders Trust Co.	4.82
81	First Union Nat'l Bank	4.80
82	Southeast Bank NA	4.79
83	Valley National Bank	4.78
84	Provident National Bank	4.75
85	Chemical Bank	4.74
86	Barnett Bank of South Florida NA	4.74
87	First National Bank, Boston	4.73
88	First Fidelity Bank NA	4.72
89	Hibernia National Bank	4.72
90	Fidelity Bank NA	4.66
91	Norwest Bank Minnesota NA	4.66
92	Mellon Bank NA	4.54
93	Manufacturers Hanover Trust Co.	4.52
94	Chase Manhattan Bank NA	4.43
95	Riggs National Bank	4.19
96	National Westminster Bank USA	4.09
97	Bankers Trust Co.	3.93
98	First City, Texas-Houston, NA	2.98
99	Maryland National Bank	2.63
100	American Security Bank NA	1.96
	Mean Values for Group	5.86
	Median Values for Group	5.64

Tier 1 Capital Ratio

Rank 1990		
1	Bank of America Arizona	23.80*
2	Republic National Bank	15.06
3	Bank of Hawaii	13.07
4	First Alabama Bank ‡	11.66
5	Boston Safe Deposit & Trust Co. ‡	10.77
6	State Street Bank & Trust Co. ‡	10.69
7	Boatmen's National Bank	10.08
8	Mellon Bank (East) PSFS NA	10.03
9	Banco Popular de Puerto Rico	9.85
10	AmSouth Bank NA	9.64
11	South Carolina National Bank	9.38
12	First Interstate Bk of Arizona NA	9.09
13	Trust Company Bank	9.08
14	Citibank (New York State)	8.61
15	Banws Bank California	8.62
16	Greenwood Trust Co.	8.77
17	NCNB Texas National Bank	8.69
18	First Tennessee Bank NA	8.66
19	First National Bank, Atlanta	8.56
20	First Interstate Bk of Oregon NA ‡	8.56
21	Wachovia Bank & Trust Co. NA	8.46
22	Michigan National Bank	8.44
23	NCNB National Bank of Florida	8.42
24	Shawmut Bank NA	8.24
25	Signet Bank/Virginia	8.11
26	Citibank (South Dakota) NA	8.10
27	Huntington National Bank	8.08
28	Chase Manhattan Bank (USA)	8.00
29	Chase Lincoln First Bank NA	7.94
30	First Florida Bank NA	7.86
31	Bank One Texas NA	7.86
32	Connecticut National Bank	7.78
33	Citizens Fidelity B&TC ‡	7.76
34	National City Bank	7.64
35	First National Bank of Maryland ‡	7.58
36	BancOhio National Bank	7.49
37	American Express Centurion Bank	7.46
38	Fleet National Bank, Providence	7.39
39	Security Pacific Bk Wash. NA	7.38
40	First American Nat'l Bank	7.37
41	United States National Bank	7.35
42	Citizens & Southern NB, Fla.	7.32
43	UJB/Hackensack	7.32
44	Valley National Bank	7.31
45	NBD Bank NA	7.30
46	Society National Bank	7.27
47	Central Fidelity Bank ☆	7.26
48	Citizens & Southern Nat'l Bank	7.25
49	Manufacturers National Bank	7.20
50	Continental Bank NA	7.17
51	Northern Trust Co., Chicago ‡	6.99
52	Manufacturers & Traders Trust Co.	6.92
53	Ameritrust Co. NA	6.87
54	Seattle-First National Bank ☆‡	6.85
55	CoreStates Bank NA	6.81
56	First Union Nat'l Bank	6.79
57	Sovran Bank NA	6.78
58	Midlantic National Bank	6.75
59	Harris Trust & Savings Bank	6.71
60	Comerica Bank-Detroit	6.61
61	First Union Nat'l Bank of Fla. ‡	6.56
62	Crestar Bank	6.53
63	NCNB Nat'l Bank of North Carolina	6.44
64	Texas Commerce Bank NA	6.3[illegible]
65	Pittsburgh National Bank ☆	6.24
66	Southeast Bank NA	6.20
67	First Fidelity Bank NA	6.19
68	National Westminster Bank NJ	6.09
69	First Bank NA ☆	5.98
70	U.S. Bank of Washington NA	5.97
71	Bank of California NA	5.92
72	Provident National Bank	5.92
73	Fidelity Bank	5.90
74	Union Bank	5.89
75	Hibernia National Bank	5.73
76	Security Pacific National Bank	5.67
77	Riggs National Bank	5.56
78	First Interstate Bk of California	5.56*
79	Bank of America NT&SA	5.55
80	Marine Midland Bank, NA	5.52
81	Norwest Bank Minnesota NA	5.46
82	Bankers Trust Co. ‡	5.48
83	Chemical Bank	5.48
84	Barnett Bank of South Florida NA	5.44
85	Meridian Bank	5.41
86	Bank of New York	5.22
87	Bank of Tokyo Trust Co.	5.17
88	Manufacturers Hanover Trust Co.	5.15
89	Morgan Guaranty Trust Co.	5.12
90	National Westminster Bank USA	4.96
91	First National Bank, Chicago ‡	4.90
92	Wells Fargo Bank NA ☆‡	4.90
93	Citibank NA	4.88
94	Dominion Bank ☆	4.86
95	First National Bank, Boston ‡	4.85
96	Mellon Bank NA	4.53
97	Chase Manhattan Bank NA ☆	4.09
98	Maryland National Bank ☆	3.43
99	First City, Texas-Houston, NA	3.05
100	American Security Bank NA	2.47
	Mean Values for Group	7.26
	Median Values for Group	7.09

Total Capital Ratio

Rank 1990		
1	Bank of America Arizona	23.69*
2	Republic National Bank	17.32
3	Bank of Hawaii	15.24
4	Banco Popular de Puerto Rico	12.77
5	First Alabama Bank ‡	12.71
6	First Tennessee Bank NA	12.28
7	Banws Bank California	11.99
8	Mellon Bank (East) PSFS NA	11.88
9	Boston Safe Deposit & Trust Co. ‡	11.68
10	Boatmen's National Bank	11.53
11	State Street Bank & Trust Co. ‡	11.43
12	Signet Bank/Virginia	10.70
13	South Carolina National Bank	10.48
14	Bank of California NA	10.39
15	AmSouth Bank NA	10.36
16	Greenwood Trust Co.	10.29
17	NCNB Texas National Bank	10.08
18	Trust Company Bank	10.02
19	First Interstate Bk of Arizona NA	9.97
20	Union Bank	9.86
21	Michigan National Bank	9.89
22	First Interstate Bk of Oregon NA ‡	9.81
23	Seattle-First National Bank ☆‡	9.73
24	Security Pacific Bk Wash. NA	9.71
25	First National Bank, Atlanta	9.58
26	Citibank (South Dakota) NA	9.85
27	Shawmut Bank NA	9.80
28	Huntington National Bank	9.41
29	First Florida Bank NA	9.38
30	Wachovia Bank & Trust Co. NA	9.27
31	Southeast Bank NA	9.26
32	Citizens Fidelity B&TC ‡	9.24
33	First National Bank of Maryland ‡	9.23
34	Morgan Guaranty Trust Co.	9.23
35	Fleet National Bank, Providence	9.22
36	Citibank (New York State)	9.21
37	Bank One Texas NA	9.17
38	American Express Centurion Bank	8.96
39	UJB/Hackensack	8.95
40	First Fidelity Bank NA	8.95
41	First American Nat'l Bank	8.90
42	NCNB National Bank of Florida	8.89
43	CoreStates Bank NA	8.84
44	Bankers Trust Co. ‡	8.83
45	Crestar Bank	8.82
46	Central Fidelity Bank ☆	8.81
47	Manufacturers National Bank	8.79
48	National City Bank	8.75
49	BancOhio National Bank	8.74
50	First Union Nat'l Bank of Fla. ‡	8.68
51	Chase Manhattan Bank (USA)	8.66
52	United States National Bank	8.64
53	Wells Fargo Bank NA ☆‡	8.59
54	Citizens & Southern Nat'l Bank	8.59
55	Citizens & Southern NB, Fla.	8.57
56	Connecticut National Bank	8.55
57	Chase Lincoln First Bank NA	8.53
58	Bank of Tokyo Trust Co.	8.50
59	Pittsburgh National Bank ☆	8.48
60	Fidelity Bank NA	8.47
61	Mellon Bank NA	8.46
62	Manufacturers & Traders Trust Co.	8.42
63	Northern Trust Co., Chicago ‡	8.41
64	First Bank NA ☆	8.40
65	Society National Bank	8.39
66	NBD Bank NA	8.36
67	Texas Commerce Bank NA	8.29
68	NCNB Nat'l Bank of North Carolina	8.29
69	First Union Nat'l Bank	8.28
70	Bank of America NT&SA	8.23
71	Manufacturers Hanover Trust Co.	8.23
72	Norwest Bank Minnesota NA	8.18
73	Riggs National Bank	8.14
74	First Interstate Bk of California	8.08*
75	Valley National Bank	8.06
76	Marine Midland Bank, NA ‡	8.06
77	Chemical Bank	8.02
78	Comerica Bank-Detroit	7.80
79	Citibank NA	7.76
80	Ameritrust Co. NA	7.73
81	Midlantic National Bank	7.64
82	Continental Bank NA	7.53
83	National Westminster Bank NJ	7.53
84	First National Bank, Chicago ‡	7.53
85	Sovran Bank NA	7.53
86	Provident National Bank	7.51
87	Barnett Bank of South Florida NA	7.47
88	First National Bank, Boston ‡	7.44
89	Chase Manhattan Bank NA ☆	7.44
90	Security Pacific National Bank	7.44
91	Bank of New York	7.42
92	Meridian Bank	7.42
93	Harris Trust & Savings Bank	7.38
94	Hibernia National Bank	7.37
95	National Westminster Bank USA	7.32
96	U.S. Bank of Washington NA	7.[illegible]
97	Dominion Bank ☆	6.[illegible]
98	Maryland National Bank ☆	[illegible]
99	First City, Texas-Houston, NA	[illegible]
100	American Security Bank NA	3.97
	Mean Values for Group	9.09
	Median Values for Group	8.67

Data Sources: American Banker questionnaires and Federal regulatory report of condition for Dec. 31 1990. **Table description:** The top 100 commercial banks in assets are listed above, along with the three capital ratios described below. **Please note** that 33d-ranked Bank of New England and 73th-ranked Connecticut Bank & Trust Co. NA were seized by federal regulators in January and are not included in this listing. Instead, banks ranked 101st and 102d in assets are included. **Equity capital ratio** is equity capital as a percentage of total assets. **Tier 1 capital ratio** is tier 1 capital as a percentage of weighted risk assets, using the 1990 guidelines. **Total capital ratio** is total qualifying capital (tier 1 plus tier 2 capital) as a percentage of weighted risk assets. Unless otherwise noted, the 1990 guidelines were used to compute the risk-based capital ratios. **The capital targets:** by yearend 1990, the ratios of Tier 1 and total capital to weighted risk assets should be **3.625%** and **7.25%**, respectively. By yearend 1992, the ratios of Tier 1 and total capital to weighted risk assets should be **4.00%** and **8.00%**, respectively. (*)—Calculated by American Banker from regulatory filings. (☆)—Calculated using the more stringent 1992 guidelines. (‡)—Capital data revised since publication of risk-weighted ratios on 3/28/91.

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1990 Performance of Top U.S. Banking Companies

Money Center Banks

Return on Average Assets

Rank 1990	Rank 1989		ROA 1990	ROA 1989
1	9	Bankers Trust New York Corp.	1.04	-1.62
2	8	J.P. Morgan & Co., Inc.	0.98	-1.28
3	4	Republic New York Corp.	0.65	0.09
4	1	First Chicago Corp.	0.47	0.74
5	5	Chemical Banking Corp.	0.37	-0.62
6	2	Continental Bank Corp.	0.25	0.52
7	7	Manufacturers Hanover Corp.	0.21	-0.72
8	3	Citicorp	0.20	0.23
9	6	Chase Manhattan Corp.	-0.31	-0.65
		Mean Values for Group[1]	0.43	-0.37
		Median Values for Group[1]	0.37	-0.62

Return on Average Equity

Rank 1990	Rank 1989		ROE 1990	ROE 1989
1	9	Bankers Trust New York Corp.	26.74	-31.58
2	8	J.P. Morgan & Co., Inc.	21.90	-24.34
3	4	Republic New York Corp.	14.50	0.11
4	1	First Chicago Corp.	9.37	15.52
5	6	Chemical Banking Corp.	7.45	-18.96
6	3	Citicorp	3.75	4.25
7	7	Manufacturers Hanover Corp.	3.04	-19.39
8	2	Continental Bank Corp.	2.95	8.62
9	5	Chase Manhattan Corp.	10.03	-18.12
		Mean Values for Group	8.85	-9.32
		Median Values for Group	7.45	-18.12

Nonperforming Assets Ratio

Rank 1990	Rank 1989		Ratio 1990	Ratio 1989
1	1	Republic New York Corp.	0.56	0.39
2	2	J.P. Morgan & Co., Inc.	1.06	1.26
3	3	Continental Bank Corp.	2.65	1.51
4	4	First Chicago Corp.	2.72	2.35
5	5	Bankers Trust New York Corp.	4.32	2.58
6	8	Chemical Banking Corp.	4.50	4.59
7	6	Chase Manhattan Corp.	5.52	3.90
8	9	Manufacturers Hanover Corp.	5.54	5.19
9	7	Citicorp	6.05	4.24
		Mean Values for Group	3.66	2.89
		Median Values for Group	4.32	2.58

Superregional Banks

Return on Average Assets

Rank 1990	Rank 1989		ROA 1990	ROA 1989
1	1	Banc One Corp.	1.53	1.42
2	2	Wells Fargo & Co.	1.39	1.26
3	5	First Wachovia Corp.	1.23	1.19
4	6	SunTrust Banks, Inc.	1.13	1.16
5	9	NBD Bancorp., Inc.	1.05	1.07
5	11	Norwest Corp.	1.06	1.06
7	11	National City Corp.	1.02	1.24
8	23	First Interstate Bancorp.	0.86	-0.22
9	16	BankAmerica Corp.	0.82[9]	0.85[9]
10	17	First Union Corp.	0.79	0.84
11	20	Bank of New York Co., Inc.	0.63	0.10
12	–	Mellon Bank Corp.[3]	0.58	0.69
13	18	NCNB Corp.	0.57	0.74
14	–	CoreStates Financial Corp.[4]	0.50	1.22
15	–	C&S Sovran Corp.	0.46	1.11[$]
16	13	Barnett Banks, Inc.	0.33	0.94
17	14	Security Pacific Corp.	0.18	0.90
18	14	PNC Financial Corp.	0.16	0.90
19	19	First Fidelity Bancorp.	-0.02	0.55
20	3	Fleet/Norstar Financial Group	-0.14	1.25
21	25	Shawmut National Corp.	-0.52	-0.47
22	12	Midlantic Corp.	-0.82	0.97
23	–	Bank of Boston Corp.[2]	-1.08	0.19
24	22	Marine Midland Banks, Inc.	-1.18	-0.04[9]
25	24	National Westminster Bancorp.	-1.54	-0.68
26	7	MNC Financial, Inc.	-1.67	1.14
		Mean Values for Group[5]	0.28	0.57
		Median Values for Group[5]	0.54	0.92

Return on Average Equity

Rank 1990	Rank 1989		ROE 1990	ROE 1989
1	1	Wells Fargo & Co.	25.07	24.49
2	3	Norwest Corp.	19.61	19.62
3	23	First Interstate Bancorp.	19.56	-7.35
4	10	BankAmerica Corp.	16.40[9]	17.17[9]
5	13	First Wachovia Corp.	16.36	16.48
6	12	Banc One Corp.	16.24	16.79
7	11	SunTrust Banks, Inc.	15.97	16.88
8	14	NBD Bancorp., Inc.	15.39	16.19
9	5	National City Corp.	14.95	18.62
10	18	First Union Corp., Inc.	12.50	12.77
11	2	NCNB Corp.	12.01	20.45
12	20	Bank of New York Co., Inc.	11.31	0.74
13	–	Mellon Bank Corp.[3]	9.28	14.09
14	–	CoreStates Financial Corp.[4]	7.68	16.78
15	–	C&S Sovran Corp.	7.19	17.66[$]
16	15	Barnett Banks, Inc.	6.24	15.98
17	4	Security Pacific Corp.	2.85	18.78
18	17	PNC Financial Corp.	2.46	13.80
19	19	First Fidelity Bancorp.	-1.42	10.31
20	8	Fleet/Norstar Financial Gp.	-2.72	17.70
21	24	Shawmut National Corp.	-9.96	-7.42
22	16	Midlantic Corp.	-14.19	14.36
23	25	National Westminster Bancorp.	-19.37	-8.35
24	–	Bank of Boston Corp.[2]	-22.91	8.99
25	21	Marine Midland Banks, Inc.	-28.12	-0.11[9]
26	6	MNC Financial, Inc.	-30.72	17.72
		Mean Values for Group[5]	3.91	8.87
		Median Values for Group[5]	8.48	16.34

Nonperforming Assets Ratio

Rank 1990	Rank 1989		Ratio 1990	Ratio 1989
1	1	First Wachovia Corp.	0.56	0.34
2	2	NBD Bancorp., Inc.	0.71	0.53
3	5	Norwest Corp.	1.00	0.76
4	3	C&S Sovran Corp.	1.37	0.55[$]
5	4	NCNB Corp.	1.45	0.67
6	7	Banc One Corp.	1.46	0.97
7	8	National City Corp.	1.50	1.11
8	14	CoreStates Financial Corp.	1.78	1.42
9	9	SunTrust Banks, Inc.	1.81	1.13
10	5	First Union Corp., Inc.	1.99	0.76
11	21	Wells Fargo & Co.	2.54	2.97
12	10	Barnett Banks, Inc.	2.55	1.17
13	17	Mellon Bank Corp.	2.72	2.21
14	13	PNC Financial Corp.	2.87	1.27
15	25	BankAmerica Corp.	3.04	4.33
16	15	First Fidelity Bancorp.	3.13	1.65
17	18	Security Pacific Corp.	3.30	2.38
18	22	First Interstate Bancorp.	3.41	3.57
19	19	Bank of New York Co., Inc.	3.50	2.43
20	11	Fleet/Norstar Financial Gp.	4.26	1.19
21	20	National Westminster Bancorp.	5.55	2.[illegible]
22	24	Bank of Boston Corp.	6.01	[illegible]
23	16	Midlantic Corp.	6.28	2.[illegible]
24	11	MNC Financial, Inc.	6.91	1.19
25	23	Shawmut National Corp.	7.11	3.66
26	26	Marine Midland Banks, Inc.	7.32	4.88
		Mean Values for Group[5]	3.24	1.94
		Median Values for Group[5]	2.80	1.35

Large Regional Banks

Return on Average Assets

Rank 1990	Rank 1989		ROA 1990	ROA 1989
1	–	State Street Boston Corp.[7]	1.15	1.29
2	16	Comerica, Inc.	1.06	0.69
3	9	U.S. Bancorp.	1.05	1.00
4	–	Bancorp Hawaii, Inc.[7]	1.04	1.14
5	3	Society Corp.	1.03	1.11
6	9	First of America Bank Corp.	1.01	1.00
7	–	Manufacturers National Corp.[8]	1.00	1.08
8	5	Northern Trust Corp.	0.99	1.08
9	–	Union Bank[6]	0.92	0.95
9	13	Boatmen's Bancshares, Inc.	0.92	0.91
11	12	KeyCorp	0.89	0.93
12	8	Huntington Bancshares	0.73	1.02
13	–	First Bank System, Inc.[10]	0.66	0.01
14	19	Harris Bankcorp, Inc.	0.65	0.45
15	21	[illegible]ster Financial Corp.	0.52	0.97
16	1	[illegible]higan National Corp.	0.42	1.69[11]
17	5	Signet Banking Corp.	0.34	1.08
18	14	Meridian Bancorp, Inc.	0.19	0.89
19	20	Valley National Corp.	0.07	-1.39
20	7	UJB Financial	-0.04	1.05
21	–	Dominion Bankshares Corp.[8]	-0.36	1.02
22	–	BayBanks, Inc.[8]	-0.70	0.65
23	4	Ameritrust Corp.	-0.87	1.10
24	15	First City Bancorp of Texas, Inc.	-1.18	0.88
22	17	First American Bancshares, Inc.	-1.27	0.61
26	18	Southeast Banking Corp.	-1.28	0.51
		Mean Values for Group[12]	0.34	0.84
		Median Values for Group[12]	0.66	0.99

Return on Average Equity

Rank 1990	Rank 1989		ROE 1990	ROE 1989
1	2	Northern Trust Corp.	19.78	23.79
2	–	State Street Boston Corp.[7]	18.14	18.74
3	16	Comerica, Inc.	17.67	11.74
4	–	Bancorp Hawaii, Inc.[7]	17.06	17.95
5	9	U.S. Bancorp.	16.29	15.13
6	–	Union Bank[6]	16.23	17.48
7	8	Society Corp.	16.17	15.49
8	–	Manufacturers National Corp.[8]	15.88	17.45
9	13	First of America Bank Corp.	14.75	14.41
10	11	KeyCorp	14.50	14.55
11	15	Boatmen's Bancshares, Inc.	12.11	12.18
12	–	First Bank System, Inc.[8]	11.95	-1.86
13	7	Huntington Bancshares	11.05	15.81
14	19	Harris Bankcorp, Inc.	10.55	7.31
15	10	Crestar Financial Corp.	7.99	15.06
16	1	Michigan National Corp.	6.49	29.08[11]
17	4	Signet Banking Corp.	5.48	17.12
18	14	Meridian Bancorp, Inc.	3.14	13.45
19	20	Valley National Corp.	1.85	-26.43
20	12	UJB Financial	-0.91	14.52
21	–	Dominion Bankshares Corp.[8]	-6.45	15.86
22	–	BayBanks, Inc.[8]	-12.67	10.78
23	6	Ameritrust Corp.	-14.64	16.10
24	18	First American Bancshares, Inc.	-17.25	8.40
25	17	Southeast Banking Corp.	-29.34	10.11
26	3	First City Bancorp of Texas, Inc.	-29.69	17.19
		Mean Values for Group[12]	4.83	13.09
		Median Values for Group[12]	10.80	14.82

Nonperforming Assets Ratio

Rank 1990	Rank 1989		Ratio 1990	Ratio 1989
1	2	Bancorp Hawaii, Inc.	0.33	0.27
2	1	State Street Boston Corp.	0.61	0.22
3	3	Northern Trust Corp.	0.63	0.40
4	4	First of America Bank Corp.	0.68	0.64
5	10	Comerica, Inc.	0.81	0.90
6	12	Manufacturers National Corp.	0.83	0.98
7	7	Huntington Bancshares	1.26	0.73
8	18	Harris Bankcorp, Inc.	1.31	1.27
9	16	KeyCorp	1.33	1.21
10	17	Society Corp.	1.35	1.24
11	5	Meridian Bancorp, Inc.	1.39	0.66
12	19	Boatmen's Bancshares, Inc.	1.42	1.34
13	21	Union Bank	1.87	1.57
13	15	U.S. Bancorp.	1.87	1.17
15	5	Crestar Financial Corp.	2.00	0.66
16	20	First Bank System, Inc.	2.05	1.53
17	9	Signet Banking Corp.	2.38	0.81
18	14	Michigan National Corp.	2.77	1.06
19	8	Dominion Bankshares Corp.	3.23	0.78
20	13	First City Bancorp of Texas, Inc.	3.70	0.99
21	11	First American Bancshares, Inc.	3.88	0.97
22	23	UJB Financial	4.03	1.60
23	24	Ameritrust Corp.	4.24	1.75
24	26	Valley National Corp.	4.57	5.07
25	25	Southeast Banking Corp.	4.86	2.00
26	21	BayBanks, Inc.	5.39	1.57
		Mean Values for Group[5]	2.27	1.21
		Median Values for Group[5]	1.87	1.04

Data Sources: Data are from **SNL Securities**, Hoboken, N.J., and **American Banker**'s annual performance survey. Panel groupings, ranks, and summary statistics were compiled by the **American Banker**. Please note, the 1989 data are as reported in 1990 and have not been restated for mergers or changes in accounting practices. (1)— The 1989 figure has been recalculated to exclude Bank of Boston and Mellon Bank Corp. who were moved from the Money Center panel the Superregional panel this year. (2)— Based on net income excluding the utilization of tax loss carryforward. (3)— Bank was in the "Money Center Banks" panel last year. (4)— Bank was in the "Large Regionals" panel last year. (5)— The 1989 figure was for the 26 banks in the panel that year. (6)— The 1989 figure was for the current (1990) panel of banks. (7)— Bank had assets less than $10 billion in 1989. (8)— Assets were greater than $10 billion in 1989, but panel was limited to the 20 largest bank holding companies in the peer group last year. (9)— Last year's survey included only bank holding companies. Therefore, the bank was not included. (10)— Bank was in the "Superregional Banks" panel last year. (11)— Includes gain on sale of credit card portfolio. (12)— The 1989 figure was for the 20 banks in the panel that year. ($)— Pro forma data for company formed on 6/31/90. **Definitions and methodology**: For a complete description of the information contained in this table, see the footnotes on page 14. **Dashes** (–) in the 1989 rank field indicate that the bank was not a member of panel that year.

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1990 Performance of Top U.S. Banking Companies

How the Market Looks at Banks

Mkt-Book Rank 1990	Mkt-Book Rank 1989		Ratio of Market-to-Book Value 1990	Ratio of Market-to-Book Value 1989	Price Earnings Multiple 1990	Price Earnings Multiple 1989	Dividend Yield (%) 1990	Dividend Yield (%) 1989
		Money Center Banks						
1	1	J. P. Morgan & Co., Inc.	175.50	202.00	8.52	NA	4.46	3.86
2	2	Bankers Trust New York Corp.	141.30	157.40	5.56	NA	5.86	5.18
3	3	Republic New York Corp.	124.00	146.10	9.10	NA	2.83	2.49
4	9	Manufacturers Hanover Corp.	54.30	79.80	16.63	NA	15.53	9.90
5	4	Citicorp	51.90	113.90	12.75	24.89	7.92	5.49
6	5	First Chicago Corp.	45.50	106.60	4.97	7.44	12.12	4.85
7	8	Continental Bank Corp.	37.40	82.80	12.68	9.65	11.27	4.28
8	6	Chase Manhattan Corp.	35.50	95.50	NA	NA	11.43	6.79
9	7	Chemical Banking Corp.	32.60	87.60	4.52	NA	9.30	9.10
		Mean Values for Group	**77.58**	**116.88**	**8.34**	**13.90**	**8.97**	**5.77**
		Median Values for Group	**51.90**	**104.40**	**8.61**	**9.65**	**9.30**	**5.18**
		Superregional Banking Firms						
1	1	Banc One Corp.	153.20	167.90	10.13	11.77	4.18	3.21
2	4	First Wachovia Corp.	151.30	163.00	9.97	10.70	4.39	3.41
3	3	Norwest Corp.	138.00	171.40	7.66	9.00	4.43	3.39
4	12	NBD Bancorp., Inc.	129.40	137.60	8.89	9.25	4.24	3.75
5	11	SunTrust Banks, Inc.	125.10	140.20	8.27	8.76	4.04	3.41
6	–	CoreStates Financial Corp.	125.00	135.00	15.41	8.47	6.05	4.08
7	5	National City Corp.	116.70	157.40	8.10	8.99	6.02	4.29
8	6	Wells Fargo & Co.	100.80	154.20	4.32	6.73	6.91	4.45
9	17	BankAmerica Corp.	97.40	114.80	5.36	5.23	4.53	2.24
10	–	Mellon Bank Corp.	83.30	104.40	8.39	7.19	5.89	4.89
11	10	PNC Financial Corp.	80.70	140.30	29.62	10.65	9.80	4.95
12	2	NCNB Corp.	79.60	172.80	6.85	10.42	6.47	2.38
13	22	First Fidelity Bancorp.	79.30	102.60	NA	9.26	6.81	8.60
14	21	First Union Corp.	74.20	108.50	6.10	8.59	7.28	4.85
15	–	CS&S Sovran Corp.	71.60	NA	9.77	NA	9.98	N.A.
16	13	Barnett Banks, Inc.	70.10	134.20	11.72	8.88	6.99	3.21
17	18	Security Pacific Corp.	63.00	114.40	20.02	6.49	12.22	5.42
18	15	Fleet/Norstar Financial Group	62.30	131.50	NA	7.92	7.27	5.01
19	19	First Interstate Bancorp.	59.10	113.90	3.22	NA	12.77	7.12
20	16	Bank of New York Co., Inc.	50.10	116.60	4.46	149.07	11.94	4.89
21	–	Bank of Boston Corp.	32.50	71.70	NA	23.75	6.27	6.53
22	23	Shawmut National Corp.	31.10	87.50	NA	7.56	0.00	6.91
23	20	MNC Financial, Inc.	28.50	107.40	NA	6.43	0.00	4.77
24	24	Midlantic Corp.	15.50	81.00	N.A.	5.98	0.00	5.59
		Marine Midland Banks, Inc.	NA	NA	NA	NA	NA	NA
		National Westminster Bancorp	NA	NA	NA	NA	NA	NA
		Mean Values for Group	**84.66**	**133.38**	**9.99**	**15.17**	**6.19**	**5.06**
		Median Values for Group	**79.45**	**135.60**	**8.39**	**8.76**	**6.16**	**4.61**
		Large Regional Banking Firms						
1	–	State Street Boston Corp.	182.00	236.70	11.17	14.27	2.08	1.53
2	1	Northern Trust Corp.	170.10	201.90	9.55	10.22	2.85	2.12
3	–	Bancorp Hawaii, Inc.	125.00	168.90	7.94	10.17	3.79	2.69
4	13	Society Corp.	105.10	102.90	6.85	7.37	5.71	4.69
5	2	U.S. Bancorp.	102.10	147.10	6.62	10.25	4.94	2.93
6	–	First Bank System, Inc.	97.60	132.70	8.50	NA	6.31	6.57
7	15	Boatmen's Bancshares, Inc.	96.00	102.10	8.14	8.60	6.68	6.44
8	8	Comerica, Inc.	94.20	121.90	5.67	10.58	6.17	4.77
9	–	Manufacturers National Corp.	93.50	121.60	6.35	7.43	5.18	3.85
10	9	KeyCorp	92.70	115.00	6.70	8.24	5.85	4.76
11	12	First of America Bank Corp	88.30	105.10	6.88	8.10	5.65	4.47
12	3	Huntington Bancshares	83.00	142.10	7.67	9.48	7.19	3.45
13	–	Union Bank	67.40	94.80	4.37	5.70	7.57	5.73
14	11	Meridian Bancorp, Inc.	60.50	108.90	18.64	8.48	11.71	5.84
15	6	Crestar Financial Corp.	59.40	126.50	7.35	8.85	9.80	4.17
16	5	Ameritrust Corp.	52.30	130.50	NA	8.09	7.88	4.96
17	–	Dominion Bankshares Corp.	48.30	118.50	NA	7.94	6.40	4.29
18	18	Valley National Corp.	47.00	57.00	28.62	NA	0.00	8.38
19	–	BayBanks, Inc.	41.80	83.00	NA	8.01	0.00	5.76
20	16	UJB Financial, Inc.	41.30	101.10	NA	7.20	8.42	5.88
21	10	Signet Banking Corp.	37.50	114.10	6.85	7.05	15.04	4.73
22	14	Michigan National Corp.	33.50	102.50	5.22	4.09	11.94	4.04
23	17	Southeast Banking Corp.	28.70	82.40	NA	6.39	0.00	5.71
24	7	First City Bancorp of Texas, Inc.	25.40	122.90	NA	8.66	0.00	4.72
		First American Bankshares, Inc.	NA	NA	NA	NA	NA	NA
		Harris Bankcorp., Inc.	NA	NA	NA	NA	NA	NA
		Mean Values for Group	**76.63**	**117.72**	**9.04**	**8.38**	**6.85**	**4.79**
		Median Values for Group	**75.30**	**114.55**	**7.19**	**8.47**	**6.81**	**4.73**

Performance Study Peer Groups

Asset Rank 1990	Asset Rank 1989		Assets 12/31/90 ($ Billions)
		Money Center Banking Companies	
1	1	Citicorp, New York	216,986
2	2	Chase Manhattan Corp., New York	98,064
3	3	J.P. Morgan & Co., Inc., New York	93,103
4	4	Chemical Banking Corp., New York	73,019
5	5	Bankers Trust New York Corp.	63,596
6	6	Manufacturers Hanover Corp., New York	61,530
7	7	First Chicago Corp.	50,779
8	8	Republic New York Corp.	29,597
9	9	Continental Bank Corp., Chicago	27,100
		Superregional Banking Companies	
1	1	BankAmerica Corp., San Francisco	110,728
2	2	Security Pacific Corp., Los Angeles	84,731
3	3	NCNB Corp., Charlotte, N.C.	65,286
4	4	Wells Fargo & Co., San Francisco	56,199
5	5	First Interstate Bancorp., Los Angeles	51,356
6	6	C&S Sovran Corp., Norfolk, Va.	51,237
7	7	PNC Financial Corp., Pittsburgh	45,533
8	8	Bank of New York Co., Inc.	45,456
9	9	First Union Corp., Charlotte, N.C.	40,781
10	10	SunTrust Banks, Inc., Atlanta	33,411
11	11	Bank of Boston Corp.	32,529
12	12	Fleet/Norstar Financial Group, Inc., Providence, R.I.	32,507
13	13	Barnett Banks, Inc., Jacksonville, Fla.	32,214
14	14	Norwest Corp., Minneapolis	30,626
15	15	Banc One Corp., Columbus, Ohio	30,336
16	16	First Fidelity Bancorporation, Lawrenceville, N.J.	29,110
17	17	Mellon Bank Corp., Pittsburgh	28,782
18	18	NBD Bancorp., Inc., Detroit	26,747
19	19	MNC Financial, Inc., Baltimore	26,376
20	20	First Wachovia Corp., Winston-Salem, N.C.	26,271
21	21	National City Corp., Cleveland	23,743
22	22	Shawmut National Corp., Hartford, Conn.	23,703
23	23	Midlantic Corp., Edison, N.J.	23,586
24	24	CoreStates Financial Corp., Philadelphia	23,520
25	25	National Westminster Bancorp, Inc., New York	23,413
26	26	Marine Midland Banks, Inc., Buffalo, N.Y.	20,107
		Large Regional Banking Companies	
1	1	KeyCorp, Albany, N.Y.	19,286
2	2	First Bank System, Inc., Minneapolis	19,001
3	3	U.S. Bancorp., Portland, Ore.	17,613
4	4	Boatmen's Bancshares, Inc., St. Louis	17,469
5	5	Union Bank, San Francisco	16,313
6	6	Society Corp., Cleveland	15,110
7	7	First of America Bank Corp., Kalamazoo, Mich.	14,039
8	8	Southeast Banking Corp., Miami	13,380
9	9	First City Bancorp. of Texas, Inc., Houston	13,344
10	10	Comerica, Inc., Detroit	13,300
11	11	UJB Financial Corp., Princeton, N.J.	12,818
12	12	Harris Bankcorp. Inc., Chicago	12,481
13	13	Manufacturers National Corp., Detroit	12,070
14	14	Crestar Financial Corp., Richmond, Va.	11,891
15	15	Meridian Bancorp, Inc., Reading, Pa.	11,886
16	16	Huntington Bancshares, Inc., Columbus, Ohio	11,809
17	17	Northern Trust Corp., Chicago	11,789
18	18	State Street Boston Corp.	11,651
19	19	Signet Banking Corp., Richmond, Va.	11,405
20	20	Ameritrust Corp., Cleveland	11,372
21	21	First American Bankshares, Inc., Washington, D.C.	11,235
22	22	Michigan National Corp., Farmington Hills	10,956
23	23	Bancorp Hawaii Inc., Honolulu	10,889
24	24	Dominion Bankshares Corp., Roanoke, Va.	10,389
25	25	Valley National Corp., Phoenix	10,309
26	26	BayBanks Inc., Boston	10,082

Sources of Asset Data: American Banker survey of the top 100 bank holding companies scheduled for publication on April 11 and SNL Securities.

Money Center banking companies: are banks that are large in asset size; oriented toward commercial and industrial lending with a proclivity to sell a high amount of their C&I originations; noncore funded (a high percentage of purchased money); and a large international presence.

Superregional banking companies: are non-money center banking companies with $20 billion or more in total assets on Dec. 31, 1990, that have a full commercial banking presence in a variety of economic regions (usually across state lines).

Large regional banking companies: are banking companies with assets between $10 billion and $20 billion on Dec. 31, 1990

NA— Not available

Definitions and Methodology

The statistical tables for this study were compiled by the **American Banker** from data provided by **SNL Securities, Hoboken, N.J.** and from American Banker's annual performance questionnaire. The SNL data were taken from two sources: (1) the **SNL Bank DataSource**, which contains GAAP financials on market and per share data on all publicly traded commercial banks and bank holding companies; and (2) the **SNL Bank Securities Monthly**, which contains the stock price information needed for this survey.

A listing of the 81 banking companies in the study appears above. The companies are divided into three peer groups: peer group 1 — nine money center banks (defined above); peer group 2 — 26 superregional banking firms (defined above); and peer group 3 — 26 banks and bank holding companies with assets of between $10 billion and $20 billion on Dec. 31, 1990. In the table above, entitled **Performance Study Peer Groups**, the companies are listed in order of their asset size on December 31, 1990, within their respective peer group.

In the table appearing on page 71, within peer groups the banks are ranked by three measures of performance: the return on average assets; the return on average equity; and nonperforming assets as a percentage of total assets. Dashes (--) in the 1989 rank field indicate that the bank was not a member of panel that year.

Net income is income after taxes but before extraordinary items for the full year 1990. American Banker has excluded the extraordinary credit resulting from the utilization of tax loss carryforward from 1989 and 1990 net income, whenever possible. The banks affected are footnoted.

The **return on average assets**, as defined by SNL Securities, is net income divided by average assets for the period.

The **return on average (common) equity** is net income minus preferred stock dividends divided by average common shareholders' equity for the year.

Nonperforming assets ratio is nonperforming assets as a percentage of yearend assets. Nonperforming assets are the sum of nonaccrual loans, restructured loans and other real estate owned net of reserves.

Market-to-book value for 1990 is the stock price on December 31, 1990 divided by the book value per share on December 31, 1990. The market-to-book value for for 1989 is the stock price on December 29, 1989 divided by the book value per share on December 29, 1989.

The **price earnings multiple** is the stock price, as defined above, as a multiple of fully diluted earnings per share.

The **dividend yield** for 1990 is the indicated annual dividend for the fourth quarter of 1990 as an annualized percentage of the December 31, 1990 price. The dividend yield for 1989 is the indicated annual dividend for the fourth quarter of 1989 as an annualized percentage of the December 29, 1989 price.

The group means are unweighted means calculated by **American Banker** by summing all of the values within a peer group and dividing that number by the total number of observations. The median is obtained by finding the midpoint of the array of values. Unless otherwise indicated, the 1989 means and medians were for the banks in the panel that year.

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First Quarter Performance of Top U.S. Banking Companies

First quarter of 1991 in comparison with full year 1990

Money Center Banks

Return on Average Assets

Rank 1Q91	Rank 1990		ROA 1Q91	ROA 1990
1	1	Bankers Trust New York Corp.	1.02	1.04
1	2	J.P. Morgan & Co., Inc.	1.02	0.98
3	3	Republic New York Corp.	0.69	0.65
4	6	Continental Bank Corp.	0.49	0.25
5	9	Chase Manhattan Corp.	0.47	-0.31
5	5	Chemical Banking Corp.	0.47	0.37
5	7	Manufacturers Hanover Corp.	0.47	0.21
8	4	First Chicago Corp.	0.37	0.47
9	8	Citicorp	0.13	0.20
		Mean Values for Group	0.57	0.45
		Median Values for Group	0.47	0.37

Return on Average Equity

Rank 1Q91	Rank 1990		ROE 1Q91	ROE 1990
1	1	Bankers Trust New York Corp.	23.39	26.74
2	2	J.P. Morgan & Co., Inc.	22.25	21.90
3	3	Republic New York Corp.	14.41	14.50
4	9	Chase Manhattan Corp.	9.85	-10.03
5	5	Chemical Banking Corp.	9.08	7.08
6	7	Manufacturers Hanover Corp.	8.98	3.06
7	8	Continental Bank Corp.	7.15	2.95
8	4	First Chicago Corp.	7.03	9.37
9	6	Citicorp	1.62	3.75
		Mean Values for Group	11.53	8.81
		Median Values for Group	9.08	7.08

Nonperforming Assets Ratio

Rank 1Q91	Rank 1990		Ratio 1Q91	Ratio 1990
1	1	Republic New York Corp.	0.61	0.56
2	2	J.P. Morgan & Co., Inc.	1.01	1.06
3	3	Continental Bank Corp.	3.00	2.65
4	4	First Chicago Corp.	3.26	2.72
5	6	Chemical Banking Corp.	4.80	4.50
6	5	Bankers Trust New York Corp.	4.99	4.32
7	8	Manufacturers Hanover Corp.	5.12	5.54
8	7	Chase Manhattan Corp.	5.83	5.42
9	9	Citicorp	6.49	6.05
		Mean Values for Group	3.90	3.66
		Median Values for Group	4.80	4.32

Superregional Banks

Return on Average Assets

Rank 1Q91	Rank 1990		ROA 1Q91	ROA 1990
1	1	Banc One Corp.	1.63	1.53
2	3	First Wachovia Corp.	1.21	1.23
3	4	SunTrust Banks, Inc.	1.10	1.13
4	2	Wells Fargo & Co.	1.09	1.39
5	6	Norwest Corp.	1.03	1.05
6	9	BankAmerica Corp.	1.01	0.82[2]
7	5	NBD Bancorp., Inc.	0.99	1.05
8	12	Mellon Bank Corp.	0.93	0.58
9	14	CoreStates Financial Corp.	0.90	0.50
10	7	National City Corp.	0.86	1.02
11	10	First Union Corp.	0.81	0.78
12	18	PNC Financial Corp.	0.80	0.16
13	19	First Fidelity Bancorp.	0.78	-0.02
14	13	NCNB Corp.	0.74	0.54
15	8	First Interstate Bancorp.	0.48	0.86
16	17	Security Pacific Corp.	0.45	0.18
17	20	First/Wachovia Financial Group	0.31	-0.14
18	15	CS Bowran Corp.	0.25	0.46
19	16	Barnett Banks, Inc.	0.23	0.33
20	22	Midlantic Corp.	-0.41	-0.82
21	11	Bank of New York Co., Inc.	-0.56	0.63
22	24	National Westminster Bancorp.	-0.85	-1.54
23	23	Bank of Boston Corp.	-1.12	-1.08
24	21	Shawmut National Corp.	-2.04	-0.52
		Mean Values for Group[2]	0.44	0.42
		Median Values for Group[2]	0.79	0.86

Return on Average Equity

Rank 1Q91	Rank 1990		ROE 1Q91	ROE 1990
1	1	Wells Fargo & Co.	19.58	25.07
2	4	BankAmerica Corp.	18.67	16.40[2]
3	2	Norwest Corp.	18.56	19.61
4	13	Mellon Bank Corp.	17.02	9.28
5	11	NCNB Corp.	16.55	12.01
6	6	Banc One Corp.	16.19	16.24
7	5	First Wachovia Corp.	15.80	16.36
8	19	First Fidelity Bancorp.	15.47	-1.42
9	7	SunTrust Banks, Inc.	15.29	15.97
10	14	CoreStates Financial Corp.	14.58	7.66
11	8	NBD Bancorp., Inc.	13.93	15.39
12	18	PNC Financial Corp.	13.63	2.46
13	10	First Union Corp., Inc.	12.83	12.50
14	9	National City Corp.	12.63	14.95
15	17	Security Pacific Corp.	8.66	2.86
16	3	First Interstate Bancorp.	8.13	19.56
17	20	First/Wachovia Financial Gp.	4.81	-2.72
18	16	Barnett Banks, Inc.	4.33	6.24
19	15	CS Bowran Corp.	3.69	7.19
20	22	Midlantic Corp.	-7.76	-14.19
21	12	Bank of New York Co., Inc.	-11.34	11.31
22	24	Bank of Boston Corp.	-26.13	-22.91
23	21	Shawmut National Corp.	-40.52	-9.96
-	23	National Westminster Bancorp.	N.A.	-19.37
		Mean Values for Group[2]	7.15	6.84
		Median Values for Group[2]	13.63	16.36

Nonperforming Assets Ratio

Rank 1Q91	Rank 1990		Ratio 1Q91	Ratio 1990
1	1	First Wachovia Corp.	0.60	0.56
2	2	NBD Bancorp., Inc.	0.72	0.71
3	3	Norwest Corp.	0.94	1.00
4	5	NCNB Corp.	1.57	1.45
5	6	Banc One Corp.	1.60	1.46
6	7	National City Corp.	1.97	1.50
7	9	SunTrust Banks, Inc.	2.03	1.81
8	8	CoreStates Financial Corp.	2.07	1.78
9	4	CS Bowran Corp.	2.21	1.37
10	10	First Union Corp., Inc.	2.71	1.99
11	13	Mellon Bank Corp.	2.86	2.72
11	11	Wells Fargo & Co.	2.86	2.54
13	14	PNC Financial Corp.	2.92	2.87
14	15	BankAmerica Corp.	3.02	3.03
15	12	Barnett Banks, Inc.	3.10	2.55
16	16	First Fidelity Bancorp.	3.42	3.13
17	18	First Interstate Bancorp.	3.55	3.41
18	17	Security Pacific Corp.	3.91	3.30
19	20	First/Wachovia Financial Gp.	4.45	4.26
20	19	Bank of New York Co., Inc.	4.68	3.50
21	22	Bank of Boston Corp.	6.29	6.01
22	21	National Westminster Bancorp.	6.55	5.55
23	23	Midlantic Corp.	7.28	6.28
24	24	Shawmut National Corp.	7.59	7.11
		Mean Values for Group[2]	3.26	2.91
		Median Values for Group[2]	2.89	2.84

Large Regional Banks

Return on Average Assets

Rank 1Q91	Rank 1990		ROA 1Q91	ROA 1990
1	28	BMC Financial, Inc.[3]	2.97[4]	-1.67
2	1	State Street Boston Corp.	2.15	1.15
3	5	Society Corp.	*.09	1.03
4	3	U.S. Bancorp.	1.05	1.05
5	2	Comerica, Inc.	1.05	1.05
6	8	Northern Trust Corp.	1.02	0.99
7	4	Bancorp Hawaii, Inc.	0.99	1.04
8	7	Manufacturers National Corp.	0.93	1.00
9	13	First Bank System, Inc.[10]	0.92	0.65
10	12	Huntington Bancshares	0.90	0.73
11	10	Boatmen's Bancshares, Inc.	0.84	0.92
11	6	First of America Bank Corp.	0.84	1.01
13	9	Union Bank	0.83	0.92
14	11	KeyCorp	0.82	0.89
15	14	Havis Bankcorp, Inc.	0.76	0.65
16	18	Mellon Bancorp, Inc.	0.59	0.19
17	23	Ameritrust Corp.	0.43	-0.87
17	19	Valley National Corp.	0.43	0.07
19	15	Crestar Financial Corp.	0.41	0.52
20	21	Dominion Bankshares Corp.	0.22	-0.36
20	17	Signet Banking Corp.	0.22	0.34
22	16	Michigan National Corp.	0.09	0.42
23	20	UJB Financial	0.05	-0.04
24	22	SeyBanks, Inc.	0.04	-0.70
25	26	First American Bancshares, Inc.[5]	-0.75	-1.27
26	24	Marine Midland Banks, Inc.[3]	-1.51	-1.19
27	24	First City Bancorp of Texas, Inc.	-2.24	-1.19
28	27	Southeast Banking Corp.	-3.61	-1.28
		Mean Values for Group[2]	0.41	0.33
		Median Values for Group[2]	0.79	0.89

Return on Average Equity

Rank 1Q91	Rank 1990		ROE 1Q91	ROE 1990
1	28	BMC Financial, Inc.[3]	46.99[4]	-30.72
2	2	State Street Boston Corp.	31.21	18.14
3	1	Northern Trust Corp.	19.63	19.79
4	3	Comerica, Inc.	17.03	17.67
5	4	Bancorp Hawaii, Inc.	16.24	17.06
6	7	Society Corp.	16.00	16.17
7	5	U.S. Bancorp.	15.32	16.29
8	8	Manufacturers National Corp.	14.71	15.68
9	6	Union Bank	14.34	16.23
10	10	KeyCorp	14.15	14.50
11	12	First Bank System, Inc.	13.40	11.95
12	13	Huntington Bancshares	12.85	11.05
13	14	Havis Bankcorp, Inc.	12.17	10.55
14	11	Boatmen's Bancshares, Inc.	11.96	12.11
14	9	First of America Bank Corp.	11.96	14.75
16	18	Mellon Bancorp, Inc.	9.67	3.14
17	19	Valley National Corp.	9.41	1.85
18	23	Ameritrust Corp.	6.83	-14.64
19	15	Crestar Financial Corp.	6.16	7.99
20	21	Dominion Bankshares Corp.	3.81	-6.45
21	17	Signet Banking Corp.	3.46	5.48
22	16	Michigan National Corp.	1.28	6.49
23	22	SeyBanks, Inc.	0.62	-12.67
24	20	UJB Financial	0.66	-0.91
25	24	First American Bancshares, Inc.[5]	-10.63	-17.25
26	25	Marine Midland Banks, Inc.[3]	-30.74	-28.12
27	27	First City Bancorp of Texas, Inc.	-65.33	-29.69
28	26	Southeast Banking Corp.	-85.85	-29.34
		Mean Values for Group[2]	3.46	2.38
		Median Values for Group[2]	11.96	9.27

Nonperforming Assets Ratio

Rank 1Q91	Rank 1990		Ratio 1Q91	Ratio 1990
1	1	Bancorp Hawaii, Inc.	0.29	0.33
2	2	State Street Boston Corp.	0.58	0.61
3	3	Northern Trust Corp.	0.75	0.63
4	5	Comerica, Inc.	0.79	0.81
5	4	First of America Bank Corp.	0.82	0.68
6	6	Manufacturers National Corp.	0.89	0.83
7	10	Society Corp.	1.38	1.35
8	11	Meridian Bancorp, Inc.	1.56	1.39
9	8	Havis Bankcorp, Inc.	1.61	1.31
10	9	KeyCorp	1.66	1.33
11	12	Boatmen's Bancshares, Inc.	1.67	1.42
12	7	Huntington Bancshares	1.78	1.26
13	13	U.S. Bancorp.	1.84	1.87
14	13	Union Bank	2.03	1.87
15	16	First Bank System, Inc.	2.22	2.05
16	15	Crestar Financial Corp.	2.80	2.00
17	17	Signet Banking Corp.	2.83	2.38
18	18	Michigan National Corp.	3.21	2.77
19	21	First American Bancshares, Inc.[5]	3.28	3.66
20	19	Dominion Bankshares Corp.	3.57	3.23
21	23	Ameritrust Corp.	4.43	4.24
22	22	UJB Financial	4.50	4.03
23	24	Valley National Corp.	4.65	4.57
24	20	First City Bancorp of Texas, Inc.	4.90	3.70
25	26	SeyBanks, Inc.	5.59	5.39
26	25	Southeast Banking Corp.	6.14	4.86
27	28	Marine Midland Banks, Inc.	8.53	7.32
28	27	MNC Financial, Inc.[3]	8.98	6.91
		Mean Value for Group[2]	2.97	2.61
		Median Values for Group[2]	2.13	1.94

Data Sources: Data are from SNL Securities, Helvetica, N.J., and American Banker's quarterly earnings update. Panel groupings, ranks, and summary statistics were compiled by the American Banker. Please note, the 1990 data are as reported in 1991 and have not been restated for mergers or changes in accounting practices. (*)— Based on net income excluding the utilization of tax loss carryforward. (2)— The 1990 figure has been restated to reflect changes in the panel in the first quarter of 1991. (3)— Bank was in the "Superregional Banks" panel last year. (4)— Includes gain on sale of credit card operations. (5)— First quarter data are preliminary. Definitions and methodology: For a complete description of the information contained in this table, see the footnotes on page 10.

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BANK HOLDING COMPANIES

First Quarter Performance of Top U.S. Banking Companies

First quarter of 1991 in comparison with full year 1990

How the Market Looks at Banks

Mkt-Book Rank 1Q91	Mkt-Book Rank 1990		Ratio of Market-to-Book Value 1Q91	Ratio of Market-to-Book Value 1990	Price Earnings Multiple 1Q91	Price Earnings Multiple 1990	Dividend Yield (%) 1Q91	Dividend Yield (%) 1990
		Money Center Banks						
1	1	J. P. Morgan & Co., Inc.	178.10	175.50	8.35	8.52	4.24	4.19
2	3	Republic New York Corp.	137.30	124.00	9.68	9.10	2.49	2.67
3	2	Bankers Trust New York Corp.	135.50	141.30	5.78	5.56	5.94	5.49
4	4	Manufacturers Hanover Corp.	65.90	54.30	7.36	16.63	7.34	15.53
5	5	Citicorp	61.50	51.90	36.56	12.75	6.84	13.78
6	6	First Chicago Corp.	60.80	45.50	8.73	4.97	9.09	12.12
7	9	Chemical Banking Corp.	52.30	32.60	5.87	4.52	5.76	21.30
8	8	Chase Manhattan Corp.	52.10	35.50	5.31	NA	7.74	20.57
9	7	Continental Bank Corp.	48.60	37.40	6.76	12.66	8.60	11.27
		Mean Values for Group	**88.81**	**77.88**	**10.49**	**8.54**	**6.46**	**11.86**
		Median Values for Group	**61.88**	**51.90**	**7.36**	**6.81**	**6.84**	**12.12**
		Superregional Banking Firms						
1	1	Banc One Corp.	192.50	153.20	11.92	10.13	3.24	3.75
2	2	First Wachovia Corp.	181.20	151.30	12.09	9.97	3.59	3.92
3	3	Norwest Corp.	159.10	138.00	9.20	7.66	3.57	4.07
4	4	NBD Bancorp., Inc.	151.90	129.40	11.10	8.89	3.54	4.06
5	5	SunTrust Banks, Inc.	145.40	125.10	9.64	8.27	3.41	3.78
6	6	CoreStates Financial Corp.	140.40	125.00	9.67	15.41	5.28	5.05
7	9	BankAmerica Corp.	128.00	97.40	7.28	5.36	3.32	3.77
8	7	National City Corp.	126.90	116.70	10.15	8.10	5.45	6.02
9	8	Wells Fargo & Co.	123.90	100.80	6.41	4.32	5.45	6.74
10	11	PNC Financial Corp.	122.10	80.70	9.13	29.62	6.38	9.80
11	12	NCNB Corp.	116.80	79.60	7.46	6.85	4.27	6.21
12	13	First Fidelity Bancorp.	109.40	79.30	7.18	NA	4.80	6.24
13	14	First Union Corp.	104.80	74.20	8.26	6.10	5.06	7.02
14	16	Fleet/Norstar Financial Group	90.90	62.30	19.35	NA	4.92	11.36
15	15	CS&S Sovran Corp.	89.60	71.60	24.22	9.77	8.05	9.47
16	10	Mellon Bank Corp.	89.30	83.30	5.29	8.39	5.33	5.89
17	20	Bank of New York Co., Inc.	85.80	50.10	NA	4.46	7.25	11.94
17	16	Barnett Banks, Inc.	85.80	70.10	20.54	11.72	5.74	6.83
19	19	First Interstate Bancorp.	84.00	59.10	10.30	3.22	8.99	12.77
20	17	Security Pacific Corp.	75.40	63.00	8.67	20.02	10.23	11.93
21	21	Bank of Boston Corp.	47.80	32.50	NA	NA	4.64	12.86
22	22	Shawmut National Corp.	43.10	31.10	NA	NA	0.00	15.38
23	23	Midlantic Corp.	23.00	15.60	NA	NA	0.00	23.80
		National Westminster Bancorp	NA	NA	NA	NA	NA	NA
		Mean Values for Group	**100.43**	**86.48**	**10.94**	**9.01**	**4.80**	**8.42**
		Median Values for Group	**109.40**	**79.60**	**9.64**	**8.33**	**4.92**	**6.74**
		Large Regional Banking Firms						
1	1	State Street Boston Corp.	222.70	183.40	7.53	11.25	1.56	1.95
2	2	Northern Trust Corp.	205.30	170.10	11.22	9.58	2.26	2.64
3	3	Bancorp Hawaii, Inc.	152.60	125.00	9.60	7.94	3.01	3.66
4	5	U.S. Bancorp.	137.80	102.10	9.13	6.62	3.60	4.53
5	6	First Bank System, Inc.	128.90	97.60	9.72	8.50	4.69	6.31
6	4	Society Corp.	126.50	105.10	8.15	6.85	4.63	5.46
7	8	Comerica, Inc.	122.70	94.20	7.41	5.67	4.79	6.17
8	12	Huntington Bancshares	119.20	83.00	9.23	7.67	4.92	6.62
8	10	KeyCorp	119.20	92.70	8.51	6.70	4.44	5.76
10	7	Boatmen's Bancshares, Inc.	118.10	96.00	9.91	8.14	5.35	6.68
11	9	Manufacturers National Corp.	113.80	93.50	7.88	6.35	4.18	5.01
12	11	First of America Bank Corp	97.30	88.30	8.48	6.68	5.05	5.32
13	14	Meridian Bancorp, Inc.	90.10	80.50	9.38	18.64	7.80	11.71
14	13	Union Bank	84.70	67.40	5.94	4.37	5.89	7.35
14	18	Valley National Corp.	84.70	47.70	9.09	28.62	0.00	0.00
16	16	Ameritrust Corp.	80.40	52.30	11.69	NA	5.07	13.78
17	15	Crestar Financial Corp.	72.40	59.40	11.63	7.35	7.88	9.80
18	20	UJB Financial, Inc.	65.20	41.30	92.71	NA	5.39	14.32
19	17	Dominion Bankshares Corp.	61.10	48.30	15.63	NA	5.00	12.80
20	19	BayBanks, Inc.	56.50	41.80	70.83	NA	0.00	11.76
21	21	Signet Banking Corp.	51.40	37.50	14.84	6.65	5.61	15.04
22	22	Michigan National Corp.	43.90	33.50	33.98	5.22	9.20	11.94
23	23	Southeast Banking Corp.	42.90	28.70	NA	NA	0.00	7.79
24	24	MNC Financial, Inc.	34.30	28.50	0.64	NA	0.00	26.77
25	25	First City Bancorp of Texas, Inc.	31.10	25.40	NA	NA	0.00	29.30
		First American Bankshares, Inc.	NA	NA	NA	NA	NA	NA
		Harris Bankcorp., Inc.	NA	NA	NA	NA	NA	NA
		Marine Midland Banks, Inc.	NA	NA	NA	NA	NA	NA
		Mean Values for Group	**88.51**	**81.08**	**16.08**	**8.98**	**4.01**	**9.39**
		Median Values for Group	**99.10**	**83.00**	**9.38**	**7.10**	**4.69**	**6.68**

Performance Study Peer Groups

Asset Rank 1991		Assets 3/31/91 ($ Millions)
	Money Center Banking Companies	
1	Citicorp, New York	216,914
2	Chase Manhattan Corp., New York	98,089
3	J.P. Morgan & Co., Inc., New York	93,835
4	Chemical Banking Corp., New York	72,489
5	Manufacturers Hanover Corp., New York	64,770
6	Bankers Trust New York Corp.	57,350
7	First Chicago Corp.	49,877
8	Republic New York Corp.	29,109
9	Continental Bank Corp., Chicago	25,616
	Superregional Banking Companies	
1	BankAmerica Corp., San Francisco	111,934
2	Security Pacific Corp., Los Angeles	83,086
3	NCNB Corp., Charlotte, N.C.	66,006
4	Wells Fargo & Co., San Francisco	55,891
5	First Interstate Bancorp., Los Angeles	50,402
6	CS&S Sovran Corp., Norfolk, Va.	49,998
7	PNC Financial Corp., Pittsburgh	44,275
8	First Union Corp., Charlotte, N.C.	39,616
9	Bank of New York Co., Inc.	39,436
10	SunTrust Banks, Inc., Atlanta	32,975
11	Fleet/Norstar Financial Group, Inc., Providence, R.I.	32,563
12	Barnett Banks, Inc., Jacksonville, Fla.	32,098
13	Bank of Boston Corp.	31,120
14	Norwest Corp., Minneapolis	30,658
15	Banc One Corp., Columbus, Ohio	29,706
16	Mellon Bank Corp., Pittsburgh	28,707
17	First Fidelity Bancorporation, Lawrenceville, N.J.	28,199
18	NBD Bancorp., Inc., Detroit	26,981
19	First Wachovia Corp., Winston-Salem, N.C.	25,613
20	National City Corp., Cleveland	24,234
21	Shawmut National Corp., Hartford, Conn.	22,940
22	CoreStates Financial Corp., Philadelphia	22,803
23	Midlantic Corp., Edison, N.J.	22,573
24	National Westminster Bancorp, Inc., New York	22,462
	Large Regional Banking Companies	
1	MNC Financial, Inc., Baltimore	19,951
2	KeyCorp, Albany, N.Y.	19,284
3	Marine Midland Banks, Inc., Buffalo, N.Y.	18,777
4	U.S. Bancorp., Portland, Ore.	18,469
5	First Bank System, Inc., Minneapolis	17,319
6	Union Bank, San Francisco	16,785
7	Boatmen's Bancshares, Inc., St. Louis	16,302
8	Society Corp., Cleveland	15,394
9	First of America Bank Corp., Kalamazoo, Mich.	13,821
10	Comerica, Inc., Detroit	13,604
11	Harris Bankcorp, Inc., Chicago	13,142
12	UJB Financial Corp., Princeton, N.J.	12,854
13	Southeast Banking Corp., Miami	12,637
14	First City Bancorp. of Texas, Inc., Houston	12,024
15	Northern Trust Corp., Chicago	11,922
16	Manufacturers National Corp., Detroit	11,813
17	Crestar Financial Corp., Richmond, Va.	11,676
18	Huntington Bancshares, Inc., Columbus, Ohio	11,656
19	Signet Banking Corp., Richmond, Va.	11,610
20	Meridian Bancorp, Inc., Reading, Pa.	11,240
21	State Street Boston Corp.	10,944
22	Bancorp Hawaii Inc., Honolulu	10,886
23	Ameritrust Corp., Cleveland	10,875
24	Michigan National Corp., Farmington Hills	10,814
25	First American Bankshares, Inc., Washington, D.C.	10,657*
26	Valley National Corp., Phoenix	10,337
27	Dominion Bankshares Corp., Roanoke, Va.	10,102
28	BayBanks Inc., Boston	10,084

Sources of Asset Data: American Banker's first quarter earnings roundup and **SNL Securities**

Money Center banking companies: are banks that are large in asset size; oriented toward commercial and industrial lending with a proclivity to sell a high amount of their C&I originations; noncore funded (a high percentage of purchased money); and a large international presence.

Superregional banking companies: are non-money center banking companies with $20 billion or more in total assets on March 31, 1991, that have a full commercial banking presence in a variety of economic regions (usually across state lines).

Large regional banking companies: are banking companies with assets between $10 billion and $20 billion on March 31, 1991.

(*)— Preliminary. **NA**— Not available.

Definitions and Methodology

The statistical tables for this study were compiled by the **American Banker** from data provided by **SNL Securities, Hoboken, N.J.** and from American Banker's first quarter earnings roundup. The **SNL** data were taken from two sources: (1) the **SNL Bank DataSource**, which contains GAAP financials on market and per share data on all publicly traded commercial banks and bank holding companies; and (2) the **SNL Bank Securities Monthly**, which contains the stock price information needed for this survey.

A listing of the **61** banking companies in the study appears above. The companies are divided into three peer groups: peer group 1 — nine money center banks (defined above); peer group 2 — 24 superregional banking firms (defined above); and peer group 3 — 28 banks and bank holding companies with assets of between $10 billion and $20 billion on March 31, 1991. In the table above, entitled **Performance Study Peer Groups**, the companies are listed in order of their asset size on March 31, 1991, within their respective peer group.

In the table appearing on page 73, within peer groups the banks are ranked by three measures of performance: the return on average assets; the return on average equity; and nonperforming assets as a percentage of total assets.

Net income is income after taxes but before extraordinary items for the first quarter of 1991.

The return on average assets, as defined by SNL Securities, is net income divided by average assets for the period.

The return on average (common) equity is net income minus preferred stock dividends divided by average common shareholders' equity for the period.

Nonperforming assets ratio is nonperforming assets as a percentage of end of period assets. Nonperforming assets are the sum of nonaccrual loans, restructured loans and other real estate owned net of reserves.

Market-to-book value for the first quarter of 1991 is the stock price on March 29, 1991 divided by the book value per share on March 29, 1991. The market-to-book value for for 1990 is the stock price on December 31, 1990 divided by the book value per share on December 31, 1990.

The price earnings multiple is the stock price, as defined above, as a multiple of fully diluted earnings per share.

The dividend yield for the first quarter of 1991 is the indicated annual dividend for the first quarter as an annualized percentage of the March 29, 1991 price. The dividend yield for 1990 is the indicated annual dividend for the fourth quarter of 1990 as an annualized percentage of the December 31, 1990 price.

The group **means** are **unweighted** means calculated by **American Banker** by summing all of the values within a peer group and dividing that number by the total number of observations. The **median** is obtained by finding the midpoint of the array of values. The 1990 means and medians have been restated for changes in the bank panels over the first quarter of 1991.

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Top 100 Banking Companies in Market Capitalization

Listed in order of market value of common stock on Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in millions)

Rank 12/90	Rank 12/89		Mar. Cap. 12/31/90	Assets 12/31/90	% Chg 12/89	Ratio Mar. Cap/Assets
1	2	J.P. Morgan & Co. Inc., New York	8,236	93,103	1.90	8.8
2	3	BankAmerica Corp., San Francisco	5,654	110,726	0.50	5.1
3	6	Banc One Corp., Columbus Ohio	4,408	30,336	3.99	14.5
4	1	Citicorp, New York	4,248	216,986	(54.69)	2.0
5	10	Bankers Trust New York Corp.	3,510	63,596	4.40	5.5
6	9	Wells Fargo & Co., San Francisco	2,977	56,199	(21.37)	5.3
7	13	First Wachovia Corp., Winston-Salem, N.C.	2,918	26,271	2.86	11.1
8	11	SunTrust Banks Inc., Atlanta	2,885	33,411	(1.49)	8.6
9	4	Security Pacific Corp., Los Angeles	2,572	84,731	(45.34)	3.0
10	19	NBD Bancorp Inc., Detroit	2,407	26,747	4.54	9.0
11	5	NCNB Corp., Charlotte, N.C.	2,353	65,285	(49.74)	3.6
12	--	C&S/Sovran Corp., Norfolk Va.	2,106	51,237	NA	4.1
13	23	Norwest Corp., Minneapolis	2,100	30,826	(9.04)	6.9
14	8	PNC Financial Corp., Pittsburgh	2,086	45,534	(47.05)	4.5
15	17	National City Corp., Cleveland	1,878	23,743	(20.85)	7.9
16	26	CoreStates Financial Corp., Philadelphia	1,725	23,520	(26.00)	7.3
17	27	Republic New York Corp.	1,703	29,597	9.89	5.8
18	22	First Union Corp., Charlotte, N.C.	1,679	40,781	(24.06)	4.1
19	16	Manufacturers Hanover Corp., New York	1,546	61,530	(33.28)	2.5
20	24	First Interstate Bancorp, Los Angeles	1,461	51,356	(28.49)	2.8
21	7	Chase Manhattan Corp., New York	1,383	98,064	(54.69)	1.4
22	30	Fifth Third Bancorp, Cincinnati	1,300	7,956	(10.25)	16.3
23	14	Bank of New York Co. Inc.	1,231	45,456	(54.95)	2.7
24	36	U.S. Bancorp, Portland, Ore.	1,222	17,613	(21.20)	6.9
25	12	Fleet/Norstar Financial Group Inc., Providence, R.I.	1,212	32,507	(57.40)	3.7
26	21	Barnett Banks Inc., Jacksonville, Fla.	1,194	32,214	(47.80)	3.7
27	39	Boatmen's Bancshares Inc., St. Louis	1,101	17,469	(0.68)	6.3
28	18	First Chicago Corp.	1,089	50,779	(55.06)	2.1
29	84	Society Corp., Cleveland	1,057	15,110	(8.21)	7.0
30	33	First Fidelity Bancorp., Newark, N.J.	1,051	29,110	(22.72)	3.6
31	40	Mellon Bank Corp., Pittsburgh	1,044	26,762	(0.02)	3.6
32	31	State Street Boston Corp. ☆	1,037	11,592	(26.63)	8.9
33	38	Northern Trust Corp. Chicago	1,025	11,789	(4.45)	8.7
34	36	First Bank System Inc., Minneapolis	1,007	19,001	(5.34)	5.3
35	37	KeyCorp, Albany, N.Y.	985	19,266	(10.71)	5.1
36	15	Chemical Banking Corp., New York	972	73,019	(60.03)	1.3
37	48	Bancorp Hawaii Inc., Honolulu	788	10,699	(3.40)	7.4
38	46	First of America Bank Corp., Kalamazoo, Mich.	762	14,039	(8.74)	5.4
39	82	Wilmington Trust Co., Del.	704	3,834	7.79	18.4
40	49	Comerica Inc., Detroit	702	13,300	(11.57)	5.3
41	50	Manufacturers National Corp., Detroit	689	12,070	(12.45)	5.7
42	57	Firstar Corp., Milwaukee	656	9,383	(9.50)	7.0
43	41	Huntington Bancshares Inc., Columbus, Ohio	651	11,809	(36.40)	5.5
44	80	First Hawaiian Inc., Honolulu	634	5,509	(6.70)	11.5
45	51	Marshall & Ilsley Corp., Milwaukee	625	7,460	(14.67)	8.4
46	59	Old Kent Financial Corp., Grand Rapids, Mich.	615	8,205	(13.20)	7.5
47	63	Mercantile Bankshares Corp., Baltimore	602	4,886	(7.49)	12.3
48	52	Union Bank, San Francisco	595	16,313	(19.41)	3.6
49	73	First Alabama Bancshares Inc., Montgomery	582	6,344	1.45	9.2
50	74	Synovus Financial Corp., Columbus, Ga.	494	2,921	(10.03)	16.9
51	66	Star Banc Corp., Cincinnati	487	6,295	(23.40)	7.7
52	67	First Virginia Banks Inc., Falls Church	485	5,364	(23.10)	9.0
53	34	Bank of Boston Corp.	470	32,529	(65.27)	1.4
54	72	AmSouth Bancorp., Birmingham, Ala.	457	8,706	(20.26)	5.2
55	42	Continental Bank Corp., Chicago	441	27,143	(55.35)	1.6
56	69	Southtrust Corp., Birmingham, Ala.	435	9,006	(29.49)	4.8
57	44	Crestar Financial Corp., Richmond	431	11,881	(51.65)	3.6
58	76	Commerce Bancshares Inc., Kansas City, Mo.	430	6,709	(11.07)	6.4
59	53	Meridian Bancorp Inc., Reading, Pa.	416	11,866	(46.44)	3.5
60	43	Ameritrust Corp., Cleveland ☆	411	11,372	(55.37)	3.6
61	56	City National Corp., Beverly Hills	390	4,956	(48.05)	7.9
62	58	Integra Financial Corp., Pittsburgh	386	7,627	(37.75)	5.1
63	60	Central Fidelity Banks Inc., Richmond	380	6,173	(19.98)	6.2
64	62	First Empire State Corp., Buffalo, N.Y.	363	7,715	(19.24)	4.7
65	29	Shawmut National Corp., Hartford, Conn.	359	23,703	(75.75)	1.5
66	61	First Tennessee National Corp., Memphis	355	6,708	(10.35)	5.3
67	90	First Security Corp., Salt Lake City	355	6,493	(9.83)	5.5
68	78	South Carolina National Corp., Columbia	354	7,051	(25.56)	5.0
69	--	United Banks of Colorado Inc., Denver	351	6,258	14.52	5.6
70	87	Mercantile Bancorp. Inc., St. Louis	341	7,617	(18.79)	4.5
71	75	INB Financial Corp., Indianapolis	341	6,263	(35.35)	5.4
72	94	United Missouri Bancshares Inc., Kansas City	338	4,272	(10.74)	7.9
73	88	Dauphin Deposit Corp., Harrisburg, Pa.	337	3,489	(17.70)	9.7
74	92	BB&T Financial Corp., Wilson, N.C. ☆	325	5,367	(16.27)	6.1
75	47	UJB Financial Corp., Princeton, N.J.	321	12,818	(61.38)	2.5
76	83	Fourth Financial Corp., Wichita, Kan.	317	4,279	(28.94)	7.4
77	--	Old National Bancorp, Evansville, Ind.	315	2,844	5.54	11.1
78	85	BanPonce Corp., Ponce, P.R. ☆	312	5,816	(27.69)	5.4
79	93	Puget Sound Bancorp, Tacoma, Wash.	300	4,560	(22.44)	6.5
80	--	Central Bancshares of the South Inc., Birmingham, Ala.	296	4,915	6.84	6.0
81	97	U.S. Trust Corp., New York	283	2,778	(18.75)	10.2
82	32	MNC Financial Inc., Baltimore	282	26,376	(84.93)	1.1
83	45	Signet Banking Corp., Richmond	276	11,405	(67.77)	2.4
84	65	Dominion Bankshares Corp., Roanoke, Va.	262	10,369	(63.42)	2.5
85	--	Liberty National Bancorp Inc., Louisville, Ky.	249	3,713	(18.39)	6.7
86	96	First Bancorporation of Ohio, Akron ☆	248	3,671	(30.47)	6.8
87	82	Michigan National Corp., Farmington Hills	245	10,956	(67.22)	2.2
88	--	West One Bancorp, Boise, Idaho ☆	239	4,523	(15.25)	5.3
89	--	Kay Centurion Bancshares Inc., Charleston, W.Va.	230	2,439	(17.86)	9.4
90	--	First Illinois Corp., Evanston	227	1,832	(16.05)	13.9
91	--	National Bancorp of Alaska, Anchorage ☆	225	2,102	4.63	10.7
92	--	Keystone Financial Inc., Harrisburg, Pa.	223	2,679	(20.68)	8.3
93	--	Valley National Bancorp, Clifton, N.J. ☆	222	1,860	(29.27)	11.9
94	--	Citizens Bancorp, Laurel, Md.	217	2,663	(29.28)	8.1
95	60	Merchants National Corp., Indianapolis	217	5,818	(48.70)	3.7
96	99	Bank South Corp., Atlanta	214	5,184	(47.06)	4.1
97	--	Valley Bancorporation, Appleton, Wis.	214	3,551	(27.40)	6.0
98	79	BayBanks Inc., Boston	204	10,082	(57.03)	2.0
99	--	Valley National Corp., Phoenix, Ariz. ☆	203	10,309	(20.16)	2.0
100	--	National Commerce Bancorp., Memphis	199	1,977	(13.78)	10.1

Data source: **SNL Securities,** Charlottesville, Va. **Description of the table:** A listing of 100 banking companies with the largest market capitalization. **Mar. Cap.** is market capitalization. It is computed by multiplying the number of common shares outstanding at the bank on Sept. 30, 1990 by the closing market price of the bank's stock on Dec. 31, 1990. **Assets:** the total assets of the banking company on Dec. 31, 1990. **% Chg 12/89:** Percentage change in market capitalization from yearend 1989 to yearend 1990. **Ratio Mar. Cap/Assets:** is market capitalization on Dec. 31 expressed as a percentage of total assets on Dec. 31. **(☆)—** Yearend assets and common shares outstanding as of Dec. 31, 1990, were not available. Therefore, market capitalization and assets are as of Sept. 30.

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Companies Dropping Out of Top 100

Listed in order of market value of common stock on Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in millions)

Rank 12/90	Rank 12/89		Mar. Cap. 12/31/90	Mar. Cap. 12/31/89	% Chg 12/89	Assets 12/31/90
103	35	Midlantic Corp., Edison, N.J.	190.5	1,200.1	(84.13)	23,586
107	71	Hibernia Corp., New Orleans, La.	184.5	597.8	(69.14)	7,358
108	98	Summit Bancorp., Summit, N.J.	181.1	337.2	(46.29)	3,718
115	95	Valley Capital Corp., Las Vegas, Nev.	167.9	358.0	(53.11)	3,138
116	85	Southeast Banking Corp., Miami	165.2	643.0	(74.31)	13,390
119	99	National Community Banks, Inc., Rutherford, N.J.	162.2	334.5	(51.51)	4,056
127	77	First American Corp., Nashville, Tenn.	148.6	479.3	(68.99)	6,480
129	81	First Florida Banks Inc., Tampa	142.0	453.0	(68.63)	5,780
153	64	Bank of New England Corp., Boston☆ (a)	113.0	650.4	(82.63)	23,049
176	61	First City Bancorp. of Texas, Houston	86.9	669.1	(87.02)	13,344
227	84	Northeast Bancorp, Inc., New Haven, Conn.	43.6	433.1	(89.94)	3,325

Data source: **SNL Securities,** Charlottesville, Va. **Description of the table:** A listing of 100 banking companies with the largest market capitalization. **Mar. Cap.** is market capitalization. It is computed by multiplying the number of common shares outstanding at the bank on Sept. 30, 1990 by the closing market price of the bank's stock on Dec. 31, 1990. **Assets:** the total assets of the banking company on Dec. 31, 1990. **% Chg 12/89:** Percentage change in market capitalization from yearend 1989 to yearend 1990. **Ratio Mar. Cap/Assets:** is market capitalization on Dec. 31 expressed as a percentage of total assets on Dec. 31. **(☆)—** Yearend assets and common shares outstanding as of Dec. 31, 1990, were not available. Therefore, market capitalization and assets are as of Sept. 30. **(a)—** Seized by federal regulators in January, 1991.

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Top 25 Banks in HLT Loans

Highly leveraged transaction loans outstanding on December 31, 1990
(dollar amounts in millions)

HLT Rank 12/31/90	HLT Rank 9/30/90		HLT Loans 12/31/90	HLT Loans 9/30/90	Total Assets 12/31/90	Total Assets 9/30/90	HLT as a % of Assets 12/31/90	HLT as a % of Assets 9/30/90
1	1	Citicorp, New York	7,200	7,773	216,986	227,560	3.32	3.42
2	2	Chase Manhattan Corp., N.Y.	4,400	4,623	98,064	104,661	4.49	4.42
3	3	Security Pacific Corp., Los Angeles	4,400	4,500	84,731	88,885	5.19	5.06
4	4	Bank of New York Co.	4,220	4,471	45,456	47,815	9.28	9.35
5	5	NCNB Corp., Charlotte, N.C.	3,660	3,910	65,285	69,224	5.61	5.65
6	7	Wells Fargo & Co., San Francisco	3,600	3,500	56,199	51,540	6.41	6.79
7	8	Bank of Boston Corp.	3,138	3,461	32,529	36,987	9.65	9.36
8	6	First Chicago Corp.	3,100	3,600	50,779	51,226	6.10	7.03
9	11	Chemical Banking Corp., N.Y.	3,042	3,200	73,019	74,444	4.17	4.30
10	9	Bankers Trust New York Corp.	3,000	3,300	63,596	59,993	4.72	5.50
11	10	Manufacturers Hanover Corp., N.Y.	2,850	3,200	61,530	66,002	4.63	4.85
12‡	13	PNC Financial Corp., Pittsburgh	2,258	2,433	45,533	45,633	4.96	5.33
13‡	12	Continental Bank Corp., Chicago	2,246‡	2,500	27,143	26,101	8.27‡	9.58
14	14	BankAmerica Corp., San Francisco	2,182	2,400	110,728	109,849	1.97	2.18
15	15	J.P. Morgan & Co., New York	1,900	2,200	93,103	95,581	2.04	2.30
16	16	Mellon Bank Corp., Pittsburgh	1,700	1,800	28,762	29,391	5.91	6.12
17	17	First Union Corp., Charlotte, N.C.	1,376	1,500	40,781	39,053	3.37	3.84
18	18	CoreStates Financial Corp., Phila.	1,227	1,215	23,520	23,265	5.22	5.22
19	20	MNC Financial Inc., Baltimore	934	1,020	26,376	27,169	3.54	3.75
20	22	C&S Sovran Corp., Norfolk, Va.	794	783	51,237	50,072	1.55	1.56
21	21	Midlantic Corp., Edison, N.J.	742	792	23,586	23,900	3.15	3.31
22	24	First Interstate Bancorp, Los Angeles	676	703	51,356	53,794	1.32	1.31
23	23	U.S. Bancorp, Portland, Ore.	603	741	17,613	18,166	3.42	4.08
24	27	First Fidelity Bancorp., N.J.	579	584	29,110	29,339	1.99	1.99
25	28	First Wachovia Corp., Winston, N.C.	579	553	26,271	24,700	2.20	2.24
		TOTALS FOR THE TOP 25	**$60,405**	**$64,762**	**1,443,293**	**1,474,349**	**4.19**	**4.39**
		Dropping out of the Top 25						
--	19	Bk of New England Corp., Boston (a)	N.A.	1,190	N.A.	23,049	N.A.	5.16
26	25	First Bank System Inc., Minneapolis	568	649	19,001	19,181	2.99	3.38

Data provided by **SNL Securities,** Hoboken, N.J., from its data base of 400 publicly traded commercial banking companies. **Note:** Since SNL tracks only publicly traded companies, foreign bank-owned U.S. banks— such as Marine Midland Banks, Inc., Buffalo, N.Y., National Westminster Bancorp, Inc., New York, Harris Bankcorp, Inc., Chicago, and First American Bankshares, Inc., Washington, D.C.— are not included in SNL's data base from which the top 25 banks were drawn. **HLTs:** A "purpose test" has been developed by the federal regulators to define an HLT transaction. A bank holding company is considered to be involved in a highly leveraged transaction when credit is extended or investment is made in a business where the financing transaction involves the buyout, acquisition, or recapitalization of an existing business. In addition to this purpose test, one of the following criteria must be met for the transaction to be considered an HLT: (1) the transaction at least doubles the subject company's liabilities and results in a leverage ratio (total liabilities divided by total assets) higher than 50%; (2) the transaction results in a leverage ratio higher than 75%; or (3) the transaction is designated an HLT by a syndication agent. However, the federal regulators reserve the right to designate the credit an HLT when the credit meets the purpose test but is not covered by any of the three criteria above. The regulators will include all obligations of, and claims on, HLT borrowers, regardless of perceived credit quality or secured status. **(a)**— Ceased by federal regulators in January. **(‡)**— Revised since publication on 4/5/91.

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The 100 Highest-Paid Bank Executives in 1990

Rank	Name	Institution	Title	Compensation	Percent change
1	Sram Goldsmith	City National Corporation	Chairman	$2,531,860*	168.9%
2	Richard M. Rosenberg	BankAmerica Corporation	Chairman	1,600,000	28.0
3	Dennis Weatherstone	J.P. Morgan & Co. Incorporated	Chairman	1,583,000	9.2
4	Charles S. Sanford, Jr.	Bankers Trust New York Corp.	Chairman	1,500,000	0.0
5	Carl E. Reichardt	Wells Fargo & Company	Chairman	1,466,333	-3.6
6	Joseph J. Pinola	First Interstate Bancorp	Chairman	1,436,768	34.6
7	Joe L. Allbritton	Riggs National Corporation	Chairman	1,438,462	-3.4
8	Lloyd P. Johnson	Norwest Corporation	Chairman	1,390,738	7.7
9	Phillip R. Boyce	Pacific Western Bancshares	Chairman	1,377,585	50.0
10	Charles T. Fisher, III	NBD Bancorp, Inc.	Chairman and president	1,359,861	12.4
11	Douglas A. Warner, III	J.P. Morgan & Co. Incorporated	President	1,329,667	15.6
12	Lewis T. Preston	J.P. Morgan & Co. Incorporated	Executive committee chairman	1,313,000	-20.4
13	Edward B. Brandon	National City Corporation	Chairman	1,271,738	40.6
14	Kurt F. Viermetz	J.P. Morgan & Co. Incorporated	Vice chairman	1,256,750	-3.3
15	Roberto G. Mendoza	J.P. Morgan & Co. Incorporated	Vice chairman	1,256,750	-37.2
16	John B. McCoy	Banc One Corp.	Chairman	1,247,802	15.9
17	John S. Reed	Citicorp	Chairman	1,201,242	-25.7
18	Ralph MacDonald, Jr.	Bankers Trust New York Corp.	Executive vice president	1,200,000	0.0
19	George J. Vojta	Bankers Trust New York Corp.	Executive vice president	1,200,000	0.0
20	Eugene B. Shanks, Jr.	Bankers Trust New York Corp.	Executive vice president	1,200,000	0.0
21	Edward A. Lesser	Bankers Trust New York Corp.	Executive vice president	1,200,000	0.0
22	Frank V. Cahouet	Mellon Bank Corporation	Chairman	1,169,500	4.5
23	H. Howard Stephenson	Bancorp Hawaii, Inc.	Chairman	1,112,790	22.1
24	Jeffrey C. Keil	Republic New York Corporation	President	1,097,100	142.1
25	Richard M. Kovacevich	Norwest Corporation	President	1,094,328	8.4
26	John F. McGillicuddy	Manufacturers Hanover Corp.	Chairman	1,081,922	-35.6
27	Paul Hazen	Wells Fargo & Company	President	1,081,667	-3.6
28	Siggi Wilzig	Trustcompany Bancorporation	Chairman and president	1,059,000	6.0
29	R.J. Flamson, III	Security Pacific Corporation	Chairman	1,045,300	-31.0
30	J. Carter Bacot	Bank of New York Company	Chairman	1,006,516	-13.6
31	Victor J. Riley, Jr.	KeyCorp	President	1,003,400	-8.9
32	John G. Medlin, Jr.	Wachovia Corporation	Chairman and president	991,760	18.2
33	Andrew B. Craig, III	Boatmen's Bancshares, Inc.	Chairman and president	983,960	34.6
34	Frank N. Newman	BankAmerica Corporation	Vice chairman	975,000	15.3
35	L. W. Coleman	BankAmerica Corporation	Vice chairman	975,000	12.5
36	Li-Pei Wu	GBC Bancorp	President	958,259	54.8
37	William S. Edgerly	State Street Boston Corp.	Chairman and president	953,493	15.0
38	Walter H. Weiner	Republic New York Corporation	Chairman	950,977	55.0
39	John H. Hendee, Jr.	Firstar Corporation	Chairman	933,700	53.4
40	Charles E. Rice	Barnett Banks, Inc.	Chairman	925,000	-2.9
41	Daniel R. Smith	First of America Bank Corp.	Chairman	917,025	23.9
42	George M. Eltinge	Imperial Bancorp	Chairman	911,362	20.0
43	G.L. Graziadio, Jr.	Imperial Bancorp	President	910,178	16.4
44	Edward M. Carson	First Interstate Bancorp	Chairman	909,007	NA
45	Anthony Terracciano	First Fidelity Bancorporation	Chairman and president	901,270	NA
46	Thomas C. Theobald	Continental Bank Corporation	Chairman	890,000	-22.6
47	Willard C. Butcher	Chase Manhattan Corporation	Chairman	884,000	-25.0
48	Bennett A. Brown	C&S/Sovran Corporation	Chairman	880,273	-10.5
49	Alfred Lerner	MNC Financial, Inc.	Chairman	879,200	NA
50	A. Samuel Gray	Wilmington Trust Company	President	862,479	81.5
51	Walter A. Dods, Jr.	First Hawaiian, Inc.	Chairman	858,245	19.4
52	Eugene A. Miller	Comerica Incorporated	Chairman	854,148	17.3
53	Thomas S. Johnson	Manufacturers Hanover Corp.	President	846,705	NA
54	J.A. Puelicher	Marshall & Ilsley Corporation	Chairman	845,405	40.9
55	Alan P. Hoblitzell, Jr.	MNC Financial, Inc.	Chairman	832,144	-12.4
56	Richard S. Braddock	Citicorp	President	825,826	-11.1
57	Lawrence M. Small	Citicorp	Vice chairman	825,826	24.5
58	John W. Woods	AmSouth Bancorporation	Chairman	822,066	46.2
59	G. E. Taylor, Jr.	BankAmerica Corporation	Vice chairman	798,769	6.5
60	Terrence A. Larsen	CoreStates Financial Corp	Chairman	798,435	-11.8
61	R.H. Smith	Security Pacific Corporation	President	789,600	-23.2
62	David W. Fox	Northern Trust Corporation	Chairman	784,426	NA
63	Norman P. Creighton	Imperial Bancorp	President of subsidiaries	780,339	2.4
64	Robert W. Gillespie	Society Corp.	Chairman	766,500	-0.8
65	William R. Robertson	National City Corporation	Deputy chairman	764,113	29.3
66	David A. Daberko	National City Corporation	Deputy chairman	761,713	28.5
67	Clement L. Buenger	Fifth Third Bancorp	Chairman	760,016	-0.5
68	W.L. Hurley	First Alabama Bancshares, Inc.	Chairman	757,953	26.2
69	Albert B. Gornto, Jr.	C&S/Sovran Corporation	Executive committee chairman	756,835	-5.5
70	J. Terrence Murray	Fleet/Norstar Financial Group	Chairman and president	755,846	-43.0
71	Thomas H. Jacobsen	Mercantile Bancorporation Inc.	Chairman	753,819	20.8
72	William F. Zuendt	Wells Fargo & Company	Vice chairman	753,333	5.0
73	Robert L. Joss	Wells Fargo & Company	Vice chairman	750,000	7.9
74	John F. Grundhofer	First Bank System, Inc.	Chairman	747,788	NA
75	W.F. Ford	Security Pacific Corp.	Vice chairman	747,700	3.0
76	James R. Kenny	Pacific Western Banchares	President	742,211	50.3
77	Thomas H. O'Brien	PNC Financial Corp	Chairman and president	740,834	-32.0
78	Walter V. Shipley	Chemical Banking Corp.	Chairman	736,167	-34.1
79	Barry F. Sullivan	First Chicago Corporation	Chairman	735,632	-49.6
80	William E.B. Siart	First Interstate Bancorp	President	729,270	NA
81	Bernard J. Taylor, II	Wilmington Trust Company	Chairman	721,750	1.7
82	Frank Wobst	Huntington Bancshares Inc.	Chairman	720,850	-14.7
83	Verne G. Istock	NBD Bancorp, Inc.	Vice chairman	718,123	11.2
84	Thomas H. Jeffs, II	NBD Bancorp, Inc.	Vice chairman	717,842	11.2
85	Richard A. Etter	Valley Capital Corporation	President	713,362	58.5
86	A. W. Clausen	BankAmerica Corporation	Chairman	712,500	NA
87	Paul M. Harris	Guardian Bancorp	Chairman	710,520	30.3
88	Lawrence M. Johnson	Bancorp Hawaii, Inc.	President	709,368	18.2
89	Robert Van Buren	Midlantic Corporation	Chairman	706,000	-34.6
90	David M. Petrone	Wells Fargo & Company	Vice chairman	703,333	-2.0
91	Hugh L. McColl, Jr.	NCNB Corporation	Chairman	700,000	-53.3
92	T. Joseph Semrod	UJB Financial Corp.	Chairman and president	697,231	-15.6
93	Martin C. Miller	Hibernia Corporation	Chairman and president	693,945	-46.7
94	Peter E. Madden	State Street Boston Corp.	Retired president	688,992	12.4
95	Peter Herrick	Bank of New York Company	President	687,081	-7.5
96	Allen L. Davis	Provident Bancorp, Inc.	President	682,338	11.5
97	Thomas G. Labrecque	Chase Manhattan Corporation	President	680,333	-27.8
98	John C. Canepa	Old Kent Financial Corporation	Chairman and president	680,160	9.9
99	Dennis C. Bottorff	C&S/Sovran Corporation	President	677,774	5.1
100	Dov C. Schlein	Republic New York Corporation	Vice chairman	672,250	22.5

Data source: Data provided by **SNL Securities**, Charlottesville, Va. **Compensation** is for the latest fiscal year and is annualized if paid for only a part of the year. Salary, bonus, deferred compensation and other forms of cash-equivalent compensation are shown together. Also included are monies earned but not necessarily paid in 1990, such as deferred compensation or installments of annual bonus payments. Excluded are severance pay and signing bonuses, where identifiable in the proxy statement. (*)—Includes $1.5 million paid upon exercise of tax offset bonus rights incident to the exercise of stock option. NA— Not available. Copyright American Banker, 1991.

Highest Paid Bank Executives Grouped by Size of Institution

Rank	Name	Title	Institution	Compensation
	Total assets greater than $20 billion			
1	Richard M. Rosenberg	Chairman	BankAmerica Corporation, San Francisco	$1,600,000
2	Dennis Weatherstone	Chairman	J.P. Morgan & Co., Inc., New York	1,583,000
3	Charles S. Sanford, Jr.	Chairman	Bankers Trust New York Corp.	1,500,000
4	Carl E. Reichardt	Chairman	Wells Fargo & Co., San Francisco	1,466,333
5	Joseph J. Pinola	Chairman	First Interstate Bancorp, Los Angeles	1,436,788
6	Lloyd P. Johnson	Chairman	Norwest Corp., Minneapolis	1,390,738
7	Charles Y. Fisher, III	Chairman and President	NBD Bancorp, Inc., Detroit	1,359,861
8	Douglas A. Warner, III	President	J.P. Morgan & Co., Inc., New York	1,329,867
9	Lewis T. Preston	Executive Committee Chairman	J.P. Morgan & Co., Inc., New York	1,313,000
10	Edward B. Brandon	Chairman	National City Corp., Cleveland	1,271,738
	Total assets between $10 billion and $20 billion			
1	H. Howard Stephenson	Chairman	Bancorp Hawaii, Inc., Honolulu	$1,112,790
2	Victor J. Riley, Jr.	President	KeyCorp, Albany, N.Y.	1,003,400
3	Andrew B. Craig, III	Chairman and President	Boatmen's Bancshares, Inc., St. Louis	983,980
4	William S. Edgerly	Chairman and President	State Street Boston Corp.	953,493
5	Daniel R. Smith	Chairman	First of America Bank Corp., Kalamazoo	917,525
6	Eugene A. Miller	Chairman	Comerica Inc., Detroit	854,148
7	David W. Fox	Chairman	Northern Trust Corp., Chicago	784,428
8	Robert W. Gillespie	Chairman	Society Corp., Cleveland	766,500
9	John F. Grundhofer	Chairman	First Bank System, Inc., Minneapolis	747,788
10	Frank Wobst	Chairman	Huntington Bancshares Inc., Columbus, Ohio	720,850
	Total assets between $5 billion and $10 billion			
1	Joe L. Allbritton	Chairman	Riggs National Corporation, Washington, D.C.	$1,438,462
2	John H. Hendee, Jr.	Chairman	Firstar Corp., Milwaukee	933,700
3	Walter A. Dods, Jr.	Chairman	First Hawaiian, Inc., Honolulu	858,245
4	J.A. Puelicher	Chairman	Marshall & Ilsley Corp., Milwaukee	845,405
5	John W. Woods	Chairman	AmSouth Bancorp., Birmingham, Ala.	822,066
6	Clement L. Buenger	Chairman	Fifth Third Bancorp, Cincinnati	780,016
7	W.L. Hurley	Chairman	First Alabama Bancshares, Inc., Montgomery	757,953
8	Thomas H. Jacobsen	Chairman	Mercantile Bancorp. Inc., St. Louis	753,819
9	Martin C. Miller	Chairman and president	Hibernia Corp., New Orleans	693,945
10	John C. Canepa	Chairman and president	Old Kent Financial Corp., Grand Rapids	680,160
	Total Assets less than $5 billion			
1	Bram Goldsmith	Chairman	City National Corp., Beverly Hills	$2,531,860[1]
2	Phillip R. Boyce	Chairman	Pacific Western Bancshares, San Jose, Calif.	1,377,585
3	Sigg Wilzig	Chairman and president	Trustcompany Bancorp., Jersey City	1,059,000
4	Li-Pei Wu	President	GBC Bancorp, Los Angeles	958,259
5	George M. Ettinger	Chairman	Imperial Bancorp, Inglewood, Calif.	911,362
6	G.L. Graziadio, Jr.	President	Imperial Bancorp, Inglewood, Calif.	910,178
7	A. Samuel Gray	President	Wilmington Trust Co., Del.	862,479
8	Norman P. Creighton	President of subsidiaries	Imperial Bancorp, Inglewood, Calif.	780,339
9	James R. Kenny	President	Pacific Western Bancshares, San Jose, Calif.	742,211
10	Bernard J. Taylor, II	Chairman	Wilmington Trust Co., Del.	721,750

Data source: Data provided by **SNL Securities,** Charlottesville, Va. **Compensation** is for the latest fiscal year and is annualized if paid for only a part of the year. Salary, bonus, deferred compensation and other forms of cash-equivalent compensation are shown together. Also included are monies earned but not necessarily paid in 1990, such as deferred compensation or installments of annual bonus payments. Excluded are severance pay and signing bonuses, where identifiable in the proxy statement. (1)— Includes $1.5 million paid upon exercise of tax offset bonus rights incident to the exercise of stock option.

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Bank CEOs Receiving Biggest Raises in 1990

Rank	Name	Institution, City, State	Title	Compensation	Percentage increase
1	Bram Goldsmith	City National Corp., Beverly Hills	Chairman	$2,531,860	188.9%
2	David L. Payne	Westamerica Bancorp., San Rafael, Calif.	Chairman and president	283,850	70.99
3	Donald E. Russell[1]	Community Bancshares, Inc., Germantown, Tenn.	President	196,016	66.17
4	Henry B. Brock, Jr.	Central Bancshares of the South, Birmingham, Ala.	Chairman	474,178	63.38
5	Keizo Yoshida[1]	Sumitomo Bank of California, San Francisco	Former president	306,000	56.12
6	E. Parry Thomas	Valley Capital Corp., Las Vegas	Chairman	669,323	55.23
7	Walter H. Weiner	Republic New York Corp.	Chairman	950,977	54.98
8	Li-Pei Wu	GBC Bancorp, Los Angeles	President	958,259	54.77
9	John H. Hendee, Jr.[1]	Firstar Corp., Milwaukee	Chairman	933,700	53.42
10	James C. McClave[1]	Hubco, Inc., Union City, N.J.	Chairman	208,378	52.24
11	Phillip R. Boyce	Pacific Western Bancshares, San Jose, Calif.	Chairman	1,377,585	50.05
12	James F. Smith Jr.	First American Corp., Nashville, Tenn.	Chairman	294,167	46.75
13	J.T. Weller	Foothill Independent Bancorp, Glendora, Calif.	President	519,981	46.44
14	John W. Woods	AmSouth Bancorp., Birmingham, Ala.	Chairman	822,066	46.16
15	Craig D. Collette	Landmark Bancorp, La Habra, Calif.	President	241,600	45.02

Data source: Data provided by **SNL Securities,** Charlottesville, Va. (1)— No longer with the company.

Bank CEOs Taking the Biggest Pay Cuts in 1990

Rank	Name	Institution, City, State	Title	Compensation	Percent decrease
1	Alan S. Fellheimer[1]	Equimark Corp., Pittsburgh	Chairman	$502,566	56.14%
2	Hugh L. McColl, Jr.	NCNB Corp., Charlotte, N.C.	Chairman	700,000	53.33
3	David P. Hennessey[1]	Sunrise Bancorp, Roseville, Calif.	President	78,103	51.24
4	Barry F. Sullivan	First Chicago Corp.	Chairman	735,632	49.64
5	Martin C. Miller	Hibernia Corp., New Orleans, La.	Chairman and president	693,945	48.66
6	Ira Stepanian	Bank of Boston Corp.	Chairman	650,000	47.90
7	Robert J. Mylod	Michigan National Corp., Farmington Hills	Chairman and president	435,577	47.22
8	Richard P. Garber	Broad National Bancorp., Newark, N.J.	President	137,000	44.21
9	J. Terrance Murray	Fleet/Norstar Financial Group, Providence, R.I.	Chairman and president	755,846	43.04
10	Edward Crutchfield, Jr.	First Union Corp., Charlotte, N.C.	Chairman	600,000	41.18
11	John F. McGillicuddy	Manufacturers Hanover Corp., New York	Chairman	1,081,922	35.61
12	Joel B. Alvord	Shawmut National Corp., Hartford, Conn.	Chairman	650,000	35.00
13	Robert Van Buren[1]	Midlantic Corp., Edison, N.J.	Chairman	706,000	34.63
14	Jerry V. Jarrett[1]	Ameritrust Corp., Cleveland	President	438,617	34.53
15	Walter V. Shipley	Chemical Banking Corp., New York	Chairman	738,167	34.06

Data source: Data provided by **SNL Securities,** Charlottesville, Va. (1)— No longer with the company.

Recession Dampens Trust Income

Growth in revenue was cut nearly in half at the largest trust companies last year

By Richard Layne

A sluggish year on Wall Street and cutthroat competition cut revenue growth nearly in half at the nation's biggest trust companies last year, according to an annual survey by the *American Banker.*

At the 100 largest firms in the trust business, the rise in revenue slowed significantly from the previous year, 7.5% vs. 13.9% in 1989. But among the top 10 trust companies, the growth was stronger than average at 9.5%.

But even with the economic downturn in which many banks have been crippled by bad loans, trust was a bright spot in a dim financial year.

"Trust is still a strong business," said Thomas R. Abraham, a trust specialist with Andersen Consulting in New York. "There is still a reason to be bullish about the prospects, especially with the opportunity of expanding business abroad."

Mr. Abraham is referring to the burgeoning business of global custody, where trust companies do the safekeeping and accounting for foreign-issued assets. The other, bigger, trust businesses include corporate, institutional, and personal trust, as well as investment management.

Among the top 100 firms, the strong have become stronger. The top 10 companies remain almost the same this year as last, with only one new name in the last slot, Security Pacific Corp. J.P. Morgan & Co. held the No. 1 spot in trust revenues, with Citicorp again in second place. Morgan reported nearly $600 million in trust revenues, up 9% from the previous year. For the first time, the market value of trust assets for the top 100 banks exceeded $10 trillion.

Problems for Some

But a few big banks even in the top 10 did not fare well last year. Mellon Bank Corp. and Chemical Banking Corp. reported a drop in trust revenues. In all, a dozen of the top 100 trust companies reported a decline in trust revenue in 1990.

Bankers and observers expect the top group to pull further away from the rest of the field. "The top 10 will have a larger market share of the total trust revenues in five years," said Robert M. Boyles, executive vice president at Mellon Bank.

Unlike most banking businesses, the trust business is closely tied to capital markets. The sluggishness of those markets is a primary reason for the slow growth in trust revenues in 1990.

Roughly 70% of the fees a bank charges trust customers rise or fall with the market value of a portfolio. If the stock market is sluggish, the portfolio's values drop, taking with it revenue. Not surprisingly, the market value of managed assets at the top 100 trust banks grew only 3.3% last year, a fraction of the 20% growth experienced in 1989 and much closer to growth that followed the stock market crash in 1987.

Demand Declines

At the same time, the demand for trust services is in decline.

"There is not a lot of new business – the pension market is saturated and so are insurance company and mutual funds," said Mr. Abraham. "People are going after the private-banking-type assets, but that's more a slow, steady growth rather than leaps and bounds."

Some regional banks – much smaller players in the trust business – have seen their trust revenue jump in the past year. In some cases, the boosts come from acquisitions.

CoreStates Financial Corp. in Philadelphia, for example, which reported $84 million in revenue in 1990, almost doubled trust revenue after acquiring First Pennsylvania last year. First Union Corp., the 27th-biggest bank in trust revenues, had a similar jump. The Charlotte, N.C., banking company had $92 million in trust revenues, nearly a 50% increase over 1989, the result of acquiring First National Banks of Florida Inc. last year.

Norwest Corp. was another big gainer. The Minneapolis bank jumped to $90 million in trust revenues, from $73 million in 1989. In this case, however, the bank's emphasis on the investment management business probably helped boost revenues.

Bankers are taking the slow revenue growth in stride. "That doesn't turn us off this business," said Albert W. Mandia, executive vice president at CoreStates. Without the acquisition of First Pennsylvania, the trust business grew only 4% last year, he said. Mr. Mandia said he believes his business will see double-digit growth over the next five years. □

BANK HOLDING COMPANIES

Top 100 Firms in Discretionary Trust Assets

Banks and non-deposit trust companies ranked in order of 1990 market value of assets under management

Rank 1990		Market Value of Discretionary Assets 1990	1989	Rank 1989	Gain in Ranks	Trust Inc. Rank 1990	Asset Rank 1990
1	Bankers Trust New York Corp. (M)	104,800,000,000	104,300,000,000	1		3	8
2	Wells Fargo & Co., San Francisco (O)	100,553,449,000[1]	80,040,828,000	3	+1	19	10
3	J.P. Morgan & Co., Inc., New York (M)	85,466,000,000	82,200,000,000	2		1	4
4	Mellon Bank Corp., Pittsburgh (M)	67,367,000,000	67,539,000,000	4		7	25
5	State Street Boston Corp. (O)	66,846,663,000	55,948,011,000	5		5	53
6	PNC Financial Corp., Pittsburgh (M)	56,633,800,000	51,807,616,000	7†		9	14
7	Chase Manhattan Corp., New York (M)	55,274,000,000	55,318,000,000†	6†		4	3
8	Northern Trust Corp., Chicago (M)	44,774,687,000	35,501,547,988	9	+1	8	52
9	Citicorp, New York (M)	43,562,427,000	45,886,919,000	8†		2	1
10	Bank of New York Co., Inc. (M)	32,811,881,000	33,814,653,000	10		6	15
11	Boatmen's Bancshares Inc., St. Louis, Mo. (M)	25,973,859,000	25,238,389,000	13	+2	25	40
12	SunTrust Banks, Inc., Atlanta (M)	25,318,735,000	23,290,290,000	16	+4	14	17
13	First Chicago Corp. (M)	25,042,000,000	23,691,000,000	14	+1	15	13
14	Capital Guardian Trust Co., Los Angeles (I)	24,797,329,000	27,426,513,000	12		38	0
15	NCNB Corp., Charlotte, N.C. (M)	24,800,000,000	23,300,000,000	15		12	7
16	Wilmington Trust Co., Del. (B)	23,032,016,000	23,276,536,000	17	+1	42	0
17	Chemical Banking Corp., New York (M)	22,517,460,000	30,601,969,000	11		11	6
18	First Interstate Bancorp, Los Angeles (M)	22,260,471,000	22,452,230,000	19	+1	16	11
19	CoreStates Financial Corp., Philadelphia (M)	21,793,394,000[2]	10,359,587,000	36	+ 20	33	33
20	Harris Bancorp, Inc., Chicago (M)	21,011,782,000	18,629,244,000	22	+2	21	47
21	Security Pacific Corp., Los Angeles (M)	19,800,000,000	23,135,725,000	18		10	5
22	Ameritrust Corp., Cleveland (M)	19,589,702,000[3]	14,300,000,000	26	+4	22	56
23	Fiduciary Trust International, New York (S)	19,463,454,000	18,768,578,000	20		40	0
24	National City Corp., Cleveland (M)	18,561,982,000	18,703,825,000	21		31	30
25	U.S. Trust Corp., New York (O)	18,100,000,000	18,000,000,000	23		13	134
26	Manufacturers National Corp., Detroit (M)	16,729,140,000	16,351,696,000	24		46	46
27	Fidelity Management Trust Co., Boston (T)	15,947,272,000	11,176,000,000	35	+8	130	0
28	C&S/Sovran Corp., Norfolk, Va. (M)	15,102,212,000	17,189,000,000[4]	24[4]		20	12
29	NBD Bancorp, Inc., Detroit (M)	14,242,785,000	13,738,673,000	27		28	27
30	Bank One Corp., Columbus, Ohio (M)	13,366,884,000	11,850,002,000	32	+2	32	22
31	Boston Safe Deposit & Trust Co.[5] (B)	13,117,587,000	14,504,407,000	25		26	
32	First Bank System, Minneapolis (M)	12,876,533,000	13,104,527,000	28		24	38
33	Shawmut National Corp., Hartford, Conn. (M)	12,871,571,000	12,318,886,000	31		23	31
34	First Fidelity Bancorporation, Lawrenceville, N.J. (M)	11,869,239,000	11,700,000,000	33		34	24
35	Norwest Corp., Minneapolis (M)	11,838,588,000	9,139,900,000	41	+6	30	21
36	Manufacturers Hanover Corp., New York (M)	11,582,000,000	11,501,700,000	34		18	9
37	Fleet/Norstar Financial Group, Inc., Providence, R.I. (M)	11,421,807,000	10,352,018,000	40	+3	36	19
38	Bank of New England Corp., Boston[6] (M)	11,124,233,000	12,897,718,000	29		28	35
39	Continental Bank Corp., Chicago (O)	11,019,492,800	12,448,886,000	30		37	28
40	Wachovia Corp., Winston-Salem, N.C. (M)	10,433,846,000	10,583,182,000	37		35	29
41	First Union Corp., Charlotte, N.C.[7] (M)	10,375,745,000	8,214,158,000	45	+4	27	18
42	MNC Financial, Inc., Baltimore[8] (M)	10,051,000,000[9]	8,637,000,000	44	+2	45	28
43	Bank of Boston Corp. (M)	9,989,000,000	10,992,000,000	36		17	18
44	Mercantile Bancorp., Inc., St. Louis, Mo. (M)	9,507,304,000	8,891,761,000	43		55	72
45	Firstar Corp., Milwaukee (M)	8,387,333,000	7,376,473,000	47	+2	43	62
46	Society Corp., Cleveland (M)	8,086,543,000[10]	5,514,710,000	58	+ 12	41	41
47	Bessemer Group, Inc., Woodbridge, N.J. (M)	7,422,289,000	6,866,798,000	52	+5	47	0
48	Mercantile Bankshares Corp., Baltimore (M)	6,948,781,000	7,201,921,000	50	+2	63	98
49	Midlantic Corp., Edison, N.J. (M)	6,900,000,000	6,825,864,000	51	+2	49	32
50	Crestar Financial Corp., Richmond (M)	6,880,140,000	6,841,076,000	54	+4	54	49
51	Comerica Inc., Detroit (M)	6,530,808,000	6,070,473,000	55	+4	53	45
52	BankAmerica Corp., San Francisco (M)	6,455,117,000	7,283,775,000	48		39	2
53	Girard Trust Co., Philadelphia (T)	5,800,000,000	5,400,000,000	60	+7	81	0
54	United Missouri Bancshares Inc., Kansas City, Mo. (M)	5,765,074,000	5,152,052,000	62	+8	62	105
55	Meridian Bancorp, Inc., Reading, Pa. (M)	5,748,253,000	4,582,000,000	68	+ 13	69	50
56	Fifth Third Bancorp, Cincinnati (M)	5,700,000,000	5,761,000,000	56		60	69
57	KeyCorp, Albany, N.Y. (M)	5,301,331,227	4,295,574,000	70	+ 13	68	37
58	INB Financial Corp., Indianapolis (M)	5,240,761,000	5,312,193,000	61	+3	77	84
59	Old Kent Financial Corp., Grand Rapids, Mich. (M)	5,184,153,000	4,931,350,000	65	+6	59	67
60	Trust Services of America, Inc., Los Angeles (T)	5,110,444,000	7,242,000,000	49		64	0
61	First of America Bank Corp., Kalamazoo, Mich. (M)	4,946,259,000	4,972,640,000	64	+3	50	42
62	BanCal Tri-State Corp., San Francisco (O)	4,867,402,000	5,089,199,000	63	+1	48	66
63	Barnett Banks, Inc., Jacksonville, Fla. (M)	4,753,880,000	4,779,084,000	67	+4	52	20
64	AmSouth Bancorp., Birmingham, Ala. (M)	4,562,000,000	4,463,044,000	69	+5	66	63
65	Marshall & Ilsley Corp., Milwaukee (M)	4,285,441,000	4,105,944,000	71	+6	56	73
66	United Banks of Colorado, Denver (M)	4,252,702,000	4,849,714,000	66		70	85
67	Bancorp Hawaii, Inc., Honolulu (M)	4,111,058,000	3,800,061,000	73	+6	74	58
68	Integra Financial Corp., Pittsburgh (M)	3,994,541,000	4,010,513,000	72	+4	73	71
69	Riggs National Corp., Washington, D.C. (M)	3,918,831,000	3,084,980,000	78	+9	79	77
70	Merchants National Corp., Indianapolis (M)	3,440,726,000	2,849,637,000	82	+ 12	89	87
71	U.S. Bancorp., Portland, Ore. (M)	3,321,537,000	3,229,036,000	76	+5	58	39
72	La Salle National Corp., Chicago (M)	3,222,083,000	2,813,955,000	84	+ 12	67	74
73	Southeast Banking Corp., Miami (M)	3,132,343,000	3,290,000,000	75	+2	85	43
74	Valley National Corp., Phoenix, Ariz. (M)	3,103,176,000	2,883,467,000	80	+6	71	59
75	Marine Midland Banks, Inc., Buffalo, N.Y. (M)	3,007,000,000[11]	5,536,906,000	57		51	36
76	First City Bancorporation of Texas, Inc., Houston (M)	2,949,583,000	3,463,462,000	74		57	44
77	Team Bancshares, Dallas[12] (O)	2,924,221,000	2,846,840,000[8]	83†	+6	84	94
78	Star Banc Corp., Cincinnati (M)	2,922,891,000	3,013,800,000	79	+1	72	83
79	Commerce Bancshares Inc., Kansas City, Mo. (M)	2,643,100,000	2,491,740,000	86	+7	83	78
80	OPPENHEIMER, New York[13] (B)	2,626,000,000	.....	...	....	....	....
81	Hibernia Corp., New Orleans, La. (M)	2,608,319,000	2,855,386,000	81		97	75
82	First American Corp., Nashville, Tenn. (M)	2,500,000,000	2,656,000,000	85	+3	104	81
83	First Tennessee National Corp., Memphis (M)	2,394,864,000	2,335,380,000	89	+6	93	76
84	Liberty National Bancorp, Inc., Louisville, Ky. (M)	2,344,606,000	2,318,109,000	90	+6	103	112
85	South Carolina National Corp., Columbia (O)	2,342,673,000	2,298,041,000	91	+6	82	75
86	Firstar Inc., Omaha, Neb. (O)	2,223,780,000	2,166,586,000	94	+8	86	126
87	Cullen/Frost Bankers Inc., San Antonio (M)	2,223,435,000	2,060,466,970	95	+8	80	121
88	Union Bank, San Francisco (B)	2,073,304,000	2,213,739,000	92	+4	61	0
89	First Security Corp., Salt Lake City, Utah (M)	2,038,034,000	1,891,911,000	99	+10	102	80
90	BancOklahoma Corp., Tulsa (M)	1,996,848,000	2,383,790,000	88		105	0
91	Valley Capital Corp., Las Vegas (B)	1,984,000,000	1,893,912,000	97	+6	127	123
92	Banks of Mid-America, Inc., Oklahoma City (M)	1,965,714,000	2,421,592,000	87		96	149
93	Huntington Bancshares Inc., Columbus, Ohio (M)	1,900,000,000	1,872,942,000	100	+7	78	51
94	Northeast Bancorp, Inc., New Haven, Conn. (M)	1,834,981,000	1,892,030,000	98	+4	91	120
95	First Alabama Bancshares, Inc., Montgomery, Ala. (M)	1,831,447,000	1,592,390,000	106	+ 11	100	82
96	Associated Banc-Corp., Green Bay, Wis. (O)	1,828,039,000	1,779,768,000	102	+6	101	0
97	First Florida Banks, Tampa (M)	1,824,722,000	1,479,346,000	108	+ 11	90	88
98	UST Corp., Boston (M)	1,810,869,000	.....	...	....	125	126
99	Signet Banking Corp., Richmond (M)	1,703,884,000	1,708,212,000	103	+4	92	54
100	First Maryland Bancorp., Baltimore (M)	1,659,357,000	1,595,545,000	104	+4	109	88
	Totals for the Top 100 Firms[14] ($ billion)	$1,438.1	$1,391.9†	+3.3%			

Data Source: American Banker survey of the largest commercial banking companies and nondeposit trust companies in the nation. **Discretionary assets:** assets of accounts over which a firm is authorized to make investment decisions. Includes assets in accounts for which the firm recommends, but does not make, investments. Also included are assets of accounts where the firm shares investment power. **Trust Inc. Rank:** The rank based on gross trust and custodian income for 1990. **Asset rank 1990:** The rank based on the total assets of the commercial bank holding company as of 12/31/90. **Code letters after name of institution: (B)**— Bank not controlled by a U.S. bank holding company. **(M)**— A multibank holding company. **(O)**— A one-bank holding company. **(T)**— Trust company not controlled by a U.S. bank holding company. **(†)**— Revised since publication on 7/15/91. **(§)**— Received data after publication on 7/10/90. **(1)**— Includes $17.4 billion managed by Wells Fargo Bank NA and $83.1 billion managed by Wells Fargo Nikko Investment Advisors (WFNIA). WFNIA was created on 4/1/90, when Wells Fargo & Co., Wells Fargo Bank NA, and Nikko Securities Co. Ltd. entered into a joint venture. Certain assets and liabilities of Wells Fargo Investment Advisors and the Advisors Trust Division of Wells Fargo Bank were contributed to WFNIA and another new joint venture company, Wells Fargo Foreign Funds Advisors (WFFFA) in exchange for $125 million in cash, a 50% interest in WFNIA, and a 67% interest in WFFFA. Wells Fargo Institutional Trust Co. (WFITC)— which is owned by WFNIA— was formed to carry on the business of Advisors Trust Division. According to data from the Federal Deposit Insurance Corp., WFITC had $70.7 billion in managed trust assets at yearend. **(2)**— Includes trust operations of the former First Pennsylvania Corp., which was acquired on 3/5/90. First Pennsylvania ranked 38th in last year's listing with $10.6 billion in managed trust assets at yearend 1989. **(3)**— Includes $6.2 billion in assets managed by Ameritrust Texas Corp., which was formerly known as MVestment Corp — an MCorp subsidiary. MCorp ranked 53d last year with $6.9 billion in managed assets on 12/31/89. **(4)**— Data and rank are pro forma. Company was formed in Aug. 1990. **(5)**— A subsidiary of The Boston Company, a nonbank holding company, which had managed assets of $30.1 billion on Dec. 31. The Boston Company is a subsidiary of Shearson Lehman Hutton Inc., New York, which is, in turn, owned by American Express Co. **(6)**— Seized by federal regulators in January, 1991. **(7)**— Includes trust operations of the former Florida National Banks of Florida, which was acquired on 1/29/90. Florida National Banks had $2.2 billion in managed assets at yearend 1989, ranking it 93d. **(8)**— All trust activities are performed by Security Trust Co. NA, Washington, D.C. **(9)**— Includes trust operations of the former Equitable Bancorp., Baltimore, which was acquired on 1/18/90. Equitable had $1.1 billion in managed assets at yearend 1989. **(10)**— Includes trust operations of the former Trustcorp Inc., Toledo, which was acquired 1/5/90. Trustcorp had $6.5 billion in trust assets in 1989, ranking it 58th in last year's list. **(11)**— Excludes assets managed by a former wholly-owned subsidiary, Merchant, Inc. On 6/30/90, Marine Midland sold an 80% interest in Merchant to Wardley Investment Services Ltd. Both Wardly and Marine Midland are subsidiaries of Hongkong & Shanghai Banking Corp. **(12)**— Data for 1989 were for Team Bank NA, Fort Worth. **(13)**— Founded in 1963 as a registered investment adviser, converted in July 1990 to a state-chartered trust bank. **(14)**— The 1989 total is for the top 100 firms that year.

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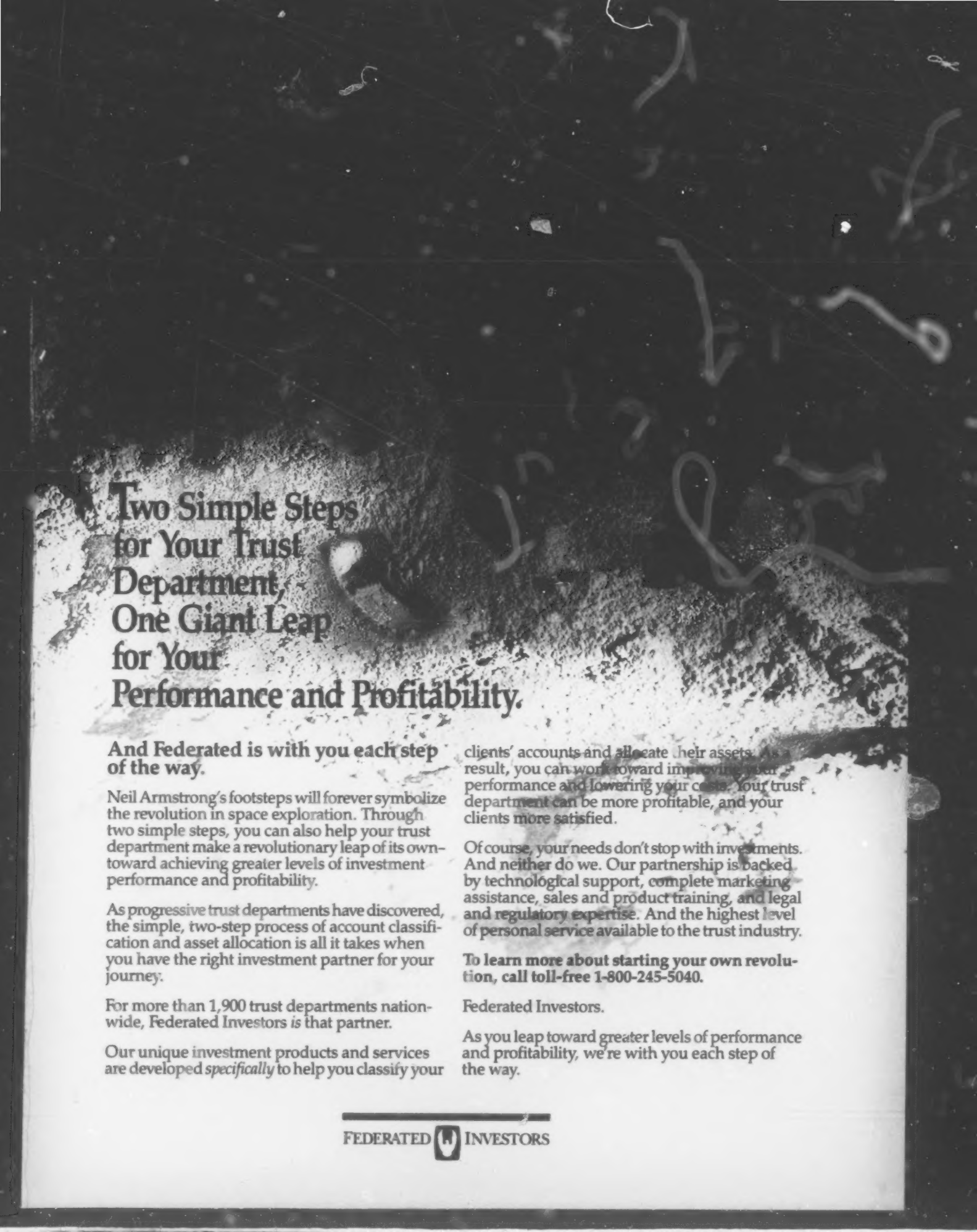

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FEDERATED INVESTORS

BANK HOLDING COMPANIES

Top 100 Firms in Discretionary Trust Assets

Listed geographically and within states by managed trust assets on Dec. 31, 1990 (millions of dollars)

1990		Trust Assets 12/31/90	No. of Subs.	Affil. Inv. Adv. Subs.
	ALABAMA			
64	AmSouth Bancorp., Birmingham	4,562	2	No
98	First Alabama Bancshares, Inc., Montgomery	1,831	N.A.	N.A.
	ARIZONA			
74	Valley National Corp., Phoenix	3,103	2	No
	CALIFORNIA			
2	Wells Fargo & Co., San Francisco	100,553	3	Yes[1]
14	Capital Guardian Trust Co., Los Angeles	24,797	0	No
18	First Interstate Bancorp., Los Angeles	22,260	21	Yes
21	Security Pacific Corp., Los Angeles	19,900	10	Yes
22	BankAmerica Corp., San Francisco	6,455	3	Yes
60	Trust Services of America, Inc., Los Angeles	5,110	0	No
62	BanCal Tri-State Corp., San Francisco	4,887	1	No
66	Union Bank, San Francisco	2,073	0	No
	COLORADO			
69	United Banks of Colorado, Denver	4,253	8	No
	CONNECTICUT			
33	Shawmut National Corp., Hartford	12,672	4	Yes
94	Northeast Bancorp., Inc., New Haven	1,835	1	No
	DELAWARE			
16	Wilmington Trust Co.	23,032	1	No
	DISTRICT OF COLUMBIA			
58	Riggs National Corp., Washington, D.C.	3,919	4	Yes
	FLORIDA			
53	Barnett Banks, Inc., Jacksonville	4,754	5	No
73	Southeast Banking Corp., Miami	3,132	N.A.	N.A.
97	First Florida Banks, Tampa	1,825	N.A.	N.A.
	GEORGIA			
12	SunTrust Banks, Inc., Atlanta	25,319	N.A.	N.A.
	HAWAII			
67	Bancorp Hawaii, Inc., Honolulu	4,111	1	No
	ILLINOIS			
8	Northern Trust Corp., Chicago	44,775	10	Yes
13	First Chicago Corp.	25,042	6	Yes
20	Harris Bankcorp., Inc., Chicago	21,012	11	Yes
39	Continental Bank Corp., Chicago	11,109	2	No
72	La Salle National Corp., Chicago	3,222	1	0
	INDIANA			
65	INB Financial Corp., Indianapolis	5,241	0	No
70	Merchants National Corp., Indianapolis	3,441	16	Yes
	KENTUCKY			
84	Liberty National Bancorp, Inc., Louisville	2,345	N.A.	N.A.
	LOUISIANA			
61	Hibernia Corp., New Orleans	2,608	2	No
	MARYLAND			
42	MNC Financial, Inc., Baltimore	10,051	2	Yes
48	Mercantile Bankshares Corp., Baltimore	6,949	1	No
100	First Maryland Bancorp., Baltimore	1,659	N.A.	N.A.
	MASSACHUSETTS			
5	State Street Boston Corp.	66,847	1	No
27	Fidelity Management Trust Co., Boston	15,847	0	No
31	Boston Safe Deposit & Trust Co.	13,118	0	No[2]
36	Bank of New England Corp., Boston	11,124	5	Yes
43	Bank of Boston Corp.	9,969	15	No
96	UST Corp., Boston	1,811	N.A.	N.A.
	MICHIGAN			
26	Manufacturers National Corp., Detroit	16,729	4	Yes
29	NBD Bancorp., Inc., Detroit	14,243	4	No
51	Comerica Inc., Detroit	6,531	3	No
59	Old Kent Financial Corp., Grand Rapids	5,184	3	No
81	First of America Bank Corp., Kalamazoo	4,949	17	Yes
	MINNESOTA			
32	First Bank System, Minneapolis	12,877	10	No
35	Norwest Corp., Minneapolis	11,627	13	Yes
	MISSOURI			
11	Boatmen's Bancshares Inc., St. Louis	25,974	14	No
44	Mercantile Bancorp., Inc., St. Louis	9,507	12	Yes
54	United Missouri Bancshares Inc., Kansas City	5,765	1	No
79	Commerce Bancshares Inc., Kansas City	2,643	4	No
	NEBRASKA			
86	First Nat Inc., Omaha	2,224	4	No
	NEVADA			
91	Valley Capital Corp., Las Vegas	1,984	2	No
	NEW JERSEY			
34	First Fidelity Bancorporation, Lawrenceville	11,659	5	No
47	Bessemer Group, Inc., Woodbridge	7,422	3	N.A.
49	Midlantic Corp., Edison	6,900	9	No
	NEW YORK			
1	Bankers Trust New York Corp.	104,800	13	Yes
3	J.P. Morgan & Co., Inc., New York	85,466	9	Yes
7	Chase Manhattan Corp., New York	55,274	20	Yes
9	Citicorp, New York	43,552	64	Yes
10	Bank of New York Co., Inc.	32,812	N.A.	N.A.
17	Chemical Banking Corp., New York	22,517	29	Yes
23	Fiduciary Trust International, New York	19,463	0	0
25	U.S. Trust Corp., New York	18,100	N.A.	N.A.
28	Manufacturers Hanover Corp., New York	11,582	11	Yes
57	KeyCorp, Albany	5,301	7	Yes
75	Marine Midland Banks, Inc., Buffalo	3,007	2	Yes[3]
80	OPPENHEIMER, New York	2,628	0	No
	NORTH CAROLINA			
15	NCNB Corp., Charlotte	24,600	4	No
40	Wachovia Corp., Winston-Salem	10,434	2	No
41	First Union Corp., Charlotte	10,376	4	No
	OHIO			
22	Ameritrust Corp., Cleveland	19,570	4	No
24	National City Corp., Cleveland	18,582	13	No
30	Banc One Corp., Columbus	13,387	15	Yes
46	Society Corp., Cleveland	8,089	7	Yes
50	Fifth Third Bancorp., Cincinnati	5,700	N.A.	N.A.
78	Star Banc Corp., Cincinnati	2,923	8	No
83	Huntington Bancshares Inc., Columbus	1,900	5	No
	OKLAHOMA			
90	BancOklahoma Corp., Tulsa	1,997	2	No
92	Banks of Mid-America, Inc., Oklahoma City	1,966	2	No
	OREGON			
71	U.S. Bancorp., Portland	3,322	3	Yes
	PENNSYLVANIA			
4	Mellon Bank Corp., Pittsburgh	67,367	11	Yes
6	PNC Financial Corp., Pittsburgh	56,834	16	Yes
10	CoreStates Financial Corp., Philadelphia	21,783	5	Yes
53	Glenmede Trust Co., Philadelphia	5,800	0	No
56	Meridian Bancorp, Inc., Reading	5,749	5	Yes
98	Integra Financial Corp., Pittsburgh	3,995	7	No
	RHODE ISLAND			
37	Fleet/Norstar Fin'l Group, Inc., Providence	11,422	7	Yes
	SOUTH CAROLINA			
85	South Carolina National Corp., Columbia	2,343	1	Yes
	TENNESSEE			
82	First American Corp., Nashville	2,500	N.A.	N.A.
83	First Tennessee National Corp., Memphis	2,395	1	Yes
	TEXAS			
76	First City Bancorporation of Texas, Inc., Houston	2,950	12	No
77	Team Bancshares, Dallas	2,924	0	No
87	Cullen/Frost Bankers Inc., San Antonio	2,223	4	No
	UTAH			
89	First Security Corp., Salt Lake City	2,038	2	No
	VIRGINIA			
28	C&S/Sovran Corp., Norfolk	15,102	N.A.	N.A.
60	Crestar Financial Corp., Richmond	6,680	4	Yes
99	Signet Banking Corp., Richmond	1,704	N.A.	N.A.
	WISCONSIN			
45	Firstar Corp., Milwaukee	8,387	11	Yes
65	Marshall & Ilsley Corp., Milwaukee	4,285	5	Yes
96	Associated Banc-Corp., Green Bay, Wis.	1,828	6	No

Data Source: American Banker survey questionnaire mailed to the largest trust firms in the nation. **Number of subsidiaries engaged in trust activity:** *American Banker* asked respondents to indicate the number of commercial bank subsidiaries, nondeposit trust companies, affiliated investment adviser subsidiaries and all other subsidiaries engaged in trust activities in 1990. The number shown is the sum of all these subsidiaries. **Affiliated Investment Adviser Subsidiaries:** This column indicates whether or not the firm has an affiliated investment advisor subsidiary or subsidiaries. "Yes" indicates the firm has such a subsidiary and "No" indicates it does not. N.A.—Not available. (*)— Wells Fargo Nikko Investment Advisors (WFNIA), a joint venture between Wells and Nikko Securities Co. Ltd., was formed on April 1, 1990. When formed, WFNIA received certain assets and liabilities from the former Wells Fargo Investment Advisors. (*)— Its parent, the Boston Co., has four affiliated investment advisors managing $16.4 billion in trust assets. (*)—Marinvest, Inc. serves as an investment advisor to Marine Midland Bank N.A. Prior to June 30, 1990, Marinvest was 100% owned by Marine Midland Banks. On June 30, 1990, an 80% interest in Marinvest was sold to Wardley Investment Services Ltd., another affiliate of Marine's parent, Hongkong & Shanghai Banking Corp.

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Summary Data for Top 100 Firms

Managed assets and trust income at top 100 firms in assets and income: 1983 – 1990

(In Billions of Dollars)	Trust Assets: Top 100	Trust Assets: Annual Growth	Trust Income: Top 100	Trust Income: Annual Growth
1990	$1,438.1	+ 3.3%	$8.967	+7.5%
1989	1,391.6	+20.7	8.340	+13.9
1988	1,153.1	+ 4.4	7.322	+4.0
1987	1,104.8	+ 9.2	7.040	+21.0
1986	1,012.0	+22.8	5.820	+27.1
1985	824.0	+23.0	4.580	+18.7
1984	670.1	+ 6.8	3.860	+17.0
1983	627.3		3.300	

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Top 100 Firms in Trust Income

Banks and non-deposit trust companies ranked in order of 1990 gross operating trust revenues

Rank 1990		Total Trust Income 1990	1989	Rank 1989	Gain in Rank	Total Operating Revenue 1990	Trust Income As % of Oper. Income	1990 Market Value Of Trust Assets
1	J.P. Morgan & Co., Inc., New York (M)	598,000,000	549,000,000†	1†		10,465,000,000	5.7	556,584,000,000
2	Citicorp, New York (M)	513,000,000	477,153,000	2†		38,385,000,000	1.3	398,479,000,000
3	Bankers Trust New York Corp. (M)	468,000,000	380,621,000	3		7,919,000,000	5.9	3,517,300,000,000
4	Chase Manhattan Corp., New York (M)	401,000,000	376,000,000	4		13,672,000,000	2.9	288,521,000,000
5	State Street Boston Corp. (O)	381,259,000	336,277,000	6	+1	1,320,398,000	28.9	846,498,669,000
6	Bank of New York Co., Inc. (M)	356,540,000	359,882,000	5		5,333,077,000	6.7	443,036,180,000
7	Mellon Bank Corp., Pittsburgh (M)	279,000,000	280,000,000	7		3,477,000,000	8.0	256,350,000,000
8	Northern Trust Corp., Chicago (M)	270,700,000	237,200,000	8		1,322,900,000	20.5	286,930,564,000
9	PNC Financial Corp., Pittsburgh (M)	216,814,000	196,883,000	10	+1	4,879,908,000	4.4	98,751,484,000
10	Security Pacific Corp., Los Angeles (M)	214,000,000	185,900,000	12	+2	10,400,000,000	2.1	252,600,000,000
11	Chemical Banking Corp., New York (M)	197,200,000	207,500,000	9		7,966,500,000	2.5	228,010,135,000
12	NCNB Corp., Charlotte, N.C. (M)	190,367,000	189,405,000	14	+2	6,882,263,000	2.8	67,500,000,000
13	U.S. Trust Corp., New York (O)	183,300,000	177,026,000	13		393,719,000	46.6	275,900,000,000
14	SunTrust Banks, Inc., Atlanta (M)	177,250,000	156,374,000	16	+2	3,408,488,000	5.2	41,943,760,000
15	First Chicago Corp. (M)	168,300,000	162,800,000	15		5,660,300,000	3.0	136,490,000,000
16	First Interstate Bancorp., Los Angeles (M)	159,188,000	149,777,000	19	+3	6,024,314,000	2.6	92,676,686,000
17	Bank of Boston Corp. (M)	151,501,000	153,967,000	17		5,658,327,000	2.7	77,500,000,000
18	Manufacturers Hanover Corp., New York (M)	148,000,000	150,300,000	18		7,695,000,000	1.9	66,748,300,000
19	Wells Fargo & Co., San Francisco (O)	142,500,000[1]	150,400,000	11		5,959,800,000	2.4	119,568,082,000
20	C&S/Sovran Corp., Norfolk, Va. (M)	128,011,000	117,372,125[2]	21[2]	+1	5,309,736,000	2.4	73,515,089,000
21	Harris Bankcorp., Inc., Chicago (M)	121,000,000	108,571,000	21		1,373,308,000	8.8	109,562,530,000
22	Ameritrust Corp., Cleveland (M)	118,685,234[3]	74,000,000	30	+8	1,281,160,456	9.3	51,801,696,000
23	Shawmut National Corp., Hartford, Conn. (M)	113,048,000	105,216,000	22		2,741,082,000	4.1	26,325,361,000
24	First Bank System, Minneapolis (M)	96,800,000	91,300,000	24		2,138,500,000	4.5	49,430,946,000
25	Boatmen's Bancshares Inc., St. Louis, Mo. (M)	93,867,000	94,420,000	23		1,515,057,000	6.2	42,921,921,000
26	Boston Safe Deposit & Trust Co.[4] (B)	93,775,000	72,371,000	32	+6	989,010,000	9.5	215,068,528,000
27	First Union Corp., Charlotte, N.C. (M)	91,677,000[5]	64,535,000	37	+ 10	4,068,705,000	2.3	19,235,027,000
28	Bank of New England Corp., Boston[6] (M)	91,156,000	121,149,000	20		2,607,462,000	3.5	22,746,330,000
29	NBD Bancorp., Inc., Detroit (M)	90,637,000	79,354,000	28		2,688,173,000	3.4	55,644,780,000
30	Norwest Corp., Minneapolis (M)	90,400,000	73,300,000	31	+1	3,482,300,000	2.6	48,929,490,000
31	National City Corp., Cleveland (M)	89,510,000	84,531,000	25		2,678,921,000	3.3	45,046,767,000
32	Banc One Corp., Columbus, Ohio (M)	88,130,000	80,247,000	27		3,459,756,000	2.5	60,294,660,000
33	CoreStates Financial Corp., Philadelphia (M)	84,341,000[7]	43,375,000	51	+ 18	2,583,985,000	3.3	151,106,561,000
34	First Fidelity Bancorporation, Lawrenceville, N.J. (M)	82,853,000	77,524,000	29		3,082,038,000	2.7	40,458,115,000
35	Wachovia Corp., Winston-Salem, N.C. (M)	81,463,000	84,232,000	26		2,518,626,000	3.2	61,585,459,000
36	Fleet/Norstar Financial Group, Inc., Providence, R.I. (M)	76,780,000	70,474,000	34		4,071,191,000	1.9	17,140,108,000
37	Continental Bank Corp., Chicago (O)	76,100,000	71,300,000	33		3,069,800,000	2.5	105,163,700,000
38	Capital Guardian Trust Co., Los Angeles (T)	73,714,000	66,334,000	36		76,046,000	96.9	28,141,664,000
39	BankAmerica Corp., San Francisco (M)	71,649,000	67,346,000	35		12,323,000,000	0.6	34,470,561,000
40	Fiduciary Trust International, New York (B)	65,684,000	56,668,000	40		80,779,000	81.3	46,974,926,000
41	Society Corp., Cleveland (M)	64,900,000[8]	38,135,000	55	+ 14	1,725,429,000	3.8	12,838,603,000
42	Wilmington Trust Co., Del. (B)	64,481,000	53,373,000	44	+2	427,902,000	15.1	102,929,489,000
43	Firstar Corp., Milwaukee (M)	60,977,000	55,335,000	42		975,547,000	6.3	29,434,371,000
44	Fidelity Management Trust Co., Boston (T)	57,431,000	53,315,000	43		91,863,000	62.5	19,551,253,000
45	MNC Financial, Inc., Baltimore[9] (M)	56,039,000[10]	43,376,000	50	+5	3,217,000,000	1.7	22,128,000,000
46	Manufacturers National Corp., Detroit (M)	55,429,000	50,121,000	47	+1	1,161,990,000	4.8	41,747,556,000
47	Bessemer Group, Inc., Woodbridge, N.J. (M)	54,441,000	52,480,000	45		87,872,000	62.0	8,562,733,000
48	BanCal Tri-State Corp., San Francisco (O)	54,405,000	51,498,000	46		892,312,000	6.1	17,528,013,000
49	Midlantic Corp., Edison, N.J. (M)	52,725,000	47,765,000	48		2,494,917,000	2.1	15,800,000,000
50	First of America Bank Corp., Kalamazoo, Mich. (M)	49,540,000	41,573,000	52	+2	1,388,689,000	3.6	9,583,907,000
51	Marine Midland Banks, Inc., Buffalo, N.Y. (M)	44,625,000	44,803,000	49		2,813,291,000	1.6	55,599,000,000
52	Barnett Banks, Inc., Jacksonville, Fla. (M)	43,558,735	38,153,299	57	+5	3,296,167,000	1.3	6,749,731,000
53	Comerica Inc., Detroit (M)	43,490,000	40,346,000	53		1,324,370,000	3.3	11,449,496,000
54	Crestar Financial Corp., Richmond (M)	41,809,000	40,395,000	54		1,264,262,000	3.3	22,616,910,000
55	Mercantile Bancorp., Inc., St. Louis, Mo. (M)	40,044,000	34,233,000	61	+6	757,415,000	5.3	11,279,576,000
56	Marshall & Ilsley Corp., Milwaukee (M)	39,942,000	37,938,000	58	+2	833,285,000	4.8	10,839,894,000
57	First City Bancorporation of Texas, Inc., Houston (M)	38,304,000	35,377,000	59	+2	1,491,830,000	2.6	19,603,663,000
58	U.S. Bancorp., Portland, Ore. (M)	37,549,000	35,143,000	60	+2	1,919,686,000	2.0	8,079,290,000
59	Old Kent Financial Corp., Grand Rapids, Mich. (M)	36,000,000	34,113,000	62	+3	870,329,000	4.1	12,241,370,000
60	Fifth Third Bancorp., Cincinnati (M)	34,428,000	31,599,000	65	+5	834,412,000	4.1	26,900,000,000
61	Union Bank, San Francisco (B)	34,011,000	31,106,000	66	+5	1,686,406,000	2.0	8,015,072,000
62	United Missouri Bancshares Inc., Kansas City, Mo. (M)	33,974,000	28,750,000	69	+7	407,400,000	8.3	106,149,723,000
63	Mercantile Bankshares Corp., Baltimore (M)	33,968,000	31,342,000	64	+1	495,010,000	6.9	19,639,676,000
64	Trust Services of America, Inc., Los Angeles (T)	33,952,321	33,333,000	63		35,924,237	94.5	7,863,822,000
65	Southeast Banking Corp., Miami (M)	31,359,000	29,985,000	67	+2	1,588,219,000	2.0	7,463,302,000
66	AmSouth Bancorp., Birmingham, Ala. (M)	30,166,000	27,310,000	71	+5	895,630,000	3.4	11,159,000,000
67	La Salle National Corp., Chicago (M)	30,154,000	27,986,000	72	+5	712,549,000	4.2	9,291,163,000
68	KeyCorp, Albany, N.Y. (M)	29,989,000	29,156,000	68		1,804,403,000	1.7	9,522,827,425
69	Meridian Bancorp, Inc., Reading, Pa. (M)	29,188,000	26,611,000	74	+5	588,321,000	5.0	17,362,202,000
70	United Banks of Colorado, Denver (M)	27,155,000	27,435,000	70		651,242,000	4.2	7,753,109,000
71	Valley National Corp., Phoenix, Ariz. (M)	26,955,000	26,160,000	75	+4	1,142,427,000	2.4	5,277,536,000
72	Star Banc Corp., Cincinnati (M)	26,752,000	26,510,000	73	+1	663,176,000	4.0	7,480,165,000
73	Integra Financial Corp., Pittsburgh (M)	25,177,000	23,485,000	77	+4	740,183,000	3.4	5,094,485,000
74	Bancorp Hawaii, Inc., Honolulu (M)	25,168,000	23,940,000	76	+2	954,282,000	2.6	6,846,333,000
75	Bank of Tokyo Trust Co., New York (B)	24,480,000	22,377,991	80	+5	721,802,000	3.4	31,323,144,000
76	BJ Schroder Bank & Trust Co., New York (B)	23,836,000	16,397,000	86	+ 10	397,703,000	6.0	6,897,374,000
77	INB Financial Corp., Indianapolis (M)	23,134,000	21,380,000	81	+4	656,961,000	3.5	18,654,854,000
78	Huntington Bancshares Inc., Columbus, Ohio (M)	22,981,000	22,370,000	78		1,255,912,000	1.8	12,300,000,000
79	Riggs National Corp., Washington, D.C. (M)	22,172,000	19,574,000	82	+3	728,452,000	3.0	30,267,678,000
80	Cullen/Frost Bankers Inc., San Antonio (M)	18,777,000	16,211,000	87	+7	323,473,000	5.8	8,121,948,000
81	Glenmede Trust Co., Philadelphia (T)	18,752,634	15,730,488	90	+9	20,059,001	93.5	6,125,000,000
82	South Carolina National Corp., Columbia (O)	18,109,000	16,340,000	85	+3	696,498,000	2.6	3,986,126,000
83	Commerce Bancshares Inc., Kansas City, Mo. (M)	17,640,000	15,391,000	91	+8	598,490,000	2.9	7,237,322,000
84	Team Bancshares, Dallas[11] (O)	16,596,000[11]	18,570,435[12]	84†		380,802,000	4.4	4,875,859,000
85	First American Bankshares, Washington, D.C. (M)	16,412,939	15,395,000	88	+3	1,104,131,645	1.5	N.A.
86	Firstier Inc., Omaha, Neb. (O)	16,103,000	14,791,000	93	+7	294,240,000	5.5	7,300,822,000
87	Michigan National Corp., Farmington Hills (M)	15,790,000	11,276,000	109	+ 22	1,238,118,000	1.3	2,872,237,000
88	Seneca Bank California, San Francisco (B)	15,434,000	15,197,000	89	+1	719,174,000	2.1	7,450,084,000
89	Merchants National Corp., Indianapolis (M)	15,369,000	14,083,000	96	+7	568,288,000	2.7	5,209,034,000
90	First Florida Banks, Tampa (M)	15,262,000	12,545,000	104	+ 14	584,763,000	2.6	4,477,551,000
91	Northeast Bancorp, Inc., New Haven, Conn. (M)	15,076,000	14,281,000	94	+3	343,149,000	4.4	3,164,179,000
92	Signet Banking Corp., Richmond (M)	15,006,000	13,215,000	100	+8	1,431,154,000	1.0	9,862,463,000
93	First Tennessee National Corp., Memphis (M)	14,908,134	13,641,628	97	+4	739,826,000	2.0	8,861,816,000
94	UJB Financial Corp., Princeton, N.J. (M)	14,500,000	12,944,000	101	+7	1,355,341,000	1.1	6,912,880,000
95	SeyBanks, Inc., Boston (M)	14,477,000	13,330,000	99	+4	1,077,846,000	1.3	3,755,679,000
96	Banks of Mid-America, Inc., Oklahoma City (M)	14,209,000	13,507,000	98	+2	198,917,000	7.1	3,389,393,000
97	Hibernia Corp., New Orleans, La. (M)	13,834,000	11,174,000	111	+ 14	828,692,000	1.7	7,778,228,000
98	Industrial Bank of Japan Trust Co., New York (B)	13,575,000	12,593,000	105	+7	487,594,000	2.8	N.A.
99	First Hawaiian, Inc., Honolulu (C)	13,515,000	12,043,594	107	+8	540,895,000	2.5	4,700,000,000
100	First Alabama Bancshares, Inc., Montgomery, Ala. (M)	13,502,000	12,701,000	103	+3	612,477,000	2.2	4,029,555,000
	TOTALS FOR THE TOP 100 FIRMS! ($ million)	98,986.7	88,336.0 mil.†	+7.5%		$286,992.7	3.4%	$10,016,811.9

Data Sources: American Banker survey; annual reports; Federal Reserve Board Y-9 data for bank holding companies; and the federal regulatory report of income for banks. **Total trust income** is gross operating income of the trust department includes income from all types of fiduciary services but excludes all non-operating credits. **Total operating** income is the sum of gross interest income plus gross noninterest income. **Market value of all trust assets** includes discretionary assets, nondiscretionary assets, and accounts of a strictly custodial nature. Corporate trust accounts are excluded. **Code letters after name of institution:** (B)— Bank not controlled by a U.S. bank holding company. (M)— A multibank holding company. (O)— A one-bank holding company. (T)— Trust company not controlled by a U.S. bank holding company. (†)— Revised since publication on 7/19/90. (‡)— Received data after publication on 7/19/90. (*)— Excludes income produced by its joint venture companies. Over the last nine months of 1990, income from these companies were reported in the "other noninterest income" portion of the income statement. American Banker was unable to estimate the income received from the joint venture companies. According to Wells' annual report, over the last nine months of 1989, $45.9 million in gross trust revenues were generated by the businesses which became part of the new joint venture companies. (**)— Data and rank are pro forma. Company was formed in Aug. 1990. (***)— Includes Ameritrust Texas Corp., which was formerly known as MVestment Corp. — an MCorp subsidiary. MCorp had $80.4 million in trust income in 1989, ranking it 36th in last year's listing. (****)— A subsidiary of The Boston Company, a nonbank holding company, which had $30.1 million in gross trust revenues last year. The Boston Company is a subsidiary of Shearson Lehmen Hutton Inc., New York, which is, in turn, owned by American Express Co. (*****)— Includes trust operations of the former Florida National Banks of Florida, which was acquired on 1/28/90. Florida National Banks had $19.6 million in trust income in 1989, ranking it 83d. (*)— Sessed by federal regulators in January, 1991. (**)— Includes trust operations of the former First Pennsylvania Corp., which was acquired on 3/5/90. First Pennsylvania, with gross trust revenues totaling $38.4 million in 1989, ranked 56th in last year's listing. (***)— Includes trust operations of the former Trusticorp Inc., Toledo, which was acquired 1/5/90. Trusticorp had $22.4 million in trust income in 1989, ranking it 70th in last year's list. (****)— All trust activities are performed by Security Trust Co. NA, Washington, D.C. (*****)— Includes trust operations of the former Equitable Bancorp., Baltimore, which was acquired on 1/16/90. Equitable had $6.5 million in trust income in 1989. (******)— Company was formed 2/1/90, and income is for the last 11 months of 1990. (*******)— Data for 1989 were for the full year and were for the former Team Bank NA, Fort Worth. (********)— The 1989 total is for the top 100 firms that year.

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ATM Growth Spurts at Top Banks

The number of domestic teller machines owned rose almost twice as high as that of branches

By L. Michael Cacace

Adding ATMs saved money and did more to meet customer needs than more branches would have done.

The nation's largest banking companies have been adding automated teller machines almost twice as fast as they have been adding domestic branches, an *American Banker* survey found.

Data from 160 of the 200 largest banking companies show their ownership of domestic ATMs rose 25%, to 32,413, in the two years ended June 30. The number of branches rose 13%, to 28,663.

The trend was even stronger at the 10 leading banks in teller machine ownership. Their ATM growth, 27%, was triple the 9% increase in branches.

BankAmerica Takes Lead

New York-based Citicorp, the nation's largest banking company, dropped to No. 2 among ATM owners; its June total was 1,700, up 21% from 1,400 two years earlier.

BankAmerica Corp., San Francisco, formerly tied with Citicorp, raised its total to 2,000, up 43% from 1,400 ATMs at midyear 1988.

American Banker asked the 200 largest holding companies and independent banks to report the number and location of their ATMs. This data represents only the companies' ATMs; it excludes machines they share with other banks in networks.

Industry analysts said adding teller machines saved the banks money and did more to meet customer needs than more branches would have done.

Also, acquisitions may help explain why ATM growth at the top 10 owners outpaced that at the other banks surveyed.

"When these banks acquire other financial institutions, they keep the acquired institutions' ATM networks and close some of their branches," said Ron Dennis, senior vice president of Speer & Associates, an Atlanta-based consulting firm.

Brenda Yost, vice president of Versatel, BankAmerica's ATM service, said acquisitions played a big role in its growth in ATMs. (The branch total grew only 3%, to 1,046.)

"We picked up additional ATMs through acquisition," Ms. Yost said. "Also, we placed a sizable number of ATMs in the branches of the acquired institutions."

Ms. Yost also said that there was sizable growth of ATMs within existing branches. "We monitor closely the time our customers spend standing in line for ATMs. To accommodate our customers, we have added ATMs to reduce their waiting time."

Of the 200 largest banking companies, 185 responded to this year's survey. Of them, 160 had also responded in 1988.

Among the highlights:

- At the top 10 ATM banks, the number of ATMs rose 27% to 11,753, while the number of branches was up 9% to 7,198.
- Of the banks surveyed, 136 provided location breakdowns for their ATMs. Those at banking offices rose 25% over the two years and those away from bank premises rose 35%.
- After BankAmerica and Citicorp, the biggest ATM owners are California-based Security Pacific Corp., First Interstate Bancorp, and Wells Fargo & Co., San Francisco. □

Automated Teller Machines at Top Banking Companies

On June 30, 1990, compared with June 30, 1988 (Listed geographically and within cities alphabetically)

	BHC Rank 6/90	BHC Rank 6/88			Assets ($ Mil.) 6/30/90	Domestic Banks Controlled	Domestic Branches	Total ATMs	ATMs in Bank Offices	ATMs Outside Offices	ATMs in Regional Networks	ATMs in National Networks
Alabama	94	95	AmSouth Bancorporation, Birmingham	1990:	8,515.5	4	176	149	109	40	149	149
				1988:	7,906.7	5	176	122	94	28		
	94	105	Central Bancshares of the South, Inc., Birmingham	1990:	4,817.6	4	89	51	44	7	51	51
				1988:	3,936.9	5	84	42	30	12		
	66	74	SouthTrust Corp., Birmingham	1990:	8,259.9	41	225	120	100	20	120	0
				1988:	6,261.0	37	180	79	72	7		
	91	96	First Alabama Bancshares, Inc., Montgomery	1990:	5,362.9	2	149	99	80	39	99	0
				1988:	4,670.4	3	145	85	67	18		
Alaska	--	--	National Bancorp of Alaska, Inc., Anchorage	1990:	2,060.1	1	56	50	39	11	50	50
				1988:	1,580.3	1	52	41	31	10		
Arizona	58	48	Valley National Corp., Phoenix	1990:	10,430.3	4	272	217	181	36	217	217
				1988:	11,085.9	3	294	248	209	39		
Arkansas	--	--	First Commercial Corp., Little Rock	1990:	2,101.0	9	58	52	46	6	52	44
				1988:	1,322.6	5	34	34	21	13		
	--	--	Worthen Banking Corp., Little Rock	1990:	1,791.5	10	68	42	40	2	42	42
				1988:	1,749.1	10	66	44	37	7		
California	83	109	City National Corp., Beverly Hills	1990:	4,885.3	1	23	25	25	0	25	25
				1988:	3,606.3	1	24	28	28	0		
	130	--	Imperial Bancorp., Inglewood	1990:	2,947.1	1	12	0	0	0	0	0
				1988:	2,161.8	1	11	0	0	0		
	--	--	Farmers & Merchants Bank of Long Beach, Calif.	1990:	1,284.0		16	21	20	1	20	20
				1988:								
	10	8	First Interstate Bancorp., Los Angeles	1990:	55,028.1	27	1,053	1,468	1,158	310	1,035	1,468
				1988:	58,123.6	55	1,035	1,328	1,001	327		
	4	6	Security Pacific Corp., Los Angeles	1990:	94,500.0	13	965	1,616	1,495	121	1,616	1,616
				1988:	75,632.0	8	950	1,075	1,002	73		
	85	94	BanCal Tri-State Corp., San Francisco	1990:	8,427.1	1	53	52	51	1	52	52
				1988:	4,860.2	1	24	20	20	0		
	2	3	BankAmerica Corp., San Francisco	1990:	104,000.0	3	1,046	2,000[a]	N.A.	N.A.	2,000[a]	2,000[a]
				1988:	94,253.0	2	1,020	1,400[a]	1,200[a]	200[a]		
	--	--	Sanwa Bank California, San Francisco	1990:	7,062.1		108	105	102	3	105	105
				1988:	5,859.2		105	101	100	1		
	--	--	Union Bank, San Francisco	1990:	15,959.6		176	569	191	378	569	569
				1988:	6,323.3		135[a]	362	167	195		
	--	--	Sumitomo Bank of California, San Francisco	1990:	4,429.6		46	69	68	1	69	69
				1988:	3,479.3		46[a]	67	64	3		
	11	10	Wells Fargo & Co., San Francisco	1990:	51,712.5	1	489	1,358	1,262	96	1,357	1,357
				1988:	45,100.0	1	483	1,229	1,140	89		
Colorado	137	141	Affiliated Bancshares of Colorado, Inc., Boulder	1990:	2,645.3	28	0	52	27	25	52	52
				1988:	2,516.1	29	2	0	0	0		
	125	134	Colorado National Bankshares, Inc., Denver	1990:	3,032.5	21	1	42	42	0	0	42
				1988:	2,712.4	23	0	38	35	3		
	81	81	United Banks of Colorado, Inc., Denver	1990:	6,266.6	40	0	130	82	48	130	130
				1988:	5,536.6	40	0	128	32	96		
Connecticut	150	138	Citytrust Bancorp, Inc., Bridgeport	1990:	2,243.9	1	44	40	40	0	0	39
				1988:	2,597.7	1	43	37	36	1		
	29	21	Shawmut National Corp., Hartford	1990:	26,577.3	12	383	512	412	100	512	512
				1988:	27,188.4	16	440	511	N.A.	N.A.		
	114	120	Northeast Bancorp., Inc., New Haven	1990:	3,456.0	2	70	98	60	38	98	98
				1988:	3,125.5	3	66	95	57	38		
Delaware	--	--	Wilmington Trust Co.	1990:	3,622.5	0	36	128	108	20	N.A.	N.A.
				1988:	2,794.0	0	33	92	87	5		
District of Columbia	54	53	First American Bankshares, Inc., Washington	1990:	11,632.9	7	295	240	230	10	240	240
				1988:	10,200.9	9	280	216	197	19		
	73	71	Riggs National Corp., Washington	1990:	7,068.8	3	57	93	77	16	93	93
				1988:	6,425.6	3	42	70	64	6		
Florida	20	28	Barnett Banks, Inc., Jacksonville	1990:	31,128.2	32	592	587	532	55	587	587
				1988:	24,168.1	35	511	499	444	55		
	41	43	Southeast Banking Corp., Miami	1990:	15,800.0	1	224	220	198	22	220	220
				1988:	13,174.5	1	193	170	160	10		
	88	83	First Florida Banks, Inc., Tampa	1990:	5,545.7	2	154	160	118	42	160	160
				1988:	4,904.9	2	142	145	141	4		
Georgia	90	100	Bank South Corp., Atlanta	1990:	5,514.3	9	140	250	90	160	250	250
				1988:	4,339.1	9	129	133	122	111		
	32	34	Citizens & Southern Corp., Atlanta (a)	1990:	24,259.2	3	517	402	N.A.	N.A.	402	402
				1988:	20,770.9	3	473	366	309	57		
	19	20	SunTrust Banks, Inc., Atlanta	1990:	31,256.8	53	619	670	588	82	569	670
				1988:	27,544.8	53	620	600	531	69		
	133	--	Synovus Financial Corp., Columbus	1990:	2,753.7	20	104	70	62	8	70	70
				1988:	1,832.0	14	73	41	32	9		
Hawaii	82	78	Bancorp Hawaii, Inc., Honolulu	1990:	8,972.2	2	67	86	45	41	84	84
				1988:	5,969.0	2	66	61	39	22		
	89	104	First Hawaiian, Inc., Honolulu	1990:	5,533.9	1	46	57	56	1	0	57
				1988:	3,966.9	1	46	49	48	1		
Idaho	99	110	West One Bancorp., Boise	1990:	4,397.0	7	132	66	55	11	66	66
				1988:	3,537.4	3	103	42	36	6		
Illinois	148	--	Magna Group Inc., Belleville	1990:	2,346.6	8	50	32	17	15	32	32
				1988:								
	22	14	Continental Bank Corp., Chicago	1990:	29,500.0	1	0	0	0	0	0	0
				1988:	32,392.0	6	0	17	9	8		
	12	11	First Chicago Corp.	1990:	50,400.0	24	45	190	115	75	190	190
				1988:	44,425.9	16	0	127	84	43		
	53	45	Harris Bankcorp, Inc., Chicago	1990:	11,644.5	13	25	62	41	21	62	62
				1988:	11,369.6	12	0	52	38	14		
	76	115	LaSalle National Corp., Chicago	1990:	6,850.8	10	0	40	37	3	40	40
				1988:	3,396.9	6	0	5	4	1		
	51	59	Northern Trust Corp., Chicago	1990:	11,736.6	9	0	45	39	6	45	45
				1988:	8,865.2	9	25	40	35	5		
Indiana	--	--	Old National Bancorp, Evansville	1990:	2,221.1	13	60	32	22	10	32	32
				1988:	1,748.2	10	48	N.A.	N.A.	N.A.		
	--	--	Fort Wayne National Corp.	1990:	1,850.7	7	37	13	10	3	13	13
				1988:	1,421.5	6	24	17	11	6		
	146	--	Lincoln Financial Corp., Ft. Wayne	1990:	2,426.4	13	57	32	27	5	32	32
				1988:								
	145	--	Summcorp, Fort Wayne	1990:	2,437.5	6	56	19	9	10	19	19
				1988:								
	84	86	INB Financial Corp., Indianapolis	1990:	5,987.7	4	105	125	109	16	127	127
				1988:	5,182.4	6	88	74	67	7		
	85	95	Merchants National Corp., Indianapolis	1990:	5,737.6	17	136	113	98	15	113	113
				1988:	4,758.7	14	121	70	60	10		

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Automated Teller Machines at Top Banking Companies

On June 30, 1990, compared with June 30, 1988 (Listed geographically and within cities alphabetically)

	BHC Rank 1/30	BHC Rank 1/88			Assets ($ Mil.) (Latest)	Domestic Banks Controlled	Domestic Branches	Total ATMs	ATMs in Bank Offices	ATMs Outside Offices	ATMs in Regional Networks	ATMs in National Networks
Iowa	--	--	**Davenport Bank & Trust Co.**	1990:	1,824.9		5	20	6	14	20	20
				1988:								
	143	147	**Banks of Iowa, Inc., Des Moines**	1990:	2,481.5	12	46	100	25	75	100	100
				1988:	2,426.6	14	26	70	60	10		
	--	--	**Hawkeye Bancorporation, Des Moines**	1990:	1,285.5	22	56	25	12	13	25	25
				1988:	1,192.3	22	56	N.A.	N.A.	N.A.		
Kansas	102	140	**Fourth Financial Corp., Wichita**	1990:	4,150.7	12	74	59	36	23	59	59
				1988:	2,575.1	10	31	39	22	17		
Kentucky	--	--	**First Security Corp. of Kentucky, Lexington**	1990:	1,701.8	4	29	63	17	46	63	63
				1988:	1,531.3	4	23	36	13	23		
	112	124	**Liberty National Bancorp., Inc., Louisville**	1990:	3,514.2	10	86	75	61	14	75	75
				1988:	3,001.9	8	77	55	45	10		
Louisiana	105	101	**Premier Bancorp, Inc., Baton Rouge**	1990:	4,108.3	1	100	107	84	23	107	107
				1988:	4,180.6	7	88	N.A.	N.A.	27		
	101	108	**First Commerce Corp., New Orleans**	1990:	4,302.6	5	79	93	70	23	93	93
				1988:	3,746.7	5	70	70	50	20		
	70	85	**Hibernia Corp., New Orleans**	1990:	7,365.7	2	133	110	104	6	110	110
				1988:	5,253.2	1	76	60	59	1		
	139	133	**Whitney Holding Corp., New Orleans**	1990:	2,598.7	2	38	0	0	0	0	0
				1988:	2,730.7	1	34	4	4	0		
Maine	--	--	**One Bancorp., Portland**	1990:	2,217.8	3	44	41	40	1	10	10
				1988:								
Maryland	113	122	**Baltimore Bancorp**	1990:	3,484.2	1	51	55	54	1	55	55
				1988:	3,074.3	1	48	40	40	0		
	69	75	**First Maryland Bancorp., Baltimore**	1990:	7,495.3	2	142	138	115	23	138	138
				1988:	6,108.6	2	146	122	96	26		
	100	114	**Mercantile Bankshares Corp., Baltimore**	1990:	4,317.2	18	136	71	70	1	71	0
				1988:	3,415.5	17	118	51	49	2		
	25	39	**MNC Financial, Inc., Baltimore**	1990:	37,538.7	4	215	313	277	36	313	313
				1988:	17,106.9	3	182	151	131	20		
	140	--	**Citizens Bancorp, Riverdale**	1990:	2,551.6	3	123	58	45	13	N.A.	N.A.
				1988:	1,756.1	1	111	51	41	10		
Massachusetts	16	13	**Bank of Boston Corp.**	1990:	37,297.5	5	246	301	267	34	301	301
				1988:	30,966.7	4	258	150	135	15		
	35	17	**Bank of New England Corp., Boston**	1990:	23,071.3	5	444	576	N.A.	N.A.	N.A.	N.A.
				1988:	30,033.2	10	470	505	365	140		
	61	63	**BayBanks, Inc., Boston**	1990:	10,055.6	8	225	773	392	381	381	381
				1988:	8,668.2	9	251	690	380	310		
	60	67	**State Street Boston Corp.**	1990:	10,306.1	1	6	12	12	0	N.A.	N.A.
				1988:	7,810.7	1	6	10	6	4		
	142	--	**UST Corp., Boston**	1990:	2,501.6	8	32	11	32	0	0	32
				1988:	2,338.0	5	30	10	10	0		
	126	135	**Multibank Financial Corp., Quincy**	1990:	3,024.9	6	81	52	47	5	52	52
				1988:	2,670.0	6	82	48	44	4		
Michigan	49	51	**Comerica, Inc., Detroit**	1990:	12,214.2	4	217	318	233	85	318	219
				1988:	10,261.0	11	191	280	230	50		
	56	58	**Manufacturers National Corp., Detroit**	1990:	11,205.0	12	128	95	79	16	0	95
				1988:	8,960.1	10	137	87	72	15		
	27	29	**NBD Bancorp., Inc., Detroit**	1990:	28,646.0	29	362	362	305	57	362	362
				1988:	23,802.2	31	361	335	284	51		
	55	62	**Michigan National Corp., Farmington Hills**	1990:	11,631.8	2	205	305	200	105	305	190
				1988:	8,716.1	4	200	350	N.A.	N.A.		
	144	150	**Citizens Banking Corp., Flint**	1990:	2,442.4	6	86	51	41	10	51	24
				1988:	2,376.1	6	86	48	38	10		
	67	69	**Old Kent Financial Corp., Grande Rapids**	1990:	8,098.2	21	195	153	147	6	153	153
				1988:	6,817.7	23	192	114	111	3		
	46	57	**First of America Bank Corp., Kalamazoo**	1990:	12,965.9	37	415	302	234	68	300	300
				1988:	9,012.8	43	355	208	175	33		
	135	142	**Security Bancorp, Inc., Southgate**	1990:	2,742.9	6	79	68	68	0	68	68
				1988:	2,499.4	7	78	64	64	0		
Minnesota	--	--	**Bank Shares, Inc., Minneapolis**	1990:	1,754.3	4	18	22	22	0	22	22
				1988:	N.A.	N.A.	N.A.	0	0	0		
	38	24	**First Bank System, Inc., Minneapolis**	1990:	19,425.2	29	113	350	135	215	350	350
				1988:	25,925.4	26	92	197	101	96		
	26	33	**Norwest Corp., Minneapolis**	1990:	26,770.0	259	259	400	200	200	N.A.	N.A.
				1988:	21,019.0	42	204	353	176	177		
Mississippi	96	111	**Deposit Guaranty Corp., Jackson**	1990:	4,696.6	3	119	80	62	18	80	80
				1988:	3,476.4	2	105	57	40	17		
	110	--	**Trustmark Corporation, Jackson**	1990:	3,619.3	1	121	57	42	15	57	57
				1988:								
Missouri	82	90	**Commerce Bancshares, Inc., Kansas City**	1990:	6,074.5	14	113	104	88	16	104	104
				1988:	4,958.6	22	102	80	75	5		
	103	113	**United Missouri Bancshares, Inc., Kansas City**	1990:	4,150.6	22	77	65	60	5	65	65
				1988:	3,419.4	22	68	65	61	4		
	43	54	**Boatmen's Bancshares, Inc., St. Louis**	1990:	15,044.1	32	212	172	148	24	172	172
				1988:	9,591.8	35	149	95	89	6		
	--	--	**Landmark Bancshares Corp., St. Louis**	1990:	2,000.0	516	10	43	43	43	0	43
				1988:	1,757.5	17	50	42	42	0		
	75	72	**Mercantile Bancorporation, Inc., St. Louis**	1990:	6,861.3	27	112	76	72	4	76	76
				1988:	6,376.4	30	106	70	70	0		
Nebraska	121	--	**FirsTier Financial, Inc., Omaha**	1990:	3,152.3	5	48	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	2,181.0	2	12	48	23	25		
	149	--	**First National Bank of Nebraska, Inc., Omaha**	1990:	2,294.7	5	14	47	12	35	47	47
				1988:								
Nevada	120	--	**Valley Capital Corp., Las Vegas**	1990:	3,187.6	3	64	208	96	112	208	208
				1988:	2,180.9	1	54	133	58	75		
New Hampshire	--	--	**Amoskeag Bank Shares, Inc., Manchester**	1990:	1,809.7	3	30	63	27	36	0	63
				1988:	2,127.5	4	29	53	26	27		
	134	139	**First NH Banks, Inc., Manchester**	1990:	2,748.7	8	62	76	49	27	76	76
				1988:	2,578.9	12	68	85	44	41		
New Jersey	--	--	**Valley National Bancorp, Clifton**	1990:	1,857.3	1	27	11	11	0	11	11
				1988:	1,609.5	1	26	11	11	0		
	33	37	**Midlantic Corp., Edison**	1990:	24,231.3	12	479	232	220	12	232	232
				1988:	18,970.2	9	402	182	171	11		

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New Jersey (continued)	127	--	Consolidation Bancorp, Elizabeth	1990:	3,020.7	2	57	65	64	1	65	49
				1988:	2,014.3	1	44	46	39	7		
	--	--	Central Jersey Bancorp, Freehold	1990:	1,476.9	1	32	17	15	2	0	17
				1988:	1,337.8	1	32	18	16	2		
	21	16	First Fidelity Bancorporation, Lawrenceville	1990:	29,848.3	8	495	300	270	30	300	300
				1988:	30,091.5	9	493	250	233	17		
	106	--	National Community Banks, Inc., Maywood	1990:	4,069.1	1	105	72	68	4	72	72
				1988:	3,339.7	0	0	57	55	2		
	45	49	UJB Financial Corp., Princeton	1990:	13,280.5	9	271	189	181	6	189	189
				1988:	10,541.2	14	242	162	154	8		
	129	145	Citizens First Bancorp., Inc., Ridgewood	1990:	2,957.7	1	51	28	27	1	28	28
				1988:	2,455.3	1	49	24	23	1		
	109	128	Summit Bancorporation, Summit	1990:	3,732.0	7	80	57	45	12	57	57
				1988:	2,876.5	7	52	28	24	4		
New Mexico	119	129	Sunwest Financial Services, Inc., Albuquerque	1990:	3,224.6	13	56	146	56	90	146	146
				1988:	2,861.3	14	14	133	54	79		
New York	40	44	KeyCorp, Albany	1990:	16,005.8	15	593	367	334	33	230	367
				1988:	12,445.8	14	500	326	257	69		
	77	83	First Empire State Corp., Buffalo	1990:	6,569.1	3	96	67	61	6	67	67
				1988:	5,362.7	3	76	65	59	6		
	30	22	Marine Midland Banks, Inc., Buffalo	1990:	24,513.9	1	316	302	236	66	302	302
				1988:	26,914.8	2	324	275	216	59		
	9	9	Bankers Trust New York Corp.	1990:	57,341.0	2	3	0	0	0	0	0
				1988:	55,521.0	2	6	0	0	0		
	--0	--	Bank Leumi Trust Co., New York	1990:	3,225.4		19	14	14	0	14	0
				1988:	2,900.3		20	12	11	1		
	13	31	Bank of New York Co., Inc.	1990:	48,953.5	2	247	110	110	0	110	110
				1988:	23,622.4	2	190	86	81	5		
	--	--	Bank of Tokyo Trust Co., New York	1990:	8,536.9		0	4	4	0	4	4
				1988:	7,069.1		0	4	4	0		
	--	--	Barclays Bank of New York	1990:	3,251.8		65	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	2,901.3		N.A.	N.A.	N.A.	N.A.		
	107	106	Canadian Imperial Holdings, Inc., New York	1990:	4,062.5	2	4	0	0	0	0	0
				1988:	3,784.9	2	4	0	0	0		
	3	2	Chase Manhattan Corp., New York	1990:	102,400.0	7	468	288	269	19	288	288
				1988:	96,296.2	7	339	496	416	80		
	6	5	Chemical Banking Corp., New York	1990:	75,216.0	23	470	363	159	13	363	363
				1988:	75,803.0	3	1	267	267	0		
	1	1	Citicorp, New York	1990:	227,752.0	10	438	1,700[1]	N.A.	N.A.	1,700	1,700
				1988:	205,193.0	7	350	1,400[2]	N.A.	N.A.		
	87	77	European American Bancorp, New York	1990:	5,598.0	1	88	52	52	0	52	0
				1988:	6,010.5	1	88	41	41	0		
	--	--	Fuji Bank & Trust Co., New York	1990:	4,421.7		2	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	4,619.3		2	2	2	0		
	--	--	IBJ Schroder Bank & Trust Co., New York	1990:	5,607.0		2	0	0	0	0	0
				1988:	4,822.6		1	0	0	0		
	--	--	Industrial Bank of Japan Trust Co., New York	1990:	5,634.7		3	0	0	0	0	0
				1988:	4,330.5		1	0	0	0		
	--	--	Israel Discount Bank, New York	1990:	4,827.6		2	0	0	0	0	0
				1988:	4,044.6		2	0	0	0		
	8	7	Manufacturers Hanover Corp., New York	1990:	63,500.0	2	222	408	377	31	407	407
				1988:	69,973.3	2	211	323	313	10		
	5	4	J.P. Morgan & Co., Inc., New York	1990:	93,102.6	2	5	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	81,467.0	2	2	0	0	0		
	37	38	National Westminster Bancorp, Inc., New York	1990:	21,945.2	2	266	315	229	86	315	315
				1988:	18,238.3	2	250	256	214	42		
	23	27	Republic New York Corp.	1990:	29,198.9	2	59	11	11	0	11	11
				1988:	24,168.3	2	42	7	7	0		
	132	132	U.S. Trust Corp., New York	1990:	2,877.0	2	5	0	0	0	0	0
				1988:	2,777.5	1	3	0	0	0		
North Carolina	15	19	First Union Corp., Charlotte	1990:	38,385.2	5	779	740	595	145	740	740
				1988:	28,374.5	5	735	N.A.	N.A.	N.A.		
	7	18	NCNB Corp., Charlotte	1990:	66,187.5	7	868	716	604	112	716	716
				1988:	26,609.6	6	621	281	243	38		
	--	--	CCB Financial Corp., Durham	1990:	2,020.9	2	96	65	58	7	65	0
				1988:	1,674.2	2	86	49	7	43		
	124	146	Southern National Corp., Lumberton	1990:	3,072.1	2	142	89	84	5	89	89
				1988:	2,433.9	2	136	82	62	20		
	108	119	First Citizens BancShares, Raleigh	1990:	3,863.0	1	303	118	106	12	0	118
				1988:	3,197.8	1	332	91	88	3		
	141	-	United Carolina Bancshares Corp., Whiteville	1990:	2,507.9	2	122	62	62	0	62	62
				1988:	2,147.8	2	115	49	49	0		
	95	102	BB&T Financial Corp., Wilson	1990:	4,778.9	2	190	98	92	6	98	98
				1988:	4,179.3	2	186	77	70	7		
	31	35	First Wachovia Corp., Winston-Salem	1990:	24,280.1	3	372	358	293	65	358	358
				1988:	20,310.6	2	344	310	255	55		
Ohio	115	136	First Bancorporation of Ohio, Akron	1990:	3,349.4	5	115	95	89	6	95	95
				1988:	2,643.6	3	99	74	70	4		
	71	98	Fifth Third Bancorp, Cincinnati	1990:	7,344.1	14	210	261	199	62	261	261
				1988:	4,479.8	10	128	129	107	22		
	--	--	Provident Bancorp, Inc., Cincinnati	1990:	2,241.1	2	35	75	33	42	75	75
				1988:								
	63	92	Star Banc Corp., Cincinnati	1990:	6,058.2	15	158	141	107	34	141	141
				1988:	4,933.3	17	149	118	93	25		
	57	59	AmeriTrust Corp., Cleveland	1990:	11,097.3	6	226	279	237	42	279	279
				1988:	10,483.5	14	218	156	145	11		
	34	41	National City Corp., Cleveland	1990:	23,091.6	19	455	525	445	80	525	525
				1988:	14,731.5	9	329	N.A.	N.A.	N.A.		
	42	55	Society Corp., Cleveland	1990:	15,566.2	15	391	427	329	98	427	427
				1988:	9,411.3	4	217	262	219	43		
	24	30	Banc One Corp., Columbus	1990:	27,920.8	52	716	712	571	141	246	712
				1988:	23,730.4	60	568	384	308	76		
	52	69	Huntington Bancshares, Inc., Columbus	1990:	11,884.0	11	253	170	155	15	170	38
				1988:	8,799.8	12	213	99	96	3		

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Oklahoma	--	--	**Banks of Mid-America, Inc., Oklahoma City**	1990:	2,126.6	2	9	37	18	19	37	37
				1988:	2,306.7	2	5	38	14	24		
	--	149	**BancOklahoma Corp., Tulsa**	1990:	1,820.8	4	13	62	17	45	62	62
				1988:	2,391.2	14	6	61	29	32		
Oregon	36	42	**U.S. Bancorp., Portland**	1990:	17,700.0	2	362	353	N.A.	N.A.	N.A.	N.A.
				1988:	14,067.3	7	362	306	184	122		
Pennsylvania	118	121	**Dauphin Deposit Corp., Harrisburg**	1990:	3,325.2	2	64	48	47	1	48	48
				1988:	3,085.0	2	64	38	36	2		
	130	--	**Keystone Financial, Inc., Harrisburg**	1990:	2,614.3	3	92	70	46	24	70	70
				1988:	2,346.2	4	92	72	50	22		
	--	--	**Fulton Financial Corp., Lancaster**	1990:	1,732.7	6	57	48	44	4	48	48
				1988:	1,286.5	5	43	37	35	2		
	138	127	**Independence Bancorp., Inc., Perkasie**	1990:	2,645.5	4	52	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	2,929.6	4	53	34	32	2		
	36	40	**CoreStates Financial Corp., Philadelphia**	1990:	22,764.9	5	327	321	246	75	321	321
				1988:	15,403.1	4	210	168	142	26		
	111	117	**Equimark Corp., Pittsburgh**	1990:	3,515.9	3	84	108	54	54	N.A.	N.A.
				1988:	3,290.6	2	80	96	56	40		
	88	--	**Integra Financial Corp., Pittsburgh**	1990:	7,618.7	7	226	150	124	26	150	150
				1988:	...	...	...	...	...	...		
	18	18	**Mellon Bank Corp., Pittsburgh**	1990:	31,670.0	7	386	600	400	200	600	600
				1988:	31,234.0	7	556	617	368	249		
	14	12	**PNC Financial Corp, Pittsburgh**	1990:	47,823.0	11	530	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	36,642.7	23	475	450	N.A.	N.A.		
	80	81	**Meridian Bancorp., Inc., Reading**	1990:	11,771.5	3	217	235	151	84	235	235
				1988:	8,732.0	3	185	180	93	87		
	139	--	**First Eastern Corp., Wilkes-Barre**	1990:	2,959.4	2	64	38	30	8	0	38
				1988:	1,893.5	1	48	30	30	0		
Puerto Rico	131	126	**BanPonce Corp., Ponce**	1990:	2,927.3	1	50	61	44	17	61	61
				1988:	2,968.4	1	54	52	40	12		
	--	--	**Banco Popular de Puerto Rico, San Juan**	1990:	6,022.4	...	157	158	94	64	158	158
				1988:	5,561.9	...	N.A.	150	89	61		
Rhode Island	122	126	**Citizens Financial Group, Inc., Providence**	1990:	3,142.9	3	36	33	30	3	33	33
				1988:	2,962.5	3	34	22	22	0		
	17	25	**Fleet/Norstar Financial Group, Inc., Providence**	1990:	34,120.2	8	595	304	269	35	304	304
				1988:	25,127.8	8	537	250	N.A.	N.A.		
South Carolina	79	82	**South Carolina National Corp., Columbia**	1990:	6,427.8	1	156	148	125	23	148	148
				1988:	5,403.6	1	161	135	122	13		
Tennessee	78	79	**First Tennessee National Corp., Memphis**	1990:	6,430.3	3	160	130	102	28	130	130
				1988:	5,817.7	3	132	112	91	21		
	--	--	**National Commerce Bancorporation, Memphis**	1990:	1,995.3	3	48	52	44	8	52	52
				1988:	1,446.7	3	46	46	36	10		
	104	123	**Union Planters Corp., Memphis**	1990:	4,143.1	19	131	107	95	12	93	93
				1988:	3,011.4	7	71	78	44	34		
	72	70	**First American Corp., Nashville**	1990:	7,081.0	2	147	128	90	38	128	128
				1988:	6,736.7	14	127	98	85	13		
Texas	97	--	**Team Bancshares Inc., Dallas**	1990:	4,646.8	1	48	62	56	6	62	0
				1988:	...	...	...	...	...	...		
	44	47	**First City Bancorporation of Texas, Inc., Houston**	1990:	13,897.0	20	55	175	144	31	175	175
				1988:	11,296.0	59	4	110	93	17		
	116	118	**Cullen/Frost Bankers, Inc., San Antonio**	1990:	3,251.9	8	17	25	25	0	25	25
				1988:	3,273.3	9	8	30	28	2		
Utah	90	89	**First Security Corp., Salt Lake City**	1990:	6,335.1	8	182	119	81	38	119	119
				1988:	5,021.7	3	163	78	67	11		
	123	131	**Zions Utah Bancorporation, Salt Lake City**	1990:	3,084.6	3	95	77	68	9	77	77
				1988:	2,800.1	3	83	57	50	7		
Virginia	--	--	**Jefferson Bankshares, Inc., Charlottesville**	1990:	1,532.4	1	93	31	27	4	31	31
				1988:	1,266.8	1	76	19	16	3		
	82	87	**First Virginia Banks, Inc., Falls Church**	1990:	5,210.7	21	305	133	131	2	127	127
				1988:	4,612.1	21	288	117	117	0		
	29	32	**Sovran Financial Corp., Norfolk (a)**	1990:	26,067.9	8	495	466	421	45	466	466
				1988:	21,714.9	16	471	393	364	29		
	96	96	**Central Fidelity Banks Inc., Richmond**	1990:	5,700.2	2	190	148	143	5	148	148
				1988:	4,478.2	2	161	90	87	3		
	48	52	**Crestar Financial Corp., Richmond**	1990:	12,215.8	4	255	169	165	4	169	169
				1988:	10,216.4	3	237	148	148	0		
	47	46	**Signet Banking Corp., Richmond**	1990:	12,654.6	3	236	203	183	20	203	203
				1988:	11,346.4	3	239	210	190	20		
	59	64	**Dominion Bankshares Corp., Roanoke**	1990:	10,323.5	10	291	174	N.A.	N.A.	N.A.	N.A.
				1988:	8,630.9	13	271	137	115	22		
Washington	98	107	**Puget Sound Bancorp., Tacoma**	1990:	4,425.4	4	102	94	82	12	94	94
				1988:	3,762.1	4	95	72	62	10		
West Virginia	147	--	**Key Centurion Bancshares, Inc., Charleston**	1990:	2,365.3	14	45	50	27	23	50	50
				1988:	...	...	...	...	...	...		
	--	--	**One Valley Bancorp, Charleston**	1990:	1,914.3	8	38	40	30	10	40	40
				1988:	1,599.5	8	32	42	15	27		
Wisconsin	117	137	**Valley Bancorporation, Appleton**	1990:	3,278.8	18	105	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	2,619.1	1	88	N.A.	N.A.	N.A.		
	83	88	**Firstar Corp., Milwaukee**	1990:	8,533.9	40	132	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	7,212.5	34	78	70	60	10		
	74	73	**Marshall & Ilsley Corp., Milwaukee**	1990:	7,066.7	45	133	98	53	45	98	0
				1988:	6,270.0	43	121	31	21	10		

Data Source: American Banker survey of the nation's top bank holding companies and banks not controlled by holding companies. **BHC Rank:** the asset rank as of June 30, 1990, and June 30, 1988, respectively, for the nation's top 150 bank holding companies. Banks not owned by holding companies and holding companies ranking below the top 150 will not have a rank number. **Domestic Banks Controlled:** The number of domestic banks controlled, according to definitions of the Bank Holding Company Act. **Domestic Branches:** The U.S. branches of the domestic banks controlled. **Total ATMs:** The number of automated teller machines (ATMs) that the firm has. Firms were asked to include only their company's ATMs and not the ATMs of other banks that are in a shared network. **ATMs in Bank Offices:** Of the total number of ATMs, the amount located in banking offices or facilities. **ATMs Outside Offices:** Of the total number of ATMs, the amount located away from banking offices or facilities. **ATMs in Regional Networks:** Of the total number of ATMs, the number connected to shared, regional networks with multibank participation. **ATMs in National Networks:** Of the total number of ATMS, the number connected to national interchange networks such as *Plus, MasterCard/Cirrus, Visa*. **N.A.**— Not available. **(a)**— Merged with Citizens & Southern Corp., Atlanta, on 8/31/90 to form C&S/Sovran.

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Top 10 Banks in Automated Teller Machines

On June 30, 1990, Compared with June 30, 1988

ATM Rank		Total Automated Teller Machines			ATMs Inside Bank Offices			ATMs Outside Bank Offices		
		6/30/90	6/30/88	% Chg	6/30/90	6/30/88	% Chg	6/30/90	6/30/88	% Chg
1	**BankAmerica Corp., San Francisco**	2,000	1,400	42.9	N.A.	1,200	...	N.A.	200	...
2	**Citicorp, New York**	1,700	1,400	21.4	N.A.	N.A.	...	N.A.	N.A.	...
3	**Security Pacific Corp., Los Angeles**	1,616	1,075	50.3	1,495	1,002	49.2	121	73	65.8
4	**First Interstate Bancorp., Los Angeles**	1,468	1,328	10.5	1,158	1,001	15.7	310	327	-5.2
5	**Wells Fargo & Co., San Francisco**	1,358	1,229	10.5	1,262	1,140	10.7	96	89	7.9
6	**BayBanks, Inc., Boston**	773	690	12.0	392	380	3.2	381	310	22.9
7	**First Union Corp., Charlotte**	740	N.A.	...	595	N.A.	...	145	N.A.	...
8	**NCNB Corp., Charlotte**	716	281	154.8	604	243	148.6	112	38	194.7
9	**Banc One Corp., Columbus**	712	384	85.4	571	308	85.4	141	76	85.5
10	**SunTrust Banks, Inc., Atlanta**	670	600	11.7	588	531	10.7	82	69	18.8

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No U.S. Bank in World's Top 20

Citicorp drops from list of 20 largest as Japanese banks continue to dominate

By James R. Kraus

For the first time in half a century, a U.S. banking organization does not rank among the 20 largest in the world, according to an *American Banker* survey.

Citicorp, the sole remaining U.S. company among the top 20 at the end of 1989, fell 11 notches last year, to 21st. Mergers and rapid growth catapulted a number of European companies past Citicorp, whose assets fell by 5.4%, to $213.8 billion.

Some of the growth of foreign banks is misleading. The survey converts their assets to dollars – and the decline of the dollar alone effectively boosted their size by an average of 13%.

But even excluding that factor, the survey provides further evidence of an unquestionable trend: As the world's largest banks get larger, U.S. institutions are being left behind. Just five years ago, three of the world's 20 largest banking organizations were based in the United States.

Mixed Reactions

The survey's findings provoked a mixed reaction. Sen. Jake Garn, ranking Republican on the Senate Banking Committee, expressed dismay. "I am extremely frustrated by this reality," he said. "The past decade has seen the steady decline of the U.S. position in world financial markets."

The senator said "outdated" legislation was hampering U.S. banks. "Our first and most critical step is to make the comprehensive changes in our nation's banking laws which will allow our financial institutions to compete in the world market," he said.

But others pointed out that American banks are placing less emphasis on size and more on profitability. While "bigger is better" had been the commandment for the industry for decades, that changed about 10 years ago when deregulation suddenly subjected banks to profit pressures.

"A lot of ink is being spilled on how big Japanese banks are, but Japanese banks never did earn any real money," said Walter Wriston, former chairman of Citicorp.

"Assets are no real measure of success or power," added Lowell Bryan, a banking analyst in New York with the consulting firm of McKinsey & Co. "Real power comes from earnings – and a lot of those [foreign] institutions are living off cartels and not as strong as they should be."

Capital-Ratio Issue in U.S.

But while size is less important, most bankers agree that it still counts. And it is particularly important for institutions that want to be national and global players. One important factor constraining the growth of U.S. banks is a heightened focus on capital ratios.

"The regulators had always placed management as No. 1 in terms of deciding whether a bank was sound or not, but the needle has swung over very substantially to capital," Mr. Wriston said. That change has prompted banks to shed assets to boost their ratios.

But for now, it is the foreign banks that are on the rise, the survey showed. Mergers last year created two megabanks.

Japan's Mitsui Taiyo Kobe Bank Ltd., created out of the union of Mitsui Bank and Taiyo Kobe Bank, jumped into third place with $408 billion in assets. Mitsui ranked 15th a year earlier and Taiyo Kobe 23rd.

Holland's ABN-Amro Holding, with $231 billion in assets, jumped into 17th position, following a merger between Algemene Bank Nederland and Amsterdam-Rotterdam Bank. The two banks ranked 47th and 49th, respectively, at the end of 1989.

Japanese banks continued to dominate the list, accounting for seven of the 10 largest. Dai-Ichi Kangyo Bank Ltd., Tokyo, remained the largest institution, with $428.2 billion in assets.

But the rapid growth of Japanese banks in the rankings came to a halt. While their assets rose when converted into dollars, the assets held in yen actually fell in most cases, due to capital-raising pressures.

U.S. banks have ranked among the world's largest since at least 1940, according to *American Banker* statistics. Their decline in worldwide rankings started in the 1980s.

In 1980, Citicorp ranked first, BankAmerica Corp. third, Chase Manhattan Corp. 11th, and Manufacturers Hanover Corp. 23rd. By 1985, Citicorp was still first, but BankAmerica had dropped to ninth, Chase to 19th, and Manufacturers to 28th.

The last time a U.S. bank – as opposed to a bank holding company – ranked among the top 20 was in 1986. □

The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1990, or nearest fiscal yearend (holding companies are excluded)

Asset Rank 1990			Assets In US Dollars 12/31/90	Assets In US Dollars 12/31/89	Asset Rank 12/31/89	Gain In Rank	Deposits In U.S. Dollars 12/31/90	Deposit Rank 12/31/90	Deposit Rank 12/31/89
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	Japan	428,167,139,042¢	403,396,126,193¢	1		339,683,711,136	1	1
2	Sumitomo Bank Ltd., Osaka	Japan	409,160,813,636¢	368,167,430,610¢	2		318,261,782,800	3	2
3	Mitsui Taiyo Kobe Bank, Ltd., Tokyo	Japan	408,754,426,386¢	372,767,280,678¢¢	2‡		330,799,079,220	2	2†
4	Sanwa Bank Ltd., Osaka	Japan	402,698,761,936¢	353,692,139,934¢	5	+1	300,739,178,122	5	5
5	Fuji Bank, Ltd., Tokyo	Japan	398,545,460,096¢	362,575,295,833¢	3		299,695,836,568	6	4
6	Mitsubishi Bank Ltd., Tokyo	Japan	391,528,117,262¢	359,980,178,697¢	4		310,331,340,022	4	3
7	Credit Agricole Mutuel, Paris	France	305,205,855,320¢	242,311,948,300¢	7		224,196,829,160	11	14
8	Banque Nationale de Paris	France	291,872,598,200¢	231,789,484,000¢	8		246,019,085,200	7	7
9	Industrial Bank of Japan, Ltd., Tokyo	Japan	290,097,480,950¢	256,905,555,685¢	6		240,288,055,604	10	6
10	Credit Lyonnais, Paris	France	287,330,254,000¢	211,005,505,000¢	12	+2	241,002,243,600	9	12
11	Deutsche Bank, AG, Frankfurt	Germany	286,286,356,959¢	202,807,135,750¢	15	+4	241,809,785,519	8	9
12	Barclays Bank Plc, London	United Kingdom	258,983,040,000¢	205,461,760,000¢	13	+1	212,712,960,000	13	15
13	Tokai Bank Ltd., Nagoya	Japan	249,751,219,342¢	227,738,519,511¢	9		192,352,970,328	17	10
14	Norinchukin Bank, Tokyo	Japan	249,666,548,514	219,773,041,914	10		196,682,650,324	16	11
15	Mitsubishi Trust & Banking Corp., Tokyo	Japan	237,695,564,610u	213,485,098,466u	11		214,036,314,276	12	8
16	National Westminster Bank Plc, London	United Kingdom	232,512,000,000¢	187,084,290,000¢	18	+2	204,157,440,000	14	16
17	Bank of Tokyo, Ltd.	Japan	223,184,576,804¢	200,547,845,630¢	16		168,427,912,498	21	19
18	Societe Generale, Paris	France	219,983,122,800¢	176,019,715,000¢	20	+2	147,826,416,800	24	21
19	Sumitomo Trust & Banking Co., Ltd., Osaka	Japan	218,916,041,636u	190,943,020,692u	17		199,007,398,814	15	13
20	Mitsui Trust & Banking Co., Ltd., Tokyo	Japan	210,934,667,188u	182,629,635,615u	19		185,052,967,884	18	17
21	Long-Term Credit Bank of Japan Ltd., Tokyo	Japan	200,678,534,326u	174,240,317,152u	21		171,810,410,196	20	20
22	Dresdner Bank, Frankfurt	Germany	186,935,643,693¢	145,666,029,852¢	26	+4	174,440,801,549	19	23
23	Union Bank of Switzerland, Zurich†	Switzerland	183,442,672,000¢	140,246,640,000¢	27•	+4	149,696,980,000	23	27‡
24	Yasuda Trust & Banking Co. Ltd., Tokyo	Japan	175,552,377,192u	157,813,185,014u	23		156,337,285,342	22	24
25	Daiwa Bank, Ltd., Osaka	Japan	171,238,796,178u	155,494,965,279u	25		146,483,826,222	25	25
26	Citibank NA, New York	United States	155,394,000,000	157,772,000,000	24		112,566,000,000	33	28•
27	Swiss Bank Corp., Basle	Switzerland	151,260,090,576¢	123,539,256,000¢	29•	+2	129,660,082,272	28	30•
28	Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	148,488,419,200¢	132,835,072,000¢	28•		133,579,784,800	27	26
29	Commerzbank, Frankfurt	Germany	144,165,990,896¢	113,016,860,000¢	32	+3	134,662,519,284	26	29•
30	Toyo Trust & Banking Co. Ltd., Tokyo	Japan	141,744,450,966u	117,492,324,355u	30•		125,406,486,364	31	31•
31	Bayerische Vereinsbank, Munich	Germany	137,747,100,000¢	102,350,386,290¢	36	+7	129,183,900,000	29	33
32	Banca Nazionale del Lavoro, Rome	Italy	137,713,846,000¢	104,489,637,000¢	36	+4	112,986,947,000	32	36
33	Deutsche Genossenschaftsbank, Frankfurt	Germany	136,453,080,611¢	109,354,031,874¢	33		96,935,552,294	42	50
34	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	135,824,394,000¢	104,324,856,100¢	37	+3	125,810,133,000	30	32
35	Istituto Bancario San Paolo di Torino, Turin	Italy	133,486,857,257¢	107,663,678,274¢	34		102,490,563,314	37	39
36	Nippon Credit Bank, Ltd., Tokyo	Japan	128,321,129,734¢	113,890,048,045¢	31		102,896,759,888	36	34
37	Algemene Bank Nederland, Amsterdam (p)	Netherlands	122,042,365,000¢	90,747,368,000¢	44	+7	101,180,032,000	39	52
38	Rabobank Nederland, Utrecht	Netherlands	119,728,479,000¢	90,352,796,000¢	45	+7	81,650,763,000	50	57
39	Credit Suisse, Zurich	Switzerland	117,345,984,000¢	89,115,552,000¢	47	+8	103,232,416,000	35	41
40	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	116,410,504,469¢	89,902,700,011¢	46	+6	107,679,617,717	34	38
41	Midland Bank Plc, London	United Kingdom	114,501,120,000¢	100,591,190,000¢	39		101,531,520,000	38	35
42	Amsterdam-Rotterdam Bank, Amsterdam (p)	Netherlands	112,460,671,000¢	94,173,280,000¢	42		96,557,597,000	44	46
43	Banque Paribas, Paris (q)	France	111,555,200,000¢	82,272,399,000¢	53	+10	98,616,957,200	41	47
44	Kyowa Bank, Ltd., Tokyo (a)	Japan	111,546,886,854	97,910,617,239¢	41		90,519,496,350	47	40
45	Lloyds Bank Plc, London	United Kingdom	105,987,840,000¢	92,642,620,000¢	43		98,744,960,000	43	37
46	Saitama Bank Ltd., Urawa (a)	Japan	105,634,996,346	98,666,555,098¢	40		87,385,722,476	48	43
47	Bayerische Landesbank Girozentrale, Munich	Germany	103,722,030,945¢	82,514,933,800¢	52	+5	96,148,566,277	45	44
48	NMB Postbank Group, N.V., Amsterdam	Netherlands	102,894,395,000¢	84,507,576,000¢	51	+3	99,505,993,000	40	49
49	Shoko Chukin Bank, Tokyo	Japan	102,672,847,884	81,957,549,921	55	+6	93,804,442,802	46	48
50	Cassa di Risparmio delle Provincie Lombarde, Milan†	Italy	99,946,273,000¢	82,301,379,000¢¢	53•	+3	76,238,722,000	52	62‡
51	Royal Bank of Canada, Montreal	Canada	98,927,257,456¢	86,573,064,592¢	49		84,867,805,432	49	45
52	Bank of Yokohama, Ltd.	Japan	98,403,215,962¢	81,122,917,864u	56	+4	73,697,870,152	58	59
53	Monte dei Paschi di Siena	Italy	97,934,646,361¢	75,877,857,795¢	59	+6	80,116,556,655	51	62
54	Bank of America NT&SA, San Francisco	United States	94,763,000,000	85,340,000,000	50		77,027,000,000	55	51
55	Banca Commerciale Italiana, Milan	Italy	92,846,636,300¢	69,809,129,900¢	48		76,099,865,700	57	42
56	Canadian Imperial Bank of Commerce, Toronto	Canada	89,893,856,072¢	78,511,029,792¢	57	+1	77,134,076,112	54	53
57	Zenshinren Bank, Tokyo	Japan	84,502,574,786	71,498,005,860	62	+5	76,840,106,726	56	55
58	Credito Italiano, Milan	Italy	82,564,177,500¢	75,415,854,900¢	60	+2	68,475,060,500	62	54
59	Norddeutsche Landesbank Girozentrale, Hannover	Germany	82,144,808,084¢	67,829,966,572¢	66	+7	77,427,883,076	53	56
60•	Chuo Trust & Banking Co., Ltd., Tokyo	Japan	81,135,290,936u	70,683,523,759u	63	+3	73,472,361,812	59	60
61	Skandinaviska Enskilda Banken, Stockholm	Sweden	80,240,118,000¢	58,868,040,000¢	74	+13	47,934,078,000	83	109
62	Groupe Des Banques Populaires, Paris	France	78,507,561,200¢	64,787,090,223	70	+8	56,040,383,200	69	69
63	Bank Melli Iran, Tehran	Iran	78,262,534,000	73,516,646,000	61		69,708,394,000	60	65
64	Westpac Banking Corp., Sydney	Australia	77,580,674,400¢	76,104,260,000¢	58		54,418,514,800	75	67
65	Hokkaido Takushoku Bank, Ltd., Sapporo	Japan	77,385,807,440¢	70,062,233,449u	64		59,909,078,402	64	63
66	Banco do Brasil, Brasilia	Brazil	75,767,325,246¢	105,195,166,364u	35		21,710,640,291	163	95
67	Generale Bank, Brussels	Belgium	75,416,569,400¢	67,965,863,400¢	65		69,084,730,800	61	58
68	Banco di Napoli, Naples	Italy	73,505,514,374	67,166,324,536	67		58,798,576,318	66	66
69	Chase Manhattan Bank NA, New York	United States	73,360,000,000	82,109,155,000	54		59,662,000,000	65	61
70	Nordbanken, Stockholm	Sweden	72,734,787,000¢	50,244,719,000¢	86	+16	55,025,937,000	74	97
71	Bank of Montreal	Canada	71,786,110,824¢	64,873,480,716¢	69		62,763,175,752	63	64
72	National Australia Bank, Ltd, Melbourne	Australia	68,595,500,400¢	51,208,550,400¢	84	+12	55,028,863,400	73	94
73	Bank of Nova Scotia, Toronto	Canada	68,079,861,640¢	62,340,736,908¢	73		55,639,687,560	71	68
74	Banque Indosuez, Paris	France	68,002,003,432¢	55,388,877,333¢	77	+3	47,269,172,359	85	93
75	Australia & New Zealand Banking Group, Ltd., Melbourne	Australia	67,916,693,800¢	53,992,264,000¢	79	+4	56,554,402,800	67	90
76	Morgan Guaranty Trust Co., New York	United States	67,627,340,000	63,464,749,000	72		37,847,005,000	107	82
77	Svenska Handelsbanken, Stockholm	Sweden	64,720,227,000¢	44,330,867,000¢	105	+28	44,797,284,000	91	114
78	Banco Bilbao Vizcaya, Bilbao	Spain	63,921,813,120u	51,842,577,710u	83	+5	55,495,822,880	72	75
79	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	63,509,613,051¢	25,942,140,020u	146	+67	43,939,456,307	95	129
80	Banque Bruxelles Lambert, Brussels	Belgium	63,309,578,825¢	50,736,240,610¢	85	+5	56,524,972,533	68	70
81	Chiba Bank, Ltd.	Japan	62,646,026,280	57,989,881,827	75		50,985,664,848	77	70
82	Sparbankernas Bank, Stockholm	Sweden	62,169,857,000¢	45,786,468,000¢	95	+13	28,013,159,000	137	199
83	Danske Bank, Copenhagen	Denmark	61,879,150,510¢	54,879,685,526¢	78		52,900,607,140	76	72
84	Banco di Roma, Rome	Italy	61,819,465,000¢	64,626,173,500¢	71		49,576,204,000	79	71
85	Sudwestdeutsche Landesbank, Stuttgart	Germany	58,974,227,883¢	46,482,560,000¢	93	+8	55,897,750,208	70	77
86	Caja de Ahorros y de Pensiones de Barcelona	Spain	58,882,175,140¢	46,020,130,200¢¢	94‡	+8	49,663,253,180	76	87•
87	Hessische Landesbank-Girozentrale, Frankfurt	Germany	58,102,585,205¢	41,811,814,055¢	109	+22	48,299,262,230	81	86
88	Manufacturers Hanover Trust Co., New York	United States	56,560,000,000	53,844,000,000	81		41,364,000,000	98	79
89	Hokuriku Bank Ltd., Toyama	Japan	56,305,979,882¢	57,041,458,033¢	76		44,330,264,988	90	74
90	Royal Bank of Scotland Plc., Edinburgh	United Kingdom	56,279,520,000¢	44,418,398,300¢	104	+14	48,114,352,000	82	89
91	Credit Commercial de France, Paris	France	55,674,602,734¢	45,663,523,000¢	96	+5	40,915,656,320	100	102
92	Bank Sederat Iran, Tehran	Iran	55,144,573,697¢	39,843,867,470	112	+20	47,440,578,511	84	106
93	Security Pacific National Bank, Los Angeles	United States	55,032,892,000	53,821,385,000	82		45,376,676,000	89	84
94	Kredietbank N.V., Brussels	Belgium	54,761,436,800¢	47,856,292,161¢	90		46,172,284,000	80	80
95	Bank of Seoul	Korea	54,225,668,080¢	48,591,864,300¢	89		46,820,932,280	86	83
96	Creditanstalt-Bankverein, Vienna	Austria	54,007,413,630	44,455,429,200	103	+7	35,443,627,350	110	116
97	Shizuoka Bank Ltd.	Japan	53,949,616,576u	49,174,546,304u	88		46,082,108,810	87	78
98	Wells Fargo Bank NA, San Francisco	United States	53,659,396,000	45,344,872,000	97		42,716,399,000	97	96
99	Bankers Trust Co., New York	United States	52,939,000,000	49,850,612,000	87		28,844,000,000	129	120
100	Banco Espanol de Credito, Madrid	Spain	52,356,379,400¢	33,042,766,460u	128	+28	33,876,498,680	111	115

Data Source: Compiled by **American Banker** from its survey of the world's 1,200 largest banks. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1990 and Dec. 31, 1989. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1990, Sept. 30, 1990, and March 31, 1991. Canadian bank data are for fiscal yearend Oct. 31, 1990; and all Japanese and Indian bank data are for fiscal yearend March 31, 1991. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. (a)— On April 1, Kyowa Bank and Saitama Bank merged to form Kyowa Saitama Bank, Ltd. Had the merger taken place on March 31, the new bank would have ranked 20th with combined assets of $217 billion. (b)— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. (p)— A subsidiary of the $231.4 billion-asset ABN Amro Holding N.V., Amsterdam, Netherlands, the 17th largest banking company in the world. (q)— A subsidiary of the $185.6 billion-asset Compagnie Financiere de Paribas, Paris, the 25th largest banking company in the world. (a)— Consolidated data. (¶)— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (aa)— Data are not consolidated for affiliates more than 50% owned. (v)— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. (¢¢)— Pro forma. (†)— All data for 1989 have been revised to place the bank on a consolidated basis. Data for 1989 were reported on an unconsolidated basis last year. (‡)— Due to the *Gulf War*, data for 1990 are not available. The data shown are for 1989 and 1988, respectively. (•)— Data for 1990 are not available. The data shown are for 1989 and 1988, respectively. (•)— Revised. (•)— Rank bank would have had, if revised data had been used. (*)— The pro forma deposits on March 31, 1990, were $203.4 billion. (*)— Rank bank would have had if consolidated deposits, which totaled $116.2 billion, had been used. (*)— Rank bank would have had if consolidated deposits, which totaled $80.8 billion, had been used. (*)— The pro forma deposits on Dec. 31, 1989, were $39.1 billion. N.A.— Not available.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1990, or nearest fiscal yearend (holding companies are excluded)

Asset Rank 1990			Assets in US Dollars 12/31/90	Assets in US Dollars 12/31/89	Asset Rank 12/31/89	Gain in Rank	Deposits in U.S. Dollars 12/31/90	Deposit Rank 12/31/90	Deposit Rank 12/31/89
101	Joyo Bank, Ltd., Mito	Japan	51,607,011,946	53,958,211,264	80		44,033,611,168	94	73
102	Toronto Dominion Bank	Canada	51,267,050,364	47,771,304,312	91		44,582,832,286	92	81
103	Home Savings of America, FA, Irwindale, Calif.	United States	51,253,405,000	44,924,933,000	100		38,955,434,000	103	107
104	ASLK-CGER Bank, Brussels	Belgium	51,220,658,898	43,097,568,983e	106		46,044,909,700	88	87
105	TSB Bank, Plc., London	United Kingdom	50,744,960,000s	40,449,201,000s	111	+6	43,209,920,000	96	104
106	Banco Central, Madrid (a)	Spain	50,554,508,420s	40,581,343,550es	109*	+3	45,322,960,340	90	96*
107	Unibank, Copenhagen	Denmark	50,487,653,150u	42,082,945,000	108	+1	41,203,549,740	99	98
108	State Bank of India, Bombay	India	48,549,924,000s	47,175,634,000s	92		33,732,468,000	113	108
109	Chemical Bank, New York	United States	47,539,000,000	44,873,000,000	102		30,667,000,000	124	110
110	Bank of Fukuoka, Ltd.	Japan	47,189,025,868	39,793,882,771	113	+3	38,896,314,322	104	111
111	Ashikaga Bank, Ltd., Utsunomiya	Japan	46,014,917,080	42,718,240,037	107		38,203,076,364	105	92
112	Commonwealth Banking Corp., Sydney	Australia	45,570,888,000s	39,600,489,600s	115	+3	32,206,442,400	119	119
113	Kansallis-Osake Pankki, Helsinki	Finland	45,136,583,910s	37,015,447,800s	119	+6	29,216,480,400	127	146
114	Rafidain Bank, Baghdad (§)	Iraq	45,092,559,700	54,460,950,400	98		39,842,170,300	101	85
115	Hiroshima Bank, Ltd.	Japan	44,936,680,670	39,289,465,639	116	+1	39,136,753,294	102	103
116	Banque Francaise du Commerce Exterieur, Paris	France	44,588,540,183s	38,684,478,273s	117	+1	21,951,233,432	160	158
117	Commonwealth Bank of Australia, Sydney	Australia	44,237,952,000st	36,451,067,200es	117*		31,126,471,200	123	125
118	Standard Chartered Bank, London	United Kingdom	42,509,952,000	39,715,480,000s	114		36,189,376,000	106	100
119	Bank of New York	United States	41,132,980,000	44,972,627,000	99		33,468,870,000	115	105
120	Banco di Sicilia, Palermo	Italy	40,432,489,992u	36,366,427,833s	120		32,760,964,477	116	113
121	Bank fuer Gemeinwirtschaft, Frankfurt	Germany	40,120,997,937s	37,871,611,245s	118		36,800,448,810	108	99
122	Bank of Scotland, Edinburgh	United Kingdom	39,992,312,000s	30,884,365,500s	130	+8	36,013,932,000	109	121
123	Hachijuni Bank, Ltd., Nagano	Japan	39,586,080,648	35,834,501,885	122		33,669,018,262	114	112
124	Great Western Bank, FSB, Beverly Hills	United States	39,230,339,000	34,949,576,000	124		29,150,284,000	128	136
125	Union Bank of Finland, Ltd., Helsinki	Finland	37,995,319,800s	36,308,025,600s	121		28,520,889,300	130	133
126	Banco Santander	Spain	37,221,135,960u	41,337,846,220s	110		33,774,231,240	112	101
127	Gunma Bank, Ltd., Maebashi	Japan	36,742,714,444	31,214,753,421	129	+2	31,422,473,974	121	122
128	Bank Hapoalim, Tel-Aviv	Israel	36,144,187,526s	34,632,161,000s	125		26,060,224,035	136	127
129	First National Bank, Chicago	United States	35,225,713,000	35,570,807,000	123		25,289,561,000	141	123
130	Banco Hispano-Americano, Madrid	Spain	35,109,397,940u	27,365,157,270u	140	+10	30,447,626,980	126	130
131	Swiss Volksbank, Berne	Switzerland	34,971,104,000	24,961,843,424	154	+23	32,372,144,000	118	139
132	Banque Centonale de Zurich	Switzerland	34,828,171,350	25,571,413,584	149	+17	31,246,999,386	122	135
133	Banca Popolare di Novara	Italy	34,712,301,500s	28,582,701,399s	135	+3	27,624,601,159	132	143
134	Hamburgische Landesbank-Girozentrale, Hamburg	Germany	34,080,525,810	27,561,573,880	138	+4	32,421,665,362	117	124
135	Norske Bank, Oslo (b)	Norway	33,241,460,000s	30,000,680,000$s	131‡		24,543,410,000	146	149‡
136	Taiwan Cooperative Bank, Taipei	Taiwan	33,236,059,676	30,807,698,619	131		30,473,939,439	125	118
137	Landesbank Rheinland-Pfalz Girozentrale, Mainz	Germany	33,048,600,000s	26,845,000,000s	142	+5	31,745,388,000	120	131
138	Deutsche Siedlungs und Landesrentenbank, Bonn	Germany	33,007,557,722	27,330,426,091	141	+3	8,373,305,241	359	329
139	NCNB Texas National Bank, Dallas	United States	32,552,769,000	33,535,253,000	127		26,593,824,000	133	126
140	Banca Popolare di Milano, Milan	Italy	31,687,687,381s	24,180,574,524s	159	+19	24,703,484,861	145	162
141	Chugoku Bank, Ltd., Okayama	Japan	31,108,718,118u	26,004,838,908	144	+3	27,667,050,286	131	137
142	Bank Leumi le-Israel, Tel-Aviv	Israel	30,609,107,130s	29,639,868,400s	133		25,583,564,733	140	128
143	Hyogo Bank, Ltd., Kobe	Japan	29,932,354,192	25,575,576,924	148	+5	26,144,369,726	135	138
144	Yamaguchi Bank, Ltd., Shimonoseki	Japan	29,686,678,350	25,413,993,647	151	+7	26,452,498,408	134	142
145	Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna	Austria	29,203,398,642s	25,248,878,799u	152	+7	17,107,501,219	194	152
146	Nippon Trust Bank, Ltd., Tokyo	Japan	29,000,185,430	25,643,472,968	147	+1	24,300,200,392	147	153
147	National Bank of Canada, Montreal	Canada	28,907,390,496s	28,906,015,296s	135		24,763,313,024	144	140
148	National Bank of Greece, Athens	Greece	28,876,952,600u	25,974,522,000u	145		25,807,779,000	138	134
149	Banca Nazionale dell'Agricoltura, Rome	Italy	28,479,915,966u	26,096,208,798u	143		21,808,879,423	161	161
150	77 Bank, Ltd., Sendai	Japan	28,167,847,430	24,211,549,425	158	+8	23,926,800,760	150	149
151	Allied Irish Banks Plc., Dublin	Ireland	28,035,490,000s	25,186,780,000s	153	+2	25,028,940,000	142	141
152	Caisse Centrale des Banques Populaires, Paris	France	28,004,198,975	21,984,518,536	174	+22	21,379,686,784	165	178
153	Hang Seng Bank Ltd., Hong Kong	Hong Kong	27,611,972,400st	22,466,713,600st	169	+16	25,620,885,360	139	150
154	Nishi-Nippon Bank, Ltd., Fukuoka	Japan	27,563,406,420	23,713,366,290	161	+7	23,191,056,652	154	154
155	Commercial Bank of Korea Ltd., Seoul	Korea	27,399,496,520s	21,170,577,480s	182	+27	13,139,493,470	245	217
156	Bank of Taiwan, Taipei	Taiwan	27,239,843,141	27,448,996,115	139		23,601,745,754	151	132
157	Korea Exchange Bank, Seoul	Korea	27,102,215,800s	22,715,107,380u	167	+10	12,866,630,910	250	247
158	Nanto Bank, Ltd., Nara	Japan	26,976,714,840	20,982,682,490	183	+25	24,024,703,628	149	169
159	Oesterreichische Laenderbank, Vienna	Austria	26,967,613,607s	22,855,544,796s	165	+6	23,010,303,943	155	159
160	Banco Exterior de Espana, Madrid	Spain	26,729,055,140s	22,3[illegible]799,640s	171	+11	23,555,689,880	152	156
161	Caja de Madrid	Spain	26,662,937,480u	20,033,666,840s	198	+37	20,211,606,960	174	194
162	Credit du Nord, Paris (g)	France	26,599,667,912st	20,439,532,032st	191	+29	17,792,353,252	189	220
163	Continental Bank NA, Chicago	United States	26,469,000,000	29,023,550,000	134		16,455,000,000	202	170
164	Hokkaido Bank, Ltd., Sapporo	Japan	26,464,165,368	21,910,036,813	175	+11	22,748,679,670	158	165
165	Landesbank Schleswig-Holstein Girozentrale, Kiel	Germany	26,424,891,210s	22,515,739,890s	168	+3	25,010,422,503	143	151
166	Banco Ambrosiano Veneto, Milan	Italy	26,044,029,390s	22,135,033,636s	172	+6	19,151,762,260	182	187
167	Juroku Bank, Ltd., Gifu	Japan	25,855,534,212	24,746,127,003	156		22,882,088,518	157	145
168	Banco di Santo Spirito, Rome	Italy	25,832,181,881st	20,652,503,839sv	189	+21	20,967,529,701	188	182
169	Berliner Handels und-Frankfurter Bank, Frankfurt	Germany	25,748,651,068s	20,965,060,000s	185	+16	23,444,373,453	153	160
170	Skopbank, Helsinki	Finland	25,653,223,320s	21,309,366,109u	180	+10	12,329,745,120	259	319
171	Bank of Kyoto, Ltd.	Japan	25,475,155,746	21,351,639,253	179	+8	23,003,809,056	156	163
172	Berliner Bank, Berlin	Germany	25,365,079,035s	20,770,983,920s	188	+16	24,027,038,177	148	157
173	Hyakujushi Bank, Ltd., Tokyo	Japan	25,160,973,050u	20,496,420,299	190	+17	20,421,939,266	170	179
174	Casse di Risparmio di Torino, Turin	Italy	25,068,726,625u	20,410,791,699	193	+19	20,048,788,266	178	188
175	Postipankki, Helsinki	Finland	25,031,161,410u	20,142,111,000s	196	+21	17,374,062,600	190	206
176	Banco Popular Espanol, Madrid	Spain	24,965,530,520s	20,960,736,170s	186	+10	21,135,863,020	167	172
177	Cho Hung Bank Ltd., Seoul	Korea	24,940,935,410s	20,082,001,725s	197	+20	16,293,867,730	205	224
178	Korea First Bank, Seoul	Korea	24,657,280,214s	19,730,311,666s	200	+22	16,681,053,033	201	234
179	First National Bank, Boston	United States	24,631,115,000	29,676,775,000	132		20,079,100,000	177	144
180	First Commercial Bank, Taipei	Taiwan	24,409,921,470	27,916,390,864	137		22,504,934,549	159	148
181	Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	24,243,611,706	23,541,564,010	162		20,552,425,765	189	156
182	Zentralsparkasse und Kommerzialbank, Vienna	Austria	24,208,971,383	19,804,344,000u	199	+17	21,757,042,986	162	173
183	Hanil Bank Ltd., Seoul	Korea	23,976,419,970s	21,895,509,500s	177		16,023,117,970	211	215
184	Christiania Bank og Kreditkasse, Oslo	Norway	23,665,190,000	19,670,090,500	202	+18	18,068,280,000	187	196
185	Korea Development Bank, Seoul	Korea	23,530,756,780	24,566,135,790	157		8,376,424,950	358	345
186	Glendale Federal Bank, FSB, Calif.	United States	23,439,196,000	24,043,905,000	160		15,628,356,000	219	186
187	Iyo Bank, Ltd., Matsuyama	Japan	23,327,019,420	19,706,260,761	201	+14	20,311,814,546	171	177
188	Bank of Ireland, Dublin	Ireland	23,264,731,000s	21,206,444,000s	181		20,225,054,000	173	167
189	Deutsche Bank Luxembourg	Luxembourg	23,232,580,904t	20,348,408,170t	194	+5	20,292,197,235	172	174
190	Daishi Bank, Ltd., Niigata	Japan	23,119,077,200	19,157,922,851	205	+15	20,145,262,920	175	183
191	Credito Romagnolo, Bologna	Italy	23,106,783,138s	14,364,006,980s	250	+59	16,961,099,263	197	273
192	Bremer Landesbank, Bremen	Germany	22,965,721,677t	19,004,814,530t	206	+14	21,437,124,915	164	176
193	National Commercial Bank, Jeddah (#)	Saudi Arabia	22,859,571,283	20,374,668,017	164		21,359,214,082	166	147
194	Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	22,405,305,762u	22,725,649,076s	166		18,550,547,128	186	166
195	Shiga Bank, Ltd., Otsu	Japan	22,398,628,192	18,902,098,909	207	+12	20,091,927,920	176	180
196	Banco Nacional de Mexico, Mexico City	Mexico	22,381,813,950u	16,462,328,880	223	+27	16,246,331,588	206	381
197	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	Germany	22,378,050,000s	17,158,970,000u	215	+18	17,135,097,000	193	198
198	World Savings, FS&LA, Oakland, Calif.	United States	22,042,045,000	19,263,899,000	204	+6	14,129,588,000	235	250
199	Centrale Raiffeisenbank van Belgische Beroepsbond, Leuven	Belgium	21,816,928,284	16,194,984,365	227	+28	19,413,489,459	179	201
200	Suruga Bank, Ltd., Numazu	Japan	21,646,009,676	18,587,504,262	209	+9	19,304,998,582	181	194

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The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1990, or nearest fiscal yearend (holding companies are excluded)

Asset Rank 1990			Assets in US Dollars 12/31/90	Assets in US Dollars 12/31/89	Asset Rank 12/31/89	Gain in Ranks	Deposits in U.S. Dollars 12/31/90	Deposit Rank 12/31/90	Deposit Rank 12/31/89
201	MBO Bank, NA, Detroit	United States	21,607,168,000	16,817,132,000	217	+16	16,864,551,000	198	236
202	Kiyo Bank, Ltd., Wakayama	Japan	21,531,388,908	17,027,964,331	216	+14	16,818,756,682	185	195
203	California Federal Bank, FSB, Los Angeles	United States	21,504,990,000	23,269,859,000	163		16,762,762,000	200	192
204	Tokyo Bowa Bank, Ltd.	Japan	21,498,621,824	20,982,173,081	184		19,323,623,034	180	168
205	Caixa Geral de Depositos, Lisbon	Portugal	21,292,329,584u	17,734,336,464s	212	+7	16,318,951,640	204	219
206	Hill, Samuel Bank, Ltd., London	United Kingdom	21,071,040,000t	19,264,059,000t	203		6,014,120,000	455	469
207	Landesbank Berlin-Girozentrale, Berlin	Germany	20,734,254,783	13,368,013,806	267	+60	19,142,343,861	183	237
208	Bangkok Bank, Ltd.	Thailand	20,563,732,415	16,115,030,997	226	+20	15,961,405,020	212	230
209	Arab Banking Corp., Manama	Bahrain	20,549,000,000s	21,730,000,000s	176		17,270,000,000	192	164
210	Republic National Bank, New York	United States	20,536,156,000	18,868,403,000	208		15,750,448,000	216	202
211	First Nationwide Bank, FSB, San Francisco	United States	20,429,452,000	22,088,000,000	173		12,026,543,000	265	241
212	Westfalenbank, Bochum	Germany	19,590,941,702st	15,756,927,983st	233	+21	16,939,811,476	184	189
213	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	19,483,159,221	15,602,734,080	239	+26	17,347,335,243	191	208
214	Marine Midland Bank NA, Buffalo, N.Y.	United States	19,470,030,000t	21,406,741,000t	178		16,356,546,000	203	171
215	Hamburger Sparkasse, Hamburg	Germany	19,463,392,247	16,445,542,196	224	+9	17,975,403,939	188	191
216	Development Bank of Singapore Ltd.	Singapore	19,335,451,392	16,616,062,798	221	+5	15,601,394,880	220	212
217	Hyakujushi Bank, Ltd., Tsu	Japan	19,268,382,824	15,699,997,958	234	+17	16,813,633,098	199	207
218	Land Bank of Taiwan, Taipei	Taiwan	19,021,123,698	20,438,476,716	192		15,483,106,291	221	181
219	C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	18,862,039,740s	14,329,595,303s	252	+33	17,046,893,971	195	225
220	NCNB National Bank of North Carolina, Charlotte	United States	18,839,044,000	20,327,636,000	195		11,802,446,000	273	267
221	First Interstate Bank of California, Los Angeles	United States	18,795,070,000	20,858,627,000	187		15,831,927,000	214	175
222	Higo Bank, Ltd., Kumamoto	Japan	18,753,272,312	15,615,247,394	238	+16	16,182,528,816	207	213
223	Fukuoka City Bank, Ltd.	Japan	18,717,496,006	15,352,700,511	241	+18	15,703,244,408	218	209
224	First Union National Bank, Charlotte, N.C.	United States	18,662,812,000	16,622,378,000	220		12,076,946,000	264	268
225	Ogaki-Kyoritsu Bank, Ltd., Ogaki	Japan	18,636,417,748	15,859,059,346	230	+5	16,122,010,018	208	205
226	Bancomer, Mexico City	Mexico	18,484,390,953u	15,650,109,936u	237	+11	16,075,415,595	209	200
227	Bank of Kinki, Ltd., Osaka	Japan	18,400,595,762	15,662,880,280	236	+9	15,759,224,474	215	211
228	Homefed Bank, FSB, San Diego, Calif.	United States	18,260,755,000	17,752,680,000	211		13,739,425,000	240	221
229	Bank fuer Arbeit und Wirtschaft, Vienna	Austria	18,229,158,885u	15,783,125,488u	232	+3	16,032,515,222	210	204
230	Oesterreichische Postsparkasse, Vienna	Austria	18,132,241,500s	15,150,930,657u	243	+13	17,014,150,830	196	222
231	Gota Bank, Stockholm	Sweden	17,976,509,400	10,461,619,000s	326	+95	14,716,735,800	227	317
232	Hokkoku Bank, Ltd., Kanazawa	Japan	17,852,618,570	15,434,174,506	240	+8	15,707,896,964	217	214
233	Banca Toscana, Florence	Italy	17,807,514,892t	14,551,471,770t	248	+15	14,370,549,552	233	253
234	Bank of Nagoya, Ltd.	Japan	17,687,360,350	14,011,653,018	259	+25	15,149,547,580	225	227
235	San-in Godo Bank, Ltd., Matsue (a)	Japan	17,581,397,320	14,231,780,596	255	+20	15,297,952,714	224	233
236	Societe Nationale de Credit a l'Industrie, Brussels	Belgium	17,547,963,101	14,457,065,825	249	+13	15,930,223,527	213	226
237	Kleinwort, Benson, Lonsdale Plc, London	United Kingdom	17,326,755,840s	14,274,987,720s	254	+17	10,654,623,360	295	301
238	Mellon Bank NA, Pittsburgh (b)	United States	17,224,934,000	22,454,393,000	170		11,834,294,000	270	193
239	Raiffeisen Zentralbank Oesterreich AG, Vienna	Austria	17,045,980,770u	16,509,192,000s	222		15,382,833,930	223	232
240	Israel Discount Bank, Ltd., Tel-Aviv	Israel	16,791,258,564s	16,032,824,890s	229		14,642,192,684	228	203
241	Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	Italy	16,734,691,518u	13,502,176,363u	265	+24	10,355,844,609	300	315
242	State Bank of Victoria, Melbourne	Australia	16,726,089,600s	16,409,131,200s	225		12,870,396,000	249	216
243	First Union National Bank of Florida, Jacksonville	United States	16,673,005,000	9,179,896,000	379	+136	12,468,080,000	257	370
244	Banque Internationale a Luxembourg	Luxembourg	16,628,819,462s	14,757,716,082s	247	+3	14,757,422,089	226	218
245	Tokyo Tomin Bank, Ltd.	Japan	16,519,682,618	13,605,974,784	264	+19	14,536,306,532	229	240
246	American Savings Bank, FA, Irvine, Calif.	United States	16,490,794,000	16,290,515,000	226		13,955,966,000	236	210
247	Wachovia Bank of North Carolina, NA, Winston-Salem	United States	16,481,529,000	15,079,854,000	245		11,889,754,000	269	252
248	Credit Industriel et Commercial, Paris (b)	France	16,458,202,749	14,184,379,509	257	+9	13,365,958,792	243	260
249	Banque Generale du Luxembourg	Luxembourg	16,386,577,581s	13,115,833,224s	274	+25	14,500,068,136	230	246
250	Societe Generale Alsacienne de Banque, Strasbourg	France	16,251,376,266st	13,968,063,942st	260	+10	15,402,004,400	222	228
251	Pittsburgh National Bank	United States	16,228,854,000	15,842,142,000	231		10,910,127,000	292	270
252	Commonwealth Savings Bank of Australia, Sydney	Australia	16,155,928,800t	14,196,168,000t	256	+4	14,412,736,800	232	223
253	National Westminster Bank USA, New York	United States	16,110,778,000t	14,380,365,000t	251		12,425,567,000	258	229
254	Union Bank, San Francisco	United States	15,952,487,000t	15,149,329,000t	244		11,922,019,000	268	245
255	Fukutoku Bank, Ltd., Osaka	Japan	15,884,523,356t	13,673,462,043	262	+7	13,902,015,178	237	243
256	CoreStates Bank, NA	United States	15,860,982,000	9,587,496,000	363	+107	11,796,851,000	274	300
257	Kofuku Bank, Ltd., Osaka	Japan	15,843,226,586	13,671,116,246	263	+6	14,291,101,180	234	235
258	Fukui Bank, Ltd.	Japan	15,801,687,940u	13,191,919,406	272	+14	13,695,830,116	241	251
259	Landesgirokasse, Stuttgart	Germany	15,724,309,800	12,618,330,000	281	+22	14,458,963,200	231	248
260	Toho Bank, Ltd., Fukushima	Japan	15,714,641,036	12,761,392,157	278	+18	13,773,920,494	239	254
261	Bank Mees & Hope, Amsterdam (p)	Netherlands	15,644,010,090st	12,634,066,332st	277	+16	9,642,188,895	316	293
262	Bank of Osaka, Ltd.	Japan	15,394,020,170	13,494,955,067	266	+4	13,148,984,050	244	256
263	Erste Oesterreichische Spar-Casse, Vienna	Austria	15,283,732,949	12,315,195,082s	289	+26	12,536,703,559	254	277
264	Kagoshima Bank, Ltd.	Japan	15,149,355,482	12,573,824,104	283	+19	12,912,429,322	247	263
265	Keiyo Bank, Ltd., Chiba	Japan	15,133,334,754	12,392,682,037	287	+22	12,876,034,098	248	261
266	Citizens National Bank, Seoul	Korea	15,111,469,790	12,931,131,360	276	+10	12,703,371,240	252	257
267	Osuuspankkien Keskuspankki Oy, Helsinki	Finland	15,006,461,280s	13,204,000,800s	271	+4	5,276,374,170	507	498
268	Banque Regionale d'Escompte et de Depots, Paris	France	14,827,807,200s	11,668,376,672s	300	+32	12,526,784,800	255	324
269	Banque et Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	14,739,913,740	11,415,780,217	306	+37	13,774,007,820	238	265
270	Vereins-und Westbank, Hamburg	Germany	14,678,827,329st	12,616,598,835s	282	+12	12,314,000,843	260	244
271	Musashino Bank, Ltd., Omiya	Japan	14,590,145,284	12,040,259,055	298	+27	12,991,302,240	246	262
272	Shikoku Bank, Ltd., Kochi	Japan	14,548,976,566	12,259,990,426	291	+19	12,818,175,936	251	259
273	Bank One, Texas NA, Dallas	United States	14,376,518,000	12,248,464,000	292	+19	12,283,510,000	262	316
274	Korea Housing Bank, Seoul	Korea	14,337,330,140	11,355,742,802	307	+33	9,968,490,640	306	392
275	Genossenschaftliche Zentralbank, AG, Stuttgart	Germany	14,300,607,269	11,315,942,116	308	+33	13,569,630,238	242	286
276	Sovran Bank NA, Richmond	United States	14,241,557,000	13,718,240,000	261		11,420,893,000	283	274
277	Maryland National Bank, Baltimore	United States	14,217,468,000	8,954,496,000	387	+110	11,817,985,000	272	394
278	Banque Worms, Paris	France	14,108,786,800s	12,098,753,962s	296	+18	10,630,346,400	297	283
279	American Express Bank Ltd., New York	United States	13,975,000,000s	18,395,000,000s	210		11,093,000,000	287	197
280	Shinhan Bank, Seoul	Korea	13,964,815,700	11,512,263,498	304	+24	4,545,833,760	564	440
281	Sparekassen Bikuben, Copenhagen	Denmark	13,929,788,610	10,860,222,000	321	+40	11,012,687,040	290	357
282	Banco do Estado de Sao Paulo	Brazil	13,921,942,036s	16,814,353,696s	218		6,886,288,542	415	473
283	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	Italy	13,794,653,388	11,163,558,786	312	+29	12,548,412,205	253	305
284	Chiba Kogyo Bank, Ltd.	Japan	13,761,172,206	11,090,274,160	315	+31	11,824,350,136	271	285
285	Oversea-Chinese Banking Corp., Ltd., Singapore	Singapore	13,760,034,048s	9,880,709,068s	344	+59	11,065,375,872	288	338
286	Hiroshima-Sogo Bank, Ltd.	Japan	13,657,862,698	12,669,347,725	279		11,956,786,644	266	256
287	State Bank of New South Wales, Sydney	Australia	13,601,728,800s	10,980,968,040s	319	+32	9,082,180,800	332	352
288	Aichi Bank, Ltd., Nagoya	Japan	13,594,469,844	10,970,783,180	320	+32	12,302,083,692	261	281
289	Yamanashi Chuo Bank, Ltd., Kofu	Japan	13,576,919,606	11,141,246,505	314	+25	11,944,036,072	267	286
290	Commerzbank International, Luxembourg	Luxembourg	13,543,607,737t	11,086,429,163t	317	+27	11,180,378,784	285	279
291	United Overseas Bank Ltd., Singapore	Singapore	13,497,908,544s	9,521,805,592s	366	+75	11,017,266,048	289	351
292	Banca Serfin, Mexico City	Mexico	13,493,975,004	8,320,276,682s	413	+121	12,509,300,349	256	702
293	Bank of New England NA, Boston	United States	13,425,123,000	14,277,097,000	253		9,406,853,000	324	295
294	Banque Paribas Belgique, Brussels (q)	Belgium	13,381,017,900st	9,639,733,100s	380	+66	11,644,666,800	277	321
295	Kredietbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	13,292,361,465st	12,186,194,252st	293		11,577,488,481	279	264
296	Citizens & Southern National Bank, Atlanta	United States	13,265,250,000	12,291,349,000	290		9,665,732,000	315	290
297	Awa Bank, Ltd., Tokushima	Japan	13,258,838,436	11,526,586,113	303	+6	11,671,683,686	275	272
298	Hokuetsu Bank, Ltd., Nagaoka	Japan	13,241,110,350	11,066,709,277	318	+20	11,649,672,980	276	278
299	Bank of Iwate, Ltd., Morioka	Japan	13,226,341,686	10,710,827,345	323	+24	10,823,552,616	293	302
300	National Bank of Kuwait (i)	Kuwait	13,188,365,697s	12,340,576,083s	273		12,196,796,629	263	238

Data Source: Compiled by **American Banker** from its survey of the world's 1,200 largest banks. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1990 and Dec. 31, 1989. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1990, Sept. 30, 1990, and March 31, 1991. Canadian bank data are for fiscal yearend Oct. 31, 1990, and all Japanese and Indian bank data are for fiscal yearend March 31, 1991. **Exchange rates:** Whenever possible, the New York cable rate is used, and the rate is for same date as bank's figures. **(a)**— On April 1, the bank acquired Fuso Bank Ltd., Tottori. Had the merger taken place on March 31, the bank would have ranked 200th with combined assets of $21.7 billion. **(b)**— On Jan. 1, the bank merged 393d ranked Mellon Bank (East) PSFS, NA, Philadelphia, an affiliate of its parent, Mellon Bank Corp., Pittsburgh. Had the merger taken place at yearend 1990, the bank would have ranked 162d, with combined assets of $26.7 billion. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(p)**— A subsidiary of the $231.4 billion-asset ABN Amro Holding N.V., Amsterdam, Netherlands, the 17th largest banking company in the world. **(q)**— A subsidiary of the $185.6 billion-asset Comongnie Financiere de Paribas, Paris, the 25th largest banking company in the world. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(†)**— All data for 1989 have been revised to place the bank on a consolidated basis. Data for 1989 were reported on an unconsolidated basis last year. **(‡)**— Due to the Gulf War, data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(#)**— Data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(*)**— Revised. **(c)**— Rank bank would have had, if revised data had been used. **N.A.**— Not available.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1990, or nearest fiscal yearend (holding companies are excluded)

Asset Rank 1990			Assets In US Dollars 12/31/90	Assets In US Dollars 12/31/89	Asset Rank 12/31/89	Gain In Rank	Deposits In U.S. Dollars 12/31/90	Deposit Rank 12/31/90	Deposit Rank 12/31/89
301	Oita Bank, Ltd.	Japan	13,090,158,364	11,252,215,910	311	+10	11,336,819,636	284	275
302	Banco Bradesco S.A., Osasco	Brazil	13,004,419,524	24,747,610,720s	155		4,479,465,609	572	334
303	Southeast Bank NA, Miami	United States	12,991,969,000	15,670,569,000	235		11,167,261,000	286	231
304	Standard Bank of South Africa Ltd., Johannesburg	South Africa	12,981,774,000	10,583,161,244u	324	+20	11,465,376,000	281	260
305	Banque Generale du Luxembourg S.A., Luxembourg	Luxembourg	12,940,622,834t				11,546,411,980	280	
306	Banco Lariano, Como	Italy	12,670,149,764t	10,016,423,081t	338	+32	8,370,669,719	362	398
307	Union Bank of Norway, Oslo (a)	Norway	12,548,720,000	6,967,826,446s	488	+161	10,334,470,000	301	454
308	Eighteenth Bank, Ltd., Nagasaki	Japan	12,490,284,562	10,047,847,254	336	+28	10,547,209,286	299	311
309	Credit Industriel d'Alsace et de Lorraine, Strasbourg	France	12,451,791,228s	10,583,007,389s	325	+16	9,080,419,861	335	389
310	Morgan Grenfell & Co. Ltd., London	United Kingdom	12,425,051,520st	10,140,623,640st	332	+22	9,885,451,520	313	346
311	Union Bank of Switzerland (Luxembourg)	Luxembourg	12,391,296,519v	9,282,459,559v	372	+61	11,626,873,865	278	310
312	Banca Provinciale Lombarde, Bergamo	Italy	12,346,184,541t	9,867,421,727t	346	+34	8,625,079,895	351	380
313	Seattle-First National Bank	United States	12,258,305,000	12,170,846,000	294		9,563,041,000	310	287
314	Banca Popolare di Bergamo	Italy	12,235,295,141u	10,444,961,699u	327	+13	8,237,660,363	364	387
315	Akita Bank, Ltd.	Japan	12,208,420,768	10,029,288,415	337	+22	10,638,232,916	296	312
316	Riyad Bank Ltd., Riyadh	Saudi Arabia	12,179,354,400s	11,294,453,366u	309		9,332,333,000	327	296
317	NCNB National Bank of Florida, Tampa	United States	12,094,047,000	11,755,963,000	299		9,856,891,000	311	288
318	Frankfurter Sparkasse, Frankfurt	Germany	12,067,529,136	10,313,660,905	330	+12	11,455,300,547	282	282
319	Cassa di Risparmio di Firenze, Florence	Italy	11,962,649,055	9,446,980,867	367	+48	8,574,017,060	352	393
320	Connecticut National Bank, Hartford	United States	11,948,014,000	12,469,317,000	286		9,890,645,000	308	327
321	Towa Bank, Ltd., Maebashi	Japan	11,874,190,820	9,795,872,180	349	+28	10,700,295,452	294	307
322	Bank Negara Indonesia 1946, Jakarta	Indonesia	11,811,333,214	9,940,144,883	340	+18	3,269,277,846	721	512
323	Stadtsparkasse Koeln, Cologne	Germany	11,728,616,985	9,680,771,920	356	+33	9,885,908,667	309	326
324	State Street Bank & Trust Co., Boston	United States	11,685,750,000	10,059,546,000	335	+11	7,597,039,000	384	422
325	First Fidelity Bank NA, Newark, N.J.	United States	11,536,874,000	12,148,525,000	295		8,518,761,000	355	313
326	Beogradska Banka, Belgrade	Yugoslavia	11,492,608,800u	N.A.			10,569,477,900	296	
327	Bank of New Zealand, Ltd., Wellington	New Zealand	11,489,233,200s	10,422,145,293	328	+1	10,117,934,600	302	289
328	First Bank NA, Minneapolis	United States	11,454,165,000	12,497,203,000	285		8,371,501,000	361	298
329	Aomori Bank, Ltd.	Japan	11,372,106,042	9,379,269,953	369	+40	9,978,459,214	305	325
330	Chukyo Bank, Ltd., Nagoya	Japan	11,343,358,368	9,952,751,285	339	+9	10,112,586,570	303	300
331	Goldome, Buffalo, N.Y.	United States	11,310,969,000	12,999,150,000	275		7,855,637,000	377	291
332	Norwest Bank Minnesota NA, Minneapolis	United States	11,262,692,000	8,453,200,000	403	+71	8,372,123,000	360	447
333	Jyske Bank, Silkeborg	Denmark	11,250,260,000s	8,227,644,512s	415	+82	5,463,120,000	495	376
334	Bankorp Ltd., Johannesburg	South Africa	11,187,251,328	N.A.			10,943,085,952	297	
335	CrossLand Savings FSB, Brooklyn, New York	United States	11,177,977,000	14,102,367,000	258		7,761,024,000	379	304
336	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	Turkey	11,170,460,370	9,555,508,980	365	+29	7,374,794,175	397	411
337	Bank Leu, Ltd., Zurich	Switzerland	11,165,359,520	9,673,695,506u	357	+20	9,572,950,464	318	328
338	Bilbao Bizkaia Kutxa	Spain	11,118,697,580	4,098,347,440	687	+349	9,146,380,900	331	662
339	Barclays Bank, Paris	France	11,085,088,996st	5,729,609,490t	532	+193	9,065,188,842	334	580
340	Cantonal Bank of Berne	Switzerland	11,039,984,173s	8,349,232,464	410	+70	10,104,856,832	304	347
341	Casse di Risparmio di Padova e Rovigo, Padova	Italy	10,944,471,279	8,483,195,474	399	+58	8,002,236,732	372	416
342	Bank Rakyat Indonesia, Jakarta	Indonesia	10,913,249,898	8,478,983,642	401	+59	4,692,247,457	547	576
343	Bank of Ikeda, Ltd.	Japan	10,903,579,090	9,044,254,323	385	+42	9,299,544,915	328	340
344	Bank of India, Bombay	India	10,876,189,704u	9,867,796,507	342		9,035,623,006	336	303
345	Senshu Bank, Ltd., Kishiwada	Japan	10,857,614,448	9,073,530,218	383	+38	9,423,104,804	323	332
346	Taipei Bank	Taiwan	10,843,810,624	N.A.			8,770,395,163	345	
347	Dime Savings Bank of New York, FSB, Garden City	United States	10,841,836,000	11,652,230,000	301		8,831,889,000	343	284
348	Shinwa Bank, Ltd., Sasebo	Japan	10,826,483,584	9,012,331,959	386	+38	9,393,766,668	325	330
349	S.G. Warburg & Co., Ltd., London	United Kingdom	10,765,058,000	9,878,540,000	345		9,948,217,600	307	297
350	Shawmut Bank NA, Boston	United States	10,758,564,000	9,236,379,000	377	+27	8,985,225,000	337	462
351	Chase Manhattan Bank (USA), Wilmington, Del.	United States	10,706,688,000	9,387,758,000	368	+17	4,553,242,000	563	686
352	North Pacific Bank, Ltd., Sapporo	Japan	10,697,051,468	9,070,939,150	384	+32	9,442,590,050	322	330
353	Crestar Bank, Richmond	United States	10,678,891,000	10,160,578,000	331		7,612,797,000	383	348
354	First National Bank of South Africa Ltd., Johannesburg	South Africa	10,658,133,200s	9,648,114,700	359	+5	9,678,592,300	314	306
355	Banco Portugues do Atlantico, Oporto	Portugal	10,634,449,980u	9,279,890,984u	373	+18	9,472,706,812	321	364
356	Daiwa Bank, Ltd., Matsuzaka	Japan	10,612,801,174	9,205,712,420	378	+22	9,509,589,702	320	323
357	Forsta Sparbanken, Stockholm	Sweden	10,562,510,400	8,110,036,900	421	+64	8,978,183,400	338	362
358	Michinoku Bank, Ltd., Aomori	Japan	10,514,181,795	8,202,384,227	417	+59	9,293,991,882	329	358
359	Great American Bank, FSB, San Diego, Calif.	United States	10,492,357,000	13,346,430,000	269		6,682,556,000	433	299
360	Citibank (South Dakota) NA, Sioux Falls	United States	10,460,383,000	11,142,112,000	313		3,772,935,000	663	786
361	United States National Bank, Portland	United States	10,454,137,000	9,917,161,000	341		7,575,817,000	385	375
362	Thai Farmers Bank, Bangkok	Thailand	10,448,420,656	7,746,549,187	433	+71	8,501,392,746	357	399
363	Deutsche Bank Berlin	Germany	10,437,985,369t	5,770,796,490t	529	+166	9,590,670,750	317	482
364	Lyonnaise de Banque, Lyon	France	10,434,624,962s	9,636,619,000s	362		8,310,007,864	363	342
365	Higashi-Nippon Bank, Ltd., Tokyo	Japan	10,429,643,322	8,384,696,048	407	+42	9,223,421,938	330	349
366	Comerica Bank-Detroit	United States	10,412,320,000	10,096,859,000	333		8,175,956,000	368	353
367	Boatmen's National Bank, St. Louis, Mo.	United States	10,383,245,000	7,787,150,000	432	+65	7,864,598,000	381	487
368	Baden-Wuerttembergische Bank, Stuttgart	Germany	10,348,740,564u	8,592,819,929s	395	+27	9,780,587,431	312	331
369	Banque Cantonale de St. Gallen	Switzerland	10,348,218,272	7,665,447,312	435	+66	9,342,158,112	326	384
370	Ehime Bank, Ltd., Matsuyama	Japan	10,327,721,044	8,944,410,759	388	+18	9,074,433,436	333	336
371	Coutts & Co., London	United Kingdom	10,287,252,480t	7,932,651,930st	426	+55	9,862,849,920	310	350
372	Krung Thai Bank Ltd., Bangkok	Thailand	10,277,870,214	8,482,819,800	400	+28	8,923,286,996	339	363
373	Coast Federal Bank, Los Angeles	United States	10,247,415,000	11,293,199,000	310		8,708,233,000	347	306
374	Meridian Bank, Reading, Pa.	United States	10,199,261,000	10,074,657,000	334		8,006,495,000	371	320
375	Banco de Sabadell	Spain	10,182,694,940u	8,158,604,520s	419	+44	8,743,974,240	346	374
376	Miyazaki Bank, Ltd.	Japan	10,162,889,664	8,388,444,292	406	+30	8,661,800,094	349	388
377	Bank of Saga, Ltd.	Japan	10,143,141,200	8,258,469,529u	414	+37	8,889,440,980	340	361
378	Bank of the Ryukyus, Ltd., Naha	Japan	10,137,613,622	8,373,356,981	408	+30	8,798,716,138	344	366
379	Istituto Bancario Italiano, Milan	Italy	10,113,515,541t	9,133,123,586t	390	+1	7,654,721,545	382	404
380	Farmers Bank of China, Taipei	Taiwan	10,070,996,806	9,272,603,769	375		7,952,337,911	376	435
381	First Federal of Michigan, Detroit	United States	9,962,317,000	11,088,251,000	316		3,859,139,000	678	546
382	Harris Trust & Savings Bank, Chicago	United States	9,900,399,000	9,793,322,000	350		6,881,758,000	416	385
383	Caja de Ahorros de Cataluna, Barcelona	Spain	9,900,138,960	7,813,052,280	430	+47	8,598,710,640	353	383
384	Manufacturers National Bank, Detroit	United States	9,883,017,000	8,660,757,000	394	+10	6,812,205,000	423	378
385	Banco de la Provincia de Buenos Aires	Argentina	9,876,257,728	4,736,543,184	611	+226	1,944,354,624	951	
386	Banco di Sardegna, Sassari	Italy	9,773,211,699s	N.A.			7,343,596,293	398	
387	Nedperm Bank Ltd., Johannesburg	South Africa	9,733,558,000				8,835,357,000	342	
388	Fleet National Bank, Providence, R.I.	United States	9,724,215,000	9,863,870,000	358		6,781,823,000	428	423
389	Texas Commerce Bank NA, Houston	United States	9,673,215,000	11,605,210,000	302		6,781,939,000	427	407
390	Luzerner Kantonalbank, Lucerne	Switzerland	9,662,888,592	7,434,288,216	444	+54	8,640,347,968	350	390
391	Banco Itau, Sao Paulo	Brazil	9,624,496,412	17,385,615,184	213		2,828,959,300	787	499
392	ANZ Grindlays Bank, Plc, London	United Kingdom	9,605,760,000t				6,395,328,000	445	
393	Mellon Bank (East) PSFS, NA, Philadelphia	United States	9,560,026,000	4,665,743,000	620	+227	8,111,122,000	370	537
394	Banque Cantonale Vaudoise, Lausanne	Switzerland	9,555,100,427	7,394,070,434	447	+53	8,206,757,720	367	400
395	Yamagata Bank, Ltd.	Japan	9,496,393,232	8,353,339,094	409	+14	8,229,197,754	365	359
396	Bank of Hawaii, Honolulu	United States	9,477,948,000	8,003,403,000	424	+28	7,967,380,000	374	379
397	Nassauische Sparkasse, Wiesbaden	Germany	9,446,529,948	7,615,586,584	437	+40	8,871,661,312	341	357
398	Valley National Bank, Phoenix	United States	9,420,365,000	9,348,843,000	370		8,676,899,000	348	322
399	Michigan National Bank, Farmington Hills	United States	9,417,383,000	9,851,495,000	348		7,717,635,000	380	339
400	Bank of Communications, Taipei	Taiwan	9,411,550,343	9,756,754,263	353		4,942,864,095	523	427

Data Source: Compiled by **American Banker** from its survey of the world's 1,200 largest banks. Data were checked against annual reports wherever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1990 and Dec. 31, 1989. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1990, Sept. 30, 1990, and March 31, 1991. Canadian bank data are for fiscal yearend Oct. 31, 1990, and all Japanese and Indian bank data are for fiscal yearend March 31, 1991. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. **(a)**— Known domestically as Sparebanken ABC. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(p)**— A subsidiary of the $231.4 billion-asset ABN Amro Holding N.V., Amsterdam, Netherlands, the 17th largest banking company in the world. **(q)**— A subsidiary of the $185.8 billion-asset Compagnie Financiere de Paribas, Paris, the 25th largest banking company in the world. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(†)**— All data for 1989 have been revised to place the bank on a consolidated basis. Data for 1989 were reported on an unconsolidated basis: last year **(‡)**— Due to the *Gulf War*, data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(#)**— Data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(r)**— Revised. **(n)**— Rank bank would have had, if revised data had been used. **N.A.**— Not available.

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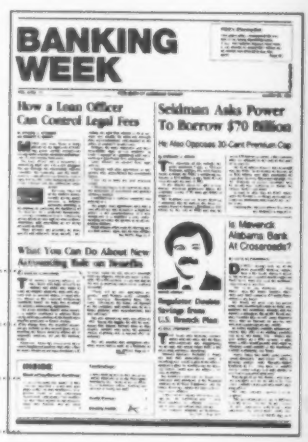
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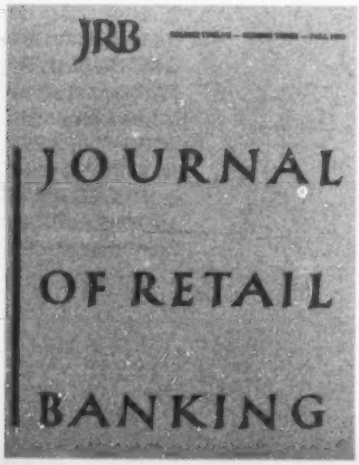

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The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1990, or nearest fiscal yearend (holding companies are excluded)

Asset Rank 1990			Assets in US Dollars 12/31/90	Assets in US Dollars 12/31/89	Asset Rank 12/31/89	Gain in Rank	Deposits in U.S. Dollars 12/31/90	Deposit Rank 12/31/90	Deposit Rank 12/31/89
401	Banca d'America e d'Italia, Milan	Italy	9,391,536,687t	8,401,232,333t	405	+4	7,114,847,743	405	414
402	American Express Centurion Bank, Newark	United States	9,369,644,000	8,754,152,000	393		2,532,359,000	832	740
403	Tochigi Bank, Ltd., Utsunomiya	Japan	9,345,576,432	7,194,244,949	452	+49	8,226,871,476	386	405
404	Boston Safe Deposit & Trust Co.	United States	9,329,719,000	10,771,670,000	322		6,785,766,000	426	344
405	Standard Federal Bank, Troy, Mich.	United States	9,297,253,000	9,638,381,000	361		5,897,087,000	466	419
406	Northern Trust Co., Chicago	United States	9,277,940,000	8,501,224,000	398		5,962,563,000	460	475
407	Midlantic National Bank, Newark, N.J.	United States	9,213,791,000	9,758,482,000	352		8,132,110,000	389	343
408	Banca della Svizzera Italiana, Lugano	Switzerland	9,172,800,000st	7,187,680,800s	454	+46	7,964,656,000	375	424
409	Stadtsparkasse München, Munich	Germany	9,146,673,421	7,510,601,468	440	+31	8,504,578,365	356	377
410	Arab Bank Plc., Amman	Jordan	9,118,290,480s	9,747,890,880s	354		8,532,547,920	354	294
411	Wachovia Bank of Georgia, NA, Atlanta	United States	9,077,046,000	8,469,739,000	402		6,479,114,000	443	421
412	Banco Espirito Santo e Comercial, Lisbon	Portugal	9,062,608,970	7,737,983,003	434	+22	7,241,190,970	401	449
413	Provident National Bank, Philadelphia	United States	9,019,212,000	8,321,445,000	412		6,314,140,000	447	443
414	Cassa di Risparmio in Bologna	Italy	9,016,426,847	7,403,936,654	445	+31	6,910,850,281	413	507
415	United World Chinese Commercial Bank, Taipei	Taiwan	8,950,194,688s	8,322,059,356u	411		7,327,709,023	399	389
416	Banca Popolare di Verona	Italy	8,880,876,394	6,951,278,571	469	+53	5,617,652,179	486	531
417	Clydesdale Bank Plc, Glasgow	United Kingdom	8,866,560,000t	6,986,868,974t	467	+50	7,499,520,000	388	433
418	First Gibraltar Bank, FSB, Dallas	United States	8,860,438,000	9,774,756,000	351		7,425,344,000	393	356
419	Fidelity Bank NA, Philadelphia	United States	8,853,319,000	9,277,808,000	374		6,622,814,000	436	382
420	Anchor Savings Bank, FSB, Northport, N.Y.	United States	8,825,543,000	8,938,276,000	389		7,074,802,000	406	373
421	Banco Popular de Puerto Rico, San Juan	United States	8,774,633,000	5,920,480,000	521	+100	7,434,524,000	392	496
422	Huntington National Bank, Columbus, Ohio	United States	8,719,521,000	8,842,001,000	392		6,837,531,000	420	396
423	Cassa di Risparmio di Genova e Imperia, Genoa	Italy	8,654,991,200u	7,196,232,300	451	+28	6,672,368,800	434	453
424	Ameritrust Co. NA, Cleveland	United States	8,650,046,000	8,910,063,000	391		7,193,000,000	403	371
425	Yorkshire Bank Plc, Leeds	United Kingdom	8,599,926,170t	6,529,960,360st	485	+60	7,497,426,530	389	436
426	Kreissparkasse Koeln, Cologne	Germany	8,533,174,723	7,187,773,394	453	+27	7,981,736,794	373	391
427	Caja de Ahorros y Monte de Piedad de Zaragoza	Spain	8,510,151,400	6,708,778,780	477	+50	7,009,873,600	407	458
428	Banca Catalana, Barcelona	Spain	8,449,922,720uv	8,059,005,350tu	423		7,457,676,660	390	365
429	Banco Atlantico, Barcelona	Spain	8,446,784,720tu	7,326,779,350tu	450	+21	6,666,409,040	435	401
430	Commercial Bank of Greece, Athens	Greece	8,445,918,989u	7,148,769,043u	455	+25	7,276,776,767	400	403
431	Bank of Baroda	India	8,440,583,012s	8,511,790,000s	397		7,572,930,686	386	354
432	Caja de Ahorros de Galicia, La Coruna	Spain	8,433,762,020	6,312,573,300	495	+63	6,802,671,460	424	486
433	Bank of Tokyo Trust Co., New York	United States	8,423,063,000t	7,824,057,000t	429		4,734,789,000	542	437
434	Malayan Banking Berhad, Kuala Lumpur	Malaysia	8,413,752,024u	10,397,157,620s	329		6,879,920,499	417	309
435	Ulster Bank Ltd., Belfast	United Kingdom	8,394,735,380st	6,180,759,410st	503	+68	7,531,962,640	387	456
436	Hanshin Bank, Ltd., Kobe	Japan	8,389,341,008	7,013,894,316	466	+30	7,396,724,588	394	409
437	AN-HYP N.V., Antwerp	Belgium	8,371,156,674s	6,608,402,751u	482	+45	7,239,854,153	402	448
438	Sunbelt Savings, FSB, Dallas	United States	8,354,072,000	9,108,052,000	382		4,341,038,000	592	605
439	Biwako Bank, Ltd., Otsu	Japan	8,345,170,182	6,675,641,382	478	+39	7,446,522,588	391	430
440	Bank Dagang Negara, Jakarta	Indonesia	8,342,678,477s	6,726,303,714s	476	+36	3,204,683,971	729	549
441	Hongkong Bank of Canada, Vancouver	Canada	8,226,524,656t	5,229,721,692t	571	+130	7,390,551,632	395	528
442	Credit Suisse (Luxembourg)	Luxembourg	8,210,029,589t	6,561,771,265t	484	+42	7,781,653,941	378	417
443	Bank of Kansai, Ltd., Osaka	Japan	8,198,123,802	7,059,245,275	461	+18	7,008,527,836	408	429
444	Bank of California NA, San Francisco	United States	8,165,324,000t	7,586,854,000t	438		5,935,470,000	463	470
445	Banca San Paolo di Brescia	Italy	8,164,835,000s	6,787,201,287s	473	+28	6,080,385,000	454	491
446	Niigata Chuo Bank, Ltd.	Japan	8,155,991,167	5,998,762,650	516	+70	7,382,496,989	396	472
447	National City Bank, Cleveland	United States	8,154,138,000	8,173,174,000	418		5,260,901,000	509	457
448	National Bank of Egypt, Cairo	Egypt	8,070,468,000s	7,064,186,000u	459	+11	6,813,492,000	422	438
449	Kambros Bank Ltd., London	United Kingdom	8,068,213,884s	5,423,480,000u	556	+107	6,937,415,204	411	479
450	United Mizrahi Bank Ltd., Tel-Aviv	Israel	8,042,213,851s	7,401,679,490s	446		7,001,167,443	409	406
451	Signet Bank/Virginia, Richmond	United States	7,989,676,000	8,933,440,000	390		5,626,643,000	484	476
452	Saudi American Bank, Riyadh	Saudi Arabia	7,964,008,500	7,060,912,278s	460	+8	6,962,765,540	410	460
453	West LB International, Luxembourg	Luxembourg	7,956,635,362t	7,058,673,830t	462	+9	6,210,116,259	449	426
454	Banco Totta & Acores, Lisbon	Portugal	7,935,005,000	5,519,641,133	547	+93	4,846,530,000	531	617
455	Household Bank, FSB, Newport Beach, Calif.	United States	7,887,017,000	7,061,505,000	463	+8	5,030,077,000	518	646
456	Canara Bank, Bangalore	India	7,805,314,351	N.A.			6,490,500,169	442	
457	Bank of Okinawa, Ltd., Naha	Japan	7,802,578,288	6,575,250,124	483	+26	6,835,060,060	421	441
458	Sparbanken Alfa, Jonkoping	Sweden	7,784,654,700				6,913,354,500	412	
459	Kyushu Bank, Ltd., Sasebo	Japan	7,762,092,514	6,642,316,020	479	+20	7,146,126,824	404	420
460	Landesbank Saar-Girozentrale, Saarbrucken	Germany	7,735,626,261u	6,191,510,740u	502	+42	3,121,849,698	743	843
461	Security Pacific Bank Washington, Seattle	United States	7,724,120,000	7,983,175,000	425		6,512,827,000	439	402
462	Society National Bank, Cleveland	United States	7,659,331,000	8,098,899,000	422		5,653,381,000	482	415
463	AmSouth Bank NA, Birmingham, Ala.	United States	7,659,040,000	7,535,780,000	439		6,143,236,000	452	439
464	Barclays Bank, Madrid	Spain	7,640,778,980t	5,862,327,350t	524	+60	6,899,886,700	414	468
465	Shimizu Bank, Ltd.	Japan	7,622,494,492	5,819,142,521	527	+62	6,733,721,130	430	480
466	Mie Bank, Ltd., Yokkaichi	Japan	7,613,260,520	6,062,124,325	512	+46	6,741,852,432	429	459
467	Sparkasse in Bremen	Germany	7,582,934,872u	6,168,119,271u	504	+37	5,859,676,250	469	510
468	Banque Misr, Cairo	Egypt	7,563,854,870	6,129,367,726u	507	+39	6,496,018,560	441	471
469	Banco Pinto & Sotto Mayor, Lisbon	Portugal	7,536,132,101s	6,376,601,060s	491	+22	6,276,170,509	448	495
470	Thurgauer Kantonalbank, Weinfelden	Switzerland	7,508,306,848u	5,745,678,473u	530	+60	6,700,534,400	432	485
471	Union de Banques Arabes et Francaises, Paris (w)	France	7,501,434,759s	7,834,028,027s	428		5,749,734,910	478	386
472	Ljubljanska Banka, Ljubljana (#)	Yugoslavia	7,485,840,000s	7,110,776,220s	442		4,211,600,000	611	559
473	Credit Foncier Vaudois, Lausanne	Switzerland	7,449,023,940	5,714,724,042	534	+61	6,702,966,368	431	483
474	Banco Pastor, La Coruna	Spain	7,419,351,220	6,357,876,360	492	+18	6,866,069,520	418	445
475	BFG Luxembourg	Luxembourg	7,406,543,510t	7,113,782,101t	457		6,442,996,154	444	413
476	Central Bank of India, Bombay	India	7,395,724,800	N.A.			6,598,246,800	438	
477	Caja de Ahorros Provincial de Guipuzcoa, San Sebastian	Spain	7,382,772,600	3,887,517,480	718	+241	5,968,120,360	458	711
478	Caja de Ahorros de Valencia	Spain	7,382,772,600	5,942,141,810	520	+42	5,968,120,360	459	489
479	Siam Commercial Bank Ltd., Bangkok	Thailand	7,331,468,600	5,251,947,870	570	+91	5,809,087,250	473	540
480	Danske Bank International, Luxembourg	Luxembourg	7,222,810,479t	2,213,660,555t			6,615,768,831	437	914
481	Connecticut Bank & Trust Co. NA, Hartford	United States	7,206,267,000	9,720,404,000	365		6,860,236,000	419	318
482	First National Bank of Maryland, Baltimore	United States	7,198,018,000t	6,267,818,000t	497	+15	5,544,178,000	492	514
483	Sanwa Bank California, San Francisco	United States	7,111,664,000t	6,898,837,000t	471		5,241,100,000	510	455
484	Banca Popolare dell'Emilia, Modena	Italy	7,093,962,561	5,690,147,283	536	+52	4,668,263,260	552	596
485	National Westminster Bank NJ, Jersey City	United States	7,068,820,000t	5,056,437,000	581	+96	6,165,963,000	450	560
486	Greenwood Trust Co., New Castle, Del.	United States	7,055,746,000	7,050,646,000	464		4,815,684,000	533	461
487	Pacific First Bank, FSB, Tacoma, Wash.	United States	7,040,547,000	5,667,474,000	538	+51	4,803,885,000	535	697
488	Berliner Commerzbank, Berlin	Germany	6,956,104,045t	5,067,043,441t	580	+92	6,496,970,294	440	517
489	Peoples Bank, Bridgeport, Conn.	United States	6,917,710,000	7,037,923,000	465		5,720,680,000	479	452
490	South Carolina National Bank, Columbia	United States	6,915,597,000	6,068,610,000	511	+21	5,020,752,000	519	519
491	Motherwell District Municipal Bank Ltd.	United Kingdom	6,912,565,636s	6,245,536,560	500	+9	6,793,297,848	425	418
492	Commercial Bank of Kuwait (§)	Kuwait	6,904,426,190	6,340,857,350	470		6,355,326,120	446	410
493	Banco San Geminiano e San Prospero, Modena	Italy	6,850,825,932	5,205,357,967	573	+80	4,704,157,683	545	620
494	First City Texas-Houston NA	United States	6,823,819,000	7,504,343,000	441		4,113,118,000	624	505
495	International Commercial Bank of China, Taipei	Taiwan	6,817,334,030u	7,447,288,784u	443		4,886,814,171	530	490
496	Habib Bank Ltd., Karachi	Pakistan	6,798,947,100s	6,012,963,800s	514	+18	5,551,288,668	491	492
497	Kagawa Bank, Ltd., Takamatsu	Japan	6,766,929,282	5,623,221,304	541	+44	6,001,605,162	456	493
498	Caja de Ahorros de Alicante y Murcia, Alicante	Spain	6,762,235,040	5,360,880,360	563	+65	5,779,065,754	475	555
499	Trust Company Bank, Atlanta	United States	6,732,803,000	6,280,287,000	498		4,258,126,000	604	613
500	Citibank, FSB, San Francisco	United States	6,728,237,000	7,393,077,000	448		4,764,337,000	536	497

Data Source: Compiled by **American Banker** from its survey of the world's 1,200 largest banks. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1990 and Dec. 31, 1989. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1990, Sept. 30, 1990, and March 31, 1991; Canadian bank data are for fiscal yearend Oct. 31, 1990; and all Japanese and Indian bank data are for fiscal yearend March 31, 1991. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(g)**— A subsidiary of the $231.4 billion-asset ABN Amro Holding N.V., Amsterdam, Netherlands, the 17th largest banking company in the world. **(q)**— A subsidiary of the $185.6 billion-asset Compagnie Financiere de Paribas, Paris, the 25th largest banking company in the world. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(†)**— All data for 1989 have been revised to place the bank on a consolidated basis. Data for 1989 were reported on an unconsolidated basis last year. **(§)**— Due to the *Gulf War*, data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(#)**— Data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(*)**— Revised. **(*)**— Rank bank would have had, if revised data had been used. **N.A.** — Not available.

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Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order within nations

Rank 12/90		12/31/90 Assets (U.S. Dollars)
	Argentina	
385	Banco de la Provincia de Buenos Aires	9,878,257,728
	Australia	
64	Westpac Banking Corp., Sydney	77,680,674,400s
72	National Australia Bank, Ltd, Melbourne	68,595,500,400s
75	Australia & New Zealand Banking Group, Ltd., Melbourne	67,916,693,600s
112	Commonwealth Banking Corp., Sydney	45,570,888,000s
117	Commonwealth Bank of Australia, Sydney	44,237,952,000st
242	State Bank of Victoria, Melbourne	16,726,089,600s
252	Commonwealth Savings Bank of Australia, Sydney	16,155,928,800t
287	State Bank of New South Wales, Sydney	13,601,728,800s
	Austria	
96	Creditanstalt-Bankverein, Vienna	54,007,413,630
145	Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna	29,203,398,642s
159	Oesterreichische Laenderbank, Vienna	26,967,613,607s
182	Zentralsparkasse und Kommerzialbank, Vienna	24,208,971,383
229	Bank fuer Arbeit und Wirtschaft, Vienna	18,229,158,885u
230	Oesterreichische Postsparkasse, Vienna	18,132,241,500s
239	Raiffeisen Zentralbank Oesterreich AG, Vienna	17,045,980,770u
263	Erste Oesterreichische Sper-Casse, Vienna	15,283,732,949
	Bahrain	
209	Arab Banking Corp., Manama	20,549,000,000s
	Belgium	
67	Generale Bank, Brussels	75,416,559,400s
80	Banque Bruxelles Lambert, Brussels	63,309,578,825s
94	Kredietbank N.V., Brussels	54,761,436,800s
104	ASLK-CGER Bank, Brussels	51,220,658,898
199	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	21,816,928,284
219	C.O.B.-Caisse d'Epargne Privee, Brussels	18,862,039,740s
236	Societe Nationale de Credit a l'Industrie, Brussels	17,547,963,101
294	Banque Paribas Belgique, Brussels (q)	13,381,017,900st
305	Credit Lyonnais Belgium, S.A., Brussels	12,940,622,834t
437	AN-HYP N.V., Antwerp	8,371,156,674s
	Brazil	
66	Banco do Brasil, Brasilia	75,767,325,246s
282	Banco do Estado de Sao Paulo	13,921,942,036s
302	Banco Bradesco S.A., Osasco	13,004,419,524
391	Banco Itau, Sao Paulo	9,624,496,412
	Canada	
51	Royal Bank of Canada, Montreal	98,927,257,456s
56	Canadian Imperial Bank of Commerce, Toronto	89,893,856,072s
71	Bank of Montreal	71,786,110,824s
73	Bank of Nova Scotia, Toronto	68,079,661,640s
102	Toronto Dominion Bank	51,267,050,384
147	National Bank of Canada, Montreal	28,907,390,496s
441	Hongkong Bank of Canada, Vancouver	8,226,524,656t
	Denmark	
83	Danske Bank, Copenhagen	61,879,150,510s
107	Unibank, Copenhagen	50,487,653,150u
281	Sparekassen Bikuben, Copenhagen	13,929,788,610
333	Jyske Bank, Silkeborg	11,250,260,000s
	Egypt	
448	National Bank of Egypt, Cairo	8,070,468,000s
468	Banque Misr, Cairo	7,563,854,870
	Finland	
113	Kansallis-Osake Pankki, Helsinki	45,136,583,910s
125	Union Bank of Finland, Ltd., Helsinki	37,995,319,800s
170	Skopbank, Helsinki	25,653,223,320s
175	Postipankki, Helsinki	25,031,161,410u
267	Osuuspankkien Keskuspankki Oy, Helsinki	15,006,461,280s
	France	
7	Credit Agricole Mutuel, Paris	305,205,855,320s
8	Banque Nationale de Paris	291,872,593,200s
10	Credit Lyonnais, Paris	287,330,254,000s
18	Societe Generale, Paris	219,983,122,800s
43	Banque Paribas, Paris (q)	111,555,200,000s
62	Groupe Des Banques Populaires, Paris	78,507,561,200u
74	Banque Indosuez, Paris	68,002,003,432s
91	Credit Commercial de France, Paris	55,674,602,734s
116	Banque Francaise du Commerce Exterieur, Paris	44,588,540,183s
152	Caisse Centrale des Banques Populaires, Paris	28,004,198,975
162	Credit du Nord, Paris (q)	26,599,667,912st
248	Credit Industriel et Commercial, Paris (h)	16,458,202,749
250	Societe Generale Alsacienne de Banque, Strasbourg	16,251,376,266st
268	Banque Regionale d'Escompte et de Depots, Paris	14,827,807,200s
278	Banque Worms, Paris	14,108,786,800s
309	Credit Industriel d'Alsace et de Lorraine, Strasbourg	12,451,791,228s
339	Barclays Bank, Paris	11,085,066,996st
364	Lyonnaise de Banque, Lyon	10,434,624,962s
471	Union de Banques Arabes et Francaises, Paris (w)	7,501,434,759s
	Germany	
11	Deutsche Bank, AG, Frankfurt	266,286,358,959s
22	Dresdner Bank, Frankfurt	186,935,643,693s
29	Commerzbank, Frankfurt	144,165,990,896s
31	Bayerische Vereinsbank, Munich	137,747,100,000s
33	Deutsche Genossenschaftsbank, Frankfurt	136,453,080,611s
34	Westdeutsche Landesbank Girozentrale, Duesseldorf	135,824,394,000s
40	Bayerische Hypotheken-und Wechsel-Bank, Munich	116,410,504,469s
47	Bayerische Landesbank Girozentrale, Munich	103,722,030,945s
59	Norddeutsche Landesbank Girozentrale, Hannover	82,144,808,064s
79	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	63,509,613,051s

Rank 12/90		12/31/90 Assets (U.S. Dollars)
	Germany (continued)	
85	Suedwestdeutsche Landesbank, Stuttgart	58,974,227,883s
87	Hessische Landesbank-Girozentrale, Frankfurt	58,102,585,205s
121	Bank fuer Gemeinwirtschaft, Frankfurt	40,120,997,937s
134	Hamburgische Landesbank-Girozentrale, Hamburg	34,060,525,810
137	Landesbank Rheinland-Pfalz Girozentrale, Mainz	33,048,600,000s
138	Deutsche Siedlungs und Landesrentenbank, Bonn	33,007,557,722
165	Landesbank Schleswig-Holstein Girozentrale, Kiel	26,424,891,210s
169	Berliner Handels und-Frankfurter Bank, Frankfurt	25,748,651,068s
172	Berliner Bank, Berlin	25,365,079,035s
192	Bremer Landesbank, Bremen	22,965,721,677t
197	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	22,378,050,000s
207	Landesbank Berlin-Girozentrale, Berlin	20,734,254,783
212	Westfalenbank, Bochum	19,590,941,702st
213	Suedwestdeutsche Genossenschafts-Zentralbank, Frankfurt	19,483,159,221
215	Hamburger Sparkasse, Hamburg	19,463,392,247
259	Landesgirokasse, Stuttgart	15,724,309,800
270	Vereins-und Westbank, Hamburg	14,678,827,329st
275	Genossenschaftliche Zentralbank, AG, Stuttgart	14,300,607,269
318	Frankfurter Sparkasse, Frankfurt	12,067,529,136
323	Stadtsparkasse Koeln, Cologne	11,728,616,985
363	Deutsche Bank Berlin	10,437,985,369t
368	Baden-Wuerttembergische Bank, Stuttgart	10,348,740,564u
397	Nassauische Sparkasse, Wiesbaden	9,446,529,948
409	Stadtsparkasse Munchen, Munich	9,146,673,421
426	Kreissparkasse Koeln, Cologne	8,533,174,723
460	Landesbank Saar-Girozentrale, Saarbrucken	7,735,626,261u
467	Sparkasse in Bremen	7,582,934,872u
488	Berliner Commerzbank, Berlin	6,956,104,045t
	Greece	
148	National Bank of Greece, Athens	28,876,952,600u
430	Commercial Bank of Greece, Athens	8,445,918,989u
	Hong Kong	
28	Hongkong and Shanghai Banking Corp., Hong Kong	148,488,419,200s
153	Hang Seng Bank Ltd., Hong Kong	27,611,972,400st
	India	
108	State Bank of India, Bombay	48,549,924,000s
344	Bank of India, Bombay	10,876,189,704u
431	Bank of Baroda	8,440,583,012s
456	Canara Bank, Bangalore	7,805,314,351
478	Central Bank of India, Bombay	7,395,724,800
	Indonesia	
322	Bank Negara Indonesia 1946, Jakarta	11,811,333,214
342	Bank Rakyat Indonesia, Jakarta	10,913,249,898
440	Bank Dagang Negara, Jakarta	8,342,678,477s
	Iran	
63	Bank Melli Iran, Tehran	78,262,534,000
92	Bank Sederat Iran, Tehran	55,144,573,697s
	Iraq	
114	Rafidain Bank, Baghdad	45,092,559,700
	Ireland	
151	Allied Irish Banks Plc., Dublin	28,035,490,000s
198	Bank of Ireland, Dublin	23,264,731,000s
	Israel	
128	Bank Hapoalim, Tel-Aviv	36,144,187,526s
142	Bank Leumi le-Israel, Tel-Aviv	30,608,107,130m
240	Israel Discount Bank, Ltd., Tel-Aviv	16,791,258,564s
450	United Mizrahi Bank Ltd., Tel-Aviv	8,042,213,851s
	Italy	
32	Banca Nazionale del Lavoro, Rome	137,713,846,000s
35	Istituto Bancario San Paolo di Torino, Turin	133,486,857,257s
50	Cassa di Risparmio delle Provincie Lombarde, Milan	99,946,273,000s
53	Monte dei Paschi di Siena	97,934,648,361s
55	Banca Commerciale Italiana, Milan	92,846,636,300s
58	Credito Italiano, Milan	82,564,177,500s
68	Banco di Napoli, Naples	73,505,514,374
84	Banco di Roma, Rome	61,819,465,000s
120	Banco di Sicilia, Palermo	40,432,489,992u
133	Banca Popolare di Novara	34,712,301,500s
140	Banca Popolare di Milano, Milan	31,687,687,381s
149	Banca Nazionale dell'Agricoltura, Rome	28,479,915,966u
166	Banco Ambrosiano Veneto, Milan	26,044,029,390s
168	Banco di Santo Spirito, Rome	25,832,181,881st
174	Cassa di Risparmio di Torino, Turin	25,068,726,625u
191	Credito Romagnolo, Bologna	23,106,783,138s
233	Banca Toscana, Florence	17,807,514,882t
241	Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	16,734,691,518u
283	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	13,794,663,388
306	Banco Lariano, Como	12,670,149,764t
312	Banca Provinciale Lombarda, Bergamo	12,346,184,541t
314	Banca Popolare di Bergamo	12,235,295,141u
319	Cassa di Risparmio di Firenze, Florence	11,962,649,055
341	Cassa di Risparmio di Padova e Rovigo, Padova	10,944,471,279
379	Istituto Bancario Italiano, Milan	10,113,515,541t
386	Banco di Sardegna, Sassari	9,773,211,699s
401	Banca d'America e d'Italia, Milan	9,391,536,687t
414	Cassa di Risparmio in Bologna	9,016,426,847
416	Banca Popolare di Verona	8,880,876,394
423	Cassa di Risparmio di Genova e Imperia, Genoa	8,654,991,200u
445	Banca San Paolo di Brescia	8,164,835,000s
484	Banca Popolare dell'Emilia, Modena	7,093,962,561
493	Banco San Geminiano e San Prospero, Modena	6,850,825,932

Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order within nations

Rank 12/90		12/31/90 Assets (U.S. Dollars)
	Japan	
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	428,167,138,042s
2	Sumitomo Bank Ltd., Osaka	409,160,813,636s
3	Mitsui Taiyo Kobe Bank, Ltd., Tokyo	408,754,426,386s
4	Sanwa Bank Ltd., Osaka	402,696,761,938s
5	Fuji Bank, Ltd., Tokyo	399,545,460,096s
6	Mitsubishi Bank Ltd., Tokyo	391,528,117,262s
9	Industrial Bank of Japan, Ltd., Tokyo	290,067,480,950s
13	Tokai Bank Ltd., Nagoya	249,751,219,342s
14	Norinchukin Bank, Tokyo	249,666,548,514
15	Mitsubishi Trust & Banking Corp., Tokyo	237,695,564,610u
17	Bank of Tokyo, Ltd.	223,184,576,804s
19	Sumitomo Trust & Banking Co., Ltd., Osaka	218,916,041,638u
20	Mitsui Trust & Banking Co., Ltd., Tokyo	210,934,667,188u
21	Long-Term Credit Bank of Japan Ltd., Tokyo	200,678,534,32Ju
24	Yasuda Trust & Banking Co. Ltd., Tokyo	175,552,377,192u
25	Daiwa Bank, Ltd., Osaka	171,238,796,178u
30	Toyo Trust & Banking Co. Ltd., Tokyo	141,744,450,966u
36	Nippon Credit Bank, Ltd., Tokyo	128,321,129,734s
44	Kyowa Bank, Ltd., Tokyo	111,546,886,854
46	Saitama Bank Ltd., Urawa	105,634,996,346
49	Shoko Chukin Bank, Tokyo	102,672,847,684
52	Bank of Yokohama, Ltd.	98,403,216,962s
57	Zenshinren Bank, Tokyo	84,502,574,786
60	Chuo Trust & Banking Co., Ltd., Tokyo	81,135,290,938u
65	Hokkaido Takushoku Bank, Ltd., Sapporo	77,385,807,440s
81	Chiba Bank, Ltd.	62,646,026,280
89	Hokuriku Bank Ltd., Toyama	56,305,979,682s
97	Shizuoka Bank Ltd.	53,949,616,576u
101	Joyo Bank, Ltd., Mito	51,607,011,946
110	Bank of Fukuoka, Ltd.	47,189,025,868
111	Ashikaga Bank, Ltd., Utsunomiya	46,014,917,080
115	Hiroshima Bank, Ltd.	44,936,683,670
123	Hachijuni Bank, Ltd., Nagano	39,586,080,648
127	Gunma Bank, Ltd., Maebashi	36,742,714,444
141	Chugoku Bank, Ltd., Okayama	31,108,718,118u
143	Hyogo Bank, Ltd., Kobe	29,932,354,192
144	Yamaguchi Bank, Ltd., Shimonoseki	29,688,678,350
146	Nippon Trust Bank, Ltd., Tokyo	29,000,185,430
150	77 Bank, Ltd., Sendai	28,167,847,430
154	Nishi-Nippon Bank, Ltd., Fukuoka	27,563,406,420
158	Nanto Bank, Ltd., Nara	26,976,714,840
164	Hokkaido Bank, Ltd., Sapporo	26,464,165,368
167	Juroku Bank, Ltd., Gifu	25,855,534,212
171	Bank of Kyoto, Ltd.	25,475,155,746
173	Hyakujushi Bank, Ltd., Tokyo	25,160,973,050u
187	Iyo Bank, Ltd., Matsuyama	23,327,019,420
190	Daishi Bank, Ltd., Niigata	23,119,077,200
195	Shiga Bank, Ltd., Otsu	22,398,628,192
200	Suruga Bank, Ltd., Numazu	21,646,009,676
202	Kiyo Bank, Ltd., Wakayama	21,531,388,908
204	Tokyo Sowa Bank, Ltd.	21,498,621,824
217	Hyakugo Bank, Ltd., Tsu	19,268,382,824
222	Higo Bank, Ltd., Kumamoto	18,753,272,312
223	Fukuoka City Bank, Ltd.	18,717,496,006
225	[illegible]-Kyoritsu Bank, Ltd., Ogaki	18,636,417,748
227	[illegible] Bank, Ltd., Osaka	18,400,595,762
232	[illegible] Bank, Ltd., Kanazawa	17,852,618,570
234	Bank of Nagoya, Ltd.	17,687,360,350
235	San-in Godo Bank, Ltd., Matsue	17,581,397,320
245	Tokyo Tomin Bank, Ltd.	16,519,682,618
255	Fukutoku Bank, Ltd., Osaka	15,884,523,356t
257	Kofuku Bank, Ltd., Osaka	15,843,226,586
258	Fukui Bank, Ltd.	15,801,687,940u
260	Toho Bank, Ltd., Fukushima	15,714,641,036
262	Bank of Osaka, Ltd.	15,394,020,170
264	Kagoshima Bank, Ltd.	15,149,355,482
265	Keiyo Bank, Ltd., Chiba	15,133,334,754
271	Musashino Bank, Ltd., Omiya	14,590,145,284
272	Shikoku Bank, Ltd., Kochi	14,548,976,566
284	Chiba Kogyo Bank, Ltd.	13,761,172,206
286	Hiroshima-Sogo Bank, Ltd.	13,657,862,698
288	Aichi Bank, Ltd., Nagoya	13,594,469,844
289	Yamanashi Chuo Bank, Ltd., Kofu	13,576,919,606
297	Awa Bank, Ltd., Tokushima	13,258,838,438
298	Hokuetsu Bank, Ltd., Nagaoka	13,241,110,350
299	Bank of Iwate, Ltd., Morioka	13,226,341,686
301	Oita Bank, Ltd.	13,090,158,384
308	Eighteenth Bank, Ltd., Nagasaki	12,490,284,562
315	Akita Bank, Ltd.	12,208,420,768
321	Towa Bank, Ltd., Maebashi	11,874,190,820
329	Aomori Bank, Ltd.	11,372,106,042
330	Chukyo Bank, Ltd., Nagoya	11,343,358,368
343	Bank of Ikeda, Ltd.	10,903,579,090
345	Senshu Bank, Ltd., Kishiwada	10,857,614,448
348	Shimizu Bank, Ltd., Sasebo	10,826,483,584
352	North Pacific Bank, Ltd., Sapporo	10,697,051,468
356	Daisan Bank, Ltd., Matsuzaka	10,612,601,174
358	Michinoku Bank, Ltd., Aomori	10,514,181,795
365	Higashi-Nippon Bank, Ltd., Tokyo	10,429,643,322
370	Ehime Bank, Ltd., Matsuyama	10,327,721,044
376	Miyazaki Bank, Ltd.	10,162,889,664
377	Bank of Saga, Ltd.	10,143,141,200
378	Bank of the Ryukyus, Ltd., Naha	10,137,613,622
	Japan (continued)	
395	Yamagata Bank, Ltd.	9,496,393,232
403	Tochigi Bank, Ltd., Utsunomiya	9,345,576,432
436	Hanshin Bank, Ltd., Kobe	8,389,341,008
439	Biwako Bank, Ltd., Otsu	8,345,170,182
443	Bank of Kansai, Ltd., Osaka	8,198,123,802
446	Niigata Chuo Bank, Ltd.	8,155,991,167
457	Bank of Okinawa, Ltd., Naha	7,802,578,288
459	Kyushu Bank, Ltd., Sasebo	7,762,092,514
485	Shimizu Bank, Ltd.	7,622,494,492
486	Mie Bank, Ltd., Yokkaichi	7,613,260,520
497	Kagawa Bank, Ltd., Takamatsu	6,766,929,282
	Jordan	
410	Arab Bank Plc., Amman	9,118,290,480s
	Korea	
96	Bank of Seoul	54,225,668,080s
156	Commercial Bank of Korea Ltd., Seoul	27,399,496,520s
157	Korea Exchange Bank, Seoul	27,102,215,830s
177	Cho Hung Bank Ltd., Seoul	24,940,935,410s
178	Korea First Bank, Seoul	24,657,280,214s
183	Hanil Bank Ltd., Seoul	23,976,419,970s
185	Korea Development Bank, Seoul	23,530,756,780
268	Citizens National Bank, Seoul	15,111,469,790
274	Korea Housing Bank, Seoul	14,337,330,140
280	Shinhan Bank, Seoul	13,964,815,700
	Kuwait	
300	National Bank of Kuwait	13,188,365,697s
492	Commercial Bank of Kuwait	6,904,428,190
	Luxembourg	
189	Deutsche Bank Luxembourg	23,232,580,904t
244	Banque Internationale a Luxembourg	16,628,819,462s
249	Banque Generale du Luxembourg	16,386,577,581s
269	Banque et Caisse d'Epargne de l'Etat, Luxembourg	14,739,913,740
290	Commerzbank International, Luxembourg	13,543,607,737t
295	Kredietbank S.A. Luxembourgeoise, Luxembourg	13,292,361,465at
311	Union Bank of Switzerland (Luxembourg)	12,391,296,519v
442	Credit Suisse (Luxembourg)	8,210,029,589t
453	West LB International, Luxembourg	7,956,635,362t
475	BFG Luxembourg	7,406,543,510t
480	Danske Bank International, Luxembourg	7,222,810,479t
	Malaysia	
434	Malayan Banking Berhad, Kuala Lumpur	8,413,752,024u
	Mexico	
196	Banco Nacional de Mexico, Mexico City	22,381,813,950u
226	Bancomer, Mexico City	18,484,390,953u
292	Banca Serfin, Mexico City	13,493,975,004
	Netherlands	
37	Algemene Bank Nederland, Amsterdam	122,042,365,000s
38	Rabobank Nederland, Utrecht	119,728,479,000s
42	Amsterdam-Rotterdam Bank, Amsterdam	112,460,671,000s
48	NMB Postbank Group, N.V., Amsterdam	102,894,395,000s
261	Bank Mees & Hope, Amsterdam	15,644,010,090st
	New Zealand	
327	Bank of New Zealand, Ltd., Wellington	11,489,233,200s
	Norway	
135	Norske Bank, Oslo	33,241,460,000s
184	Christiania Bank og Kreditkasse, Oslo	23,665,190,000
307	Union Bank of Norway, Oslo	12,548,720,000
	Pakistan	
496	Habib Bank Ltd., Karachi	6,798,947,100s
	Portugal	
205	Caixa Geral de Depositos, Lisbon	21,292,329,584u
355	Banco Portugues do Atlantico, Oporto	10,634,449,980u
412	Banco Espirito Santo e Comercial, Lisbon	9,052,808,970
454	Banco Totta & Acores, Lisbon	7,935,005,000
469	Banco Pinto & Sotto Mayor, Lisbon	7,536,132,101s
	Saudi Arabia	
193	National Commercial Bank, Jeddah	22,859,571,283
316	Riyad Bank Ltd., Riyadh	12,179,354,400s
452	Saudi American Bank, Riyadh	7,964,008,500
	Singapore	
216	Development Bank of Singapore Ltd.	19,335,451,392
285	Oversea-Chinese Banking Corp., Ltd., Singapore	13,760,034,048s
291	United Overseas Bank Ltd., Singapore	13,497,908,544s
	South Africa	
304	Standard Bank of South Africa Ltd., Johannesburg	12,981,774,000
334	Bankorp Ltd., Johannesburg	11,187,251,328
354	First National Bank of South Africa Ltd., Johannesburg	10,658,133,200s
387	Nedperm Bank Ltd., Johannesburg	9,733,568,000

Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order within nations

Rank 12/90		12/31/90 Assets (U.S. Dollars)
	Spain	
78	Banco Bilbao Vizcaya, Bilbao	63,921,813,120u
86	Caja de Ahorros y de Pensiones de Barcelona	58,862,175,140s
100	Banco Espanol de Credito, Madrid	52,356,379,400s
106	Banco Central, Madrid	50,554,508,420s
126	Banco Santander	37,221,135,960u
130	Banco Hispano-Americano, Madrid	35,109,397,940u
160	Banco Exterior de Espana, Madrid	26,729,055,140s
161	Caja de Madrid	26,662,937,480u
176	Banco Popular Espanol, Madrid	24,965,530,520s
338	Bilbao Bizkaia Kutxa	11,118,697,580
375	Banco de Sabadell	10,182,694,940u
383	Caja de Ahorros de Cataluna, Barcelona	9,900,138,960
427	Caja de Ahorros y Monte de Piedad de Zaragoza	8,510,151,400
428	Banco Catalana, Barcelona	8,449,922,720uv
429	Banco Atlantico, Barcelona	8,446,784,720u
432	Caja de Ahorros de Galicia, La Coruna	8,433,762,020
464	Barclays Bank, Madrid	7,640,778,980t
474	Banco Pastor, La Coruna	7,419,351,220
477	Caja de Ahorros Provincial de Guipuzcoa, San Sebastian	7,382,772,600
478	Caja de Ahorros de Valencia	7,382,772,600
498	Caja de Ahorros de Alicante y Murcia, Alicante	6,762,235,040
	Sweden	
61	Skandinaviska Enskilda Banken, Stockholm	80,240,118,000s
70	Nordbanken, Stockholm	72,734,787,000s
77	Svenska Handelsbanken, Stockholm	64,720,227,000s
82	Sparbankernas Bank, Stockholm	62,169,657,000s
231	Gota Bank, Stockholm	17,976,509,400
357	Forsta Sparbanken, Stockholm	10,562,510,400
458	Sparbanken Alfa, Jonkoping	7,784,654,700
	Switzerland	
23	Union Bank of Switzerland, Zurich	183,442,672,000s
27	Swiss Bank Corp., Basel	151,260,090,576s
39	Credit Suisse, Zurich	117,345,964,000s
131	Swiss Volksbank, Berne	34,971,104,000
132	Banque Cantonale de Zurich	34,828,171,350
337	Bank Leu, Ltd., Zurich	11,165,359,520
340	Cantonal Bank of Berne	11,039,984,173s
389	Banque Cantonale de St. Gallen	348,218,272
390	Luzerner Kantonalbank, Lucerne	862,888,592
394	Banque Cantonale Vaudoise, Lausanne	9,555,100,427
408	Banca della Svizzera Italiana, Lugano	9,172,800,000st
470	Thurgauer Kantonalbank, Weinfelden	7,508,306,848u
473	Credit Foncier Vaudois, Lausanne	7,449,023,940

Rank 12/90		12/31/90 Assets (U.S. Dollars)
	Taiwan	
136	Taiwan Cooperative Bank, Taipei	33,236,059,676
156	Bank of Taiwan, Taipei	27,239,843,141
180	First Commercial Bank, Taipei	24,409,921,470
181	Hua Nan Commercial Bank, Ltd., Taipei	24,243,611,706
194	Chang Hwa Commercial Bank, Ltd., Taichung	22,405,305,762u
218	Land Bank of Taiwan, Taipei	19,021,123,696
346	Taipei Bank	10,843,810,624
380	Farmers Bank of China, Taipei	10,070,998,806
400	Bank of Communications, Taipei	9,411,550,343
415	United World Chinese Commercial Bank, Taipei	8,950,194,868s
495	International Commercial Bank of China, Taipei	6,817,334,030u
	Thailand	
208	Bangkok Bank, Ltd.	20,563,732,415
362	Thai Farmers Bank, Bangkok	10,448,420,656
372	Krung Thai Bank Ltd., Bangkok	10,277,870,214
479	Siam Commercial Bank Ltd., Bangkok	7,331,488,800
	Turkey	
336	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	11,170,460,370
	United Kingdom	
12	Barclays Bank Plc, London	256,983,040,000s
16	National Westminster Bank Plc, London	232,512,000,000s
41	Midland Bank Plc, London	114,501,120,000s
45	Lloyds Bank Plc, London	105,987,840,000s
90	Royal Bank of Scotland Plc., Edinburgh	56,279,520,000s
106	TSB Bank, Plc., London	50,744,960,000s
118	Standard Chartered Bank, London	42,509,952,000
122	Bank of Scotland, Edinburgh	39,992,312,000s
206	Hill, Samuel Bank, Ltd., London	21,071,040,000t
237	Kleinwort, Benson, Lonsdale Plc, London	17,326,755,840s
310	Morgan Grenfell & Co. Ltd., London	12,425,051,520st
349	S.G. Warburg & Co., Ltd., London	10,765,058,000
371	Coutts & Co., London	10,287,252,480t
392	ANZ Grindlays Bank, Plc, London	9,605,760,000t
417	Clydesdale Bank Plc, Glasgow	8,866,560,000t
421	Yorkshire Bank Plc, Leeds	8,599,926,170t
435	Ulster Bank Ltd., Belfast	8,394,735,360st
449	Hambros Bank Ltd., London	8,068,213,864s
491	Motherwell District Municipal Bank Ltd.	6,912,565,636s
	Yugoslavia	
326	Beogradska Banka, Belgrade	11,492,608,800u
472	Ljubljanska Banka, Ljubljana	7,485,840,000s

Assets of Banks in Top 500 by Country

Dollar amounts in millions

	Total Assets 12/31/90	Total Assets 12/31/89	Banks in Top 500 12/31/90	Banks in Top 500 12/31/89
Argentina	9,878	0	1 (0)	0 (0)
Australia	290,092	306,648	8 (2)	9 (1)
Austria	203,079	172,123	8 (0)	8 (0)
Bahrain	20,549	31,595	1 (0)	2 (0)
Belgium	311,306	270,886	10 (2)	9 (0)
Brazil	112,318	177,880	4 (0)	6 (0)
Canada	408,861	377,648	7 (1)	6 (0)
Denmark	137,547	116,050	4 (0)	4 (0)
Egypt	15,634	7,084	2 (0)	1 (0)
Finland	148,823	127,979	5 (0)	5 (0)
France	1,566,507	1,242,670	19 (3)	20 (3)
Germany	1,698,746	1,477,627	38 (5)	37 (3)
Greece	37,323	33,123	2 (0)	2 (0)
Hong Kong	148,488	132,835	2 (1)	2 (1)
India	83,068	18,400	5 (0)	2 (0)
Indonesia	31,067	24,599	3 (0)	3 (0)
Iran	133,407	113,361	2 (0)	2 (0)
Iraq	45,093	45,093	1 (0)	1 (0)
Ireland	51,300	46,393	2 (0)	2 (0)
Israel	91,586	87,707	4 (0)	4 (0)
Italy	1,113,456	929,871	33 (6)	30 (5)
Japan	7,134,179	6,360,874	104 (1)	101 (0)
Jordan	9,118	9,748	1 (0)	1 (0)
Korea (South)	249,246	228,052	10 (0)	11 (0)
Kuwait	20,093	26,715	2 (0)	3 (0)
Luxembourg	60,147	46,572	11 (7)	11 (7)
Malaysia	8,414	10,387	1 (0)	1 (0)
Mexico	54,380	40,433	3 (0)	3 (0)
Netherlands	457,128	359,781	5 (1)	6 (2)
New Zealand	11,480	10,422	1 (0)	1 (0)
Norway	69,455	56,751	3 (0)	4 (0)
Pakistan	6,799	0	1 (0)	0 (0)
Portugal	56,451	41,129	5 (0)	4 (0)
Saudi Arabia	43,003	41,215	3 (0)	3 (0)
Singapore	46,593	42,232	3 (0)	4 (0)
South Africa	44,561	29,360	4 (0)	3 (0)
Spain	461,961	353,109	21 (2)	18 (2)
Sweden	316,188	227,045	7 (0)	7 (0)
Switzerland	588,577	424,989	13 (1)	11 (0)
Taiwan	196,650	205,203	11 (0)	11 (0)
Thailand	48,621	32,344	4 (0)	3 (0)
Turkey	11,170	9,565	1 (0)	1 (0)
United Arab Emirates	0	6,280	0 (0)	1 (0)
United Kingdom	944,583	771,826	19 (7)	17 (6)
United States	1,842,441	1,939,413	104 (0)	119 (7)
Yugoslavia	18,978	7,486	2 (0)	1 (0)
Totals for Top 500	**19,886,330**	**17,822,380**	**500 (47)**	**500 (37)**
Totals for Foreign Banks in Top 500	**17,713,888**	**15,882,877**	**396 (39)**	**381 (30)**
Totals for U.S. Banks in Top 500	**1,842,441**	**1,939,413**	**104 (8)**	**119 (7)**

Total Assets — Excludes the assets of banks whose figures appear in the consolidated data of parent bank. **Banks in Top 500** — Figures in parentheses are the number of banks whose figures also appear in the assets reported by their parent banks. Therefore, the assets of these banks are not included in the asset total.

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United States Banks in the Top 500

Listed geographically in asset-size order within states

Rank 12/90		12/31/90 Assets (U.S. Dollars)
	Alabama	
463	AmSouth Bank NA, Birmingham	7,659,040,000
	Arizona	
396	Valley National Bank, Phoenix	9,420,365,000
	California	
54	Bank of America NT&SA, San Francisco	94,753,000,000
93	Security Pacific National Bank, Los Angeles	55,032,892,000
98	Wells Fargo Bank NA, San Francisco	53,669,396,000
103	Home Savings of America, FA, Irwindale	51,253,405,000
124	Great Western Bank, FSB, Beverly Hills	39,230,339,000
186	Glendale Federal Bank, FSB	22,439,196,000
196	World Savings, FS&LA, Oakland	22,042,045,000
203	California Federal Bank, FSB, Los Angeles	21,504,990,000
211	First Nationwide Bank, FSB, San Francisco	20,429,452,000
221	First Interstate Bank of California, Los Angeles	18,795,070,000
228	Homefed Bank, FSB, San Diego	18,260,755,000
246	American Savings Bank, FA, Irvine	16,490,794,000
264	Union Bank, San Francisco	15,952,467,000
269	Great American Bank, FSB, San Diego	10,492,357,000
373	Coast Federal Bank, Los Angeles	10,247,415,000
444	Bank of California NA, San Francisco	8,165,324,000
455	Household Bank, FSB, Newport Beach	7,887,017,000
483	Sanwa Bank California, San Francisco	7,111,664,000
500	Citibank, FSB, San Francisco	6,728,237,000
	Connecticut	
329	Connecticut National Bank, Hartford	11,948,014,000
461	Connecticut Bank & Trust Co. NA, Hartford	7,208,267,000
489	Peoples Bank, Bridgeport	6,917,710,000
	Delaware	
351	Chase Manhattan Bank (USA), Wilmington	10,706,888,000
402	American Express Centurion Bank, Newark	9,369,644,000
486	Greenwood Trust Co., New Castle	7,055,746,000
	Florida	
243	First Union National Bank of Florida, Jacksonville	16,673,005,000
303	Southeast Bank NA, Miami	12,991,989,000
317	NCNB National Bank of Florida, Tampa	12,094,047,000
	Georgia	
206	Citizens & Southern National Bank, Atlanta	13,265,250,000
411	Wachovia Bank of Georgia, NA, Atlanta	9,077,046,000
499	Trust Company Bank, Atlanta	6,732,803,000
	Hawaii	
398	Bank of Hawaii, Honolulu	9,477,948,000
	Illinois	
129	First National Bank, Chicago	35,225,713,000
163	Continental Bank NA, Chicago	26,469,000,000
382	Harris Trust & Savings Bank, Chicago	9,900,396,000
408	Northern Trust Co., Chicago	9,277,940,000
	Maryland	
277	Maryland National Bank, Baltimore	14,217,468,000
482	First National Bank of Maryland, Baltimore	7,198,018,000
	Massachusetts	
178	First National Bank, Boston	24,631,115,000
293	Bank of New England NA, Boston	13,425,123,000
334	State Street Bank & Trust Co., Boston	11,885,750,000
350	Shawmut Bank NA, Boston	10,758,564,000
454	Boston Safe Deposit & Trust Co.	9,329,719,000
	Michigan	
201	NBD Bank, NA, Detroit	21,607,168,000
266	Comerica Bank-Detroit	10,412,320,000
381	First Federal of Michigan, Detroit	9,962,317,000
384	Manufacturers National Bank, Detroit	9,883,017,000
396	Michigan National Bank, Farmington Hills	9,417,383,000
406	Standard Federal Bank, Troy	9,297,253,000
	Minnesota	
326	First Bank NA, Minneapolis	11,454,165,000
332	Norwest Bank Minnesota NA, Minneapolis	11,262,692,000
	Missouri	
367	Boatmen's National Bank, St. Louis	10,383,245,000
	New Jersey	
325	First Fidelity Bank NA, Newark	11,536,874,000
407	Midlantic National Bank, Newark	9,213,791,000
485	National Westminster Bank NJ, Jersey City	7,068,820,000
	New York	
29	Citibank NA, New York	155,394,000,000
69	Chase Manhattan Bank NA, New York	73,360,000,000
79	Morgan Guaranty Trust Co., New York	67,627,340,000
88	Manufacturers Hanover Trust Co., New York	56,560,000,000
89	Bankers Trust Co., New York	52,939,000,000
109	Chemical Bank, New York	47,539,000,000
119	Bank of New York	41,132,980,000
210	Republic National Bank, New York	20,536,154,000
214	Marine Midland Bank NA, Buffalo	19,470,000,000
253	National Westminster Bank USA, New York	16,110,778,000
279	American Express Bank Ltd., New York	13,975,000,000
331	Goldome, Buffalo	11,310,989,000
336	CrossLand Savings FSB, Brooklyn, New York	11,177,977,000
347	Dime Savings Bank of New York, FSB, Garden City	10,841,836,000
430	Anchor Savings Bank, FSB, Northport	8,825,543,000
433	Bank of Tokyo Trust Co., New York	8,423,083,000
	North Carolina	
236	NCNB National Bank of North Carolina, Charlotte	18,839,044,000
334	First Union National Bank, Charlotte	18,682,812,000
347	Wachovia Bank of North Carolina, NA, Winston-Salem	16,481,529,000
	Ohio	
422	Huntington National Bank, Columbus	8,719,521,000
434	AmeriTrust Co. NA, Cleveland	8,650,046,000
447	National City Bank, Cleveland	8,154,138,000
462	Society National Bank, Cleveland	7,669,331,000
	Oregon	
361	United States National Bank, Portland	10,454,137,000
	Pennsylvania	
238	Mellon Bank NA, Pittsburgh	17,224,934,000
251	Pittsburgh National Bank	16,228,854,000
268	CoreStates Bank, NA	15,880,982,000
374	Meridian Bank, Reading	10,199,261,000
380	Mellon Bank (East) PSFS, NA, Philadelphia	9,580,028,000
413	Provident National Bank, Philadelphia	9,019,212,000
418	Fidelity Bank,NA, Philadelphia	8,853,319,000
	Puerto Rico	
421	Banco Popular de Puerto Rico, San Juan	8,774,633,000
	Rhode Island	
388	Fleet National Bank, Providence	9,724,215,000
	South Carolina	
490	South Carolina National Bank, Columbia	6,915,597,000
	South Dakota	
360	Citibank (South Dakota) NA, Sioux Falls	10,480,383,000
	Texas	
139	NCNB Texas National Bank, Dallas	32,552,789,000
273	Bank One, Texas NA, Dallas	14,376,518,000
349	Texas Commerce Bank NA, Houston	9,673,215,000
418	First Gibraltar Bank, FSB, Dallas	8,880,438,000
438	Sunbelt Savings, FSB, Dallas	8,364,072,000
494	First City Texas-Houston NA	6,823,819,000
	Virginia	
278	Sovran Bank NA, Richmond	14,241,557,000
363	Crestar Bank, Richmond	10,678,891,000
451	Signet Bank/Virginia, Richmond	7,980,676,000
	Washington	
313	Seattle-First National Bank	12,258,305,000
461	Security Pacific Bank Washington, Seattle	7,724,120,000
487	Pacific First Bank, FSB, Tacoma	7,040,547,000

The Top 500: Largest Asset Increases

Dollar amounts in millions

		Assets 12/31/90	Assets 12/31/89	Percent Increase	World Rank	Reason for Increase
1	Danske Bank International, Luxembourg	7,222.8	2,213.7	226.3	480	Merger with Copenhagen HandelsBank Int'l and Provinsbanken Int'l on May 15, 1990
2	Bilbao Bizkaia Kutxa, Bilbao, Spain	11,118.7	4,098.3	171.3	336	Caja de Ahorros Vizcaina and Caja de Ahorros Municipal de Bilbao merged, Jan. 1990.
3	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	63,510	25,942	145.0	79	Reunification— acting as central bank for savings banks in old German Democratic Republic
4	Banco de la Provincia de Buenos Aires, Argentina	9,878.3	4,736.5	108.6	385	Sharp rise in loan portfolio
5	Mellon Bank (East) PSFS, NA, Philadelphia, United States	9,560.0	4,665.7	104.9	383	Branch acquisition from Meritor Savings Bank
6	Barclays Bank, Paris, France	11,085.1	5,729.6	93.5	339	Acquired De L'Europeenne de Banque on Dec. 28, 1990
7	Caja de Ahorros Provincial de Guipuzcoa, San Sebastian, Spain	7,362.8	3,887.5	89.9	477	Acquired Caja de Ahorros Municipal de San Sebastian in Oct. 1990
8	First Union National Bank of Florida, Jacksonville, United States	16,673.0	9,179.9	81.6	243	Merged Florida National Bank on March 1, 1990
9	Deutsche Bank Berlin, Germany	10,438.0	5,770.8	80.9	363	Reunification— bank's business was up sharply in East Berlin
10	Union Bank of Norway, Oslo, Norway	12,548.7	6,967.8	80.1	307	Merged four savings banks

The Top 1,000: Largest Asset Declines

Dollar amounts in millions

		Assets 12/31/90	Assets 12/31/89	Percent Decrease	World Rank	Reason for Decrease
1	Atlantic Financial Savings, FA, Bala Cynwyd, Pa., United States	2,835.7	6,873.3	58.7	895	Branches sold off by Resolution Trust Corp.
2	Meritor Savings Bank, Philadelphia, United States	5,538.3	12,639.8	56.2	579	Sold 54 branches to Mellon Bank (East) PSFS
3	Banco Bradesco, S.A., Osasco, Brazil	13,004.4	24,747.6	47.5	302	Cruzeiro plunged 95% against dollar
4	Franklin Savings Assn., Ottawa, Kan., United States	6,146.1	11,427.8	46.2	535	In RTC conservatorship program
5	Banco Itau, Sao Paulo, Brazil	9,624.5	17,385.6	44.6	391	Cruzeiro plunged 95% against dollar
6	Columbia Savings & Loan Assn., Beverly Hills, Calif., United States	5,358.6	9,334.5	42.6	602	Sold off its junk bond portfolio
7	Uniao de Bancos Brasileiros, Sao Paulo, Brazil	4,222.6	7,351.0	42.6	722	Cruzeiro plunged 95% against dollar
8	Bank of America, FSB, Portland, Ore., United States	2,927.2	4,968.1	41.1	879	Poor quality assets removed before acquisition by BofA
9	Banque Commerciale pour l'Europe du Nord, Paris, France	3,980.7	6,316.4	37.0	748	Owned by State Bank of USSR. Decline reflects loss of confidence in USSR
10	Citibank (Nevada), NA, Las Vegas, United States	5,420.5	8,452.2	35.9	594	A credit card bank that securitizes loans

The Top 100 Banking Companies in the World

Based on total assets at yearend 1990 for bank holding companies and commercial and savings banks (dollar amounts in millions)

Rank 12/90		Total Assets 12/31/90	12/31/89	Percent Change	Rank 12/89	Change in Rank	Percent Change in Exch. Rate	Equity Capital 12/31/90	12/31/89	Percent Change	Equity Capital as a % of Assets 12/31/90	12/31/89	Risk-Based Capital Tier 1 12/31/90	Total 12/31/90
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	$428,167	$403,386	6.1%	1		13.1%	$13,743	$11,740	17.1%	3.21%	2.91%	N.A.	8.76%
2	Sumitomo Bank Ltd., Osaka	409,161	368,167	11.1	2		13.1	15,366	12,840	19.7	3.76	3.49	N.A.	8.87
3	Mitsui Taiyo Kobe Bank, Ltd., Tokyo (a)	408,754	372,767‡	9.7	2‡	-1	13.1	11,692	9,367‡	24.8	2.86	2.51‡	N.A.	7.35
4	Sanwa Bank Ltd., Osaka	402,699	353,692	13.9	5	+1	13.1	13,154	11,006	19.5	3.27	3.11	N.A.	N.A.
5	Fuji Bank Ltd.,Tokyo	399,545	362,575	10.2	3	-2	13.1	13,392	11,329	18.2	3.35	3.12	N.A.	9.09
6	Mitsubishi Bank Ltd., Tokyo	391,528	359,960	8.8	4	-2	13.1	12,272	10,413	17.9	3.13	2.89	4.37	8.74
7	Credit Agricole Mutuel, Paris	305,206	242,312	26.0	7		13.5	14,599	11,817	23.5	4.78	4.88	8.30	8.50
8	Banque Nationale de Paris	291,873	231,769	25.9	8		13.5	9,290	6,185	50.2	3.18	2.67	4.79*	8.97*
9	Industrial Bank of Japan, Ltd., Tokyo	290,067	256,906	12.9	6	-3	13.1	9,536	8,136	17.2	3.29	3.17	4.07	8.14
10	Credit Lyonnais, Paris	287,330	211,006	36.2	13	+3	13.5	12,079	6,705	80.1	4.20	3.18	4.23	8.46
11	Deutsche Bank, Frankfurt	266,286	202,607	31.4	16	+5	13.4	10,414	8,477	22.9	3.91	4.18	6.10	10.70
12	Barclays Plc, London	258,983	205,762	25.9	14	+2	19.3	11,722	10,022•	17.0	4.53	4.87•	5.80	8.30
13	Tokai Bank Ltd., Nagoya	249,751	227,739	9.7	9	-4	13.1	7,537	6,487	16.2	3.02	2.85	N.A.	8.05
14	Norinchukin Bank, Tokyo	249,667	219,773	13.6	11	-3	13.1	1,842	1,257	46.5	0.74	0.57	N.A.	8.81#
15	Mitsubishi Trust & Banking Corp., Tokyo	237,696	213,485	11.3	12	-3	13.1	5,609	4,716•	18.9	2.36	2.21•	N.A.	10.36
16	National Westminster Bank Plc, London	232,512	187,064	24.3	19	+3	19.3	11,316	9,554	18.4	4.87	5.11	N.A.	N.A.
17	ABN Amro Holding N.V., Amsterdam, Netherlands (b)	231,421	183,104‡	26.4	20‡	+3	13.2	8,544	6,876‡	24.3	3.69	3.76‡	5.87	N.A.
18	Bank of Tokyo, Ltd.	223,185	200,548	11.3	17	-1	13.1	6,824	5,825	17.2	3.06	2.90	4.10	8.70
19	Societe Generale, Paris	219,983	176,020	25.0	21	+2	13.5	6,243	4,036	54.6	2.84	2.29	4.84	6.68
20	Sumitomo Trust & Banking Co., Ltd., Osaka	218,916	190,943	14.6	18	-2	13.1	5,387	4,500	19.7	2.46	2.36	N.A.	N.A.
21	Citicorp, New York	214,821	227,037	-5.4	10	-11		9,730	10,076	-3.4	4.53	4.44	3.26	6.52
22	Mitsui Trust & Banking Co., Ltd., Tokyo	210,935	182,630	15.5	20	-2	13.1	4,480	3,792	18.1	2.12	2.08	N.A.	N.A.
23	Long-Term Credit Bank of Japan Ltd., Tokyo	200,679	174,240	15.2	22	-1	13.1	7,250	6,096	18.9	3.61	3.50	N.A.	N.A.
24	Dresdner Bank, Frankfurt	186,936	145,666	28.3	26	+2	13.4	6,530	5,269	23.9	3.49	3.62	N.A.	N.A.
25	Compagnie Financiere de Paribas, Paris	185,598	136,049	34.4	27	+2	13.5	5,892	4,269	38.0	3.17	3.07	7.00	8.10
26	Union Bank of Switzerland, Zurich	183,443	140,247§	30.8	27†	+1	21.0	13,214	10,222§	29.3	7.20	7.29§	N.A.	N.A.
27	Yasuda Trust & Banking Co., Ltd., Tokyo	175,552	157,813	11.2	24	-3	13.1	3,567	2,971•	20.1	2.03	1.88•	N.A.	N.A.
28	Daiwa Bank, Ltd., Osaka	171,239	155,495	10.1	25	-3	13.1	3,915	3,288	19.1	2.29	2.11	N.A.	8.92
29	Compagnie de Suez, Paris	157,770	125,328	25.9	30	+1	13.5	8,528	6,524	30.7	5.41	5.21	4.15§	8.38§
30	Swiss Bank Corp., Basel	151,260	123,539	22.4	31	+1	21.0	9,161	7,555•	21.3	6.06	6.12•	N.A.	N.A.
31	Hongkong & Shanghai Banking Corp.	148,488	132,835	11.8	28	-3	0.2	6,731	6,742	-0.2	4.53	5.08	6.47	N.A.
32	Commerzbank, Frankfurt	144,166	113,017	27.6	35	+3	13.4	5,038	3,852	30.8	3.49	3.41	N.A.	N.A.
33	Toyo Trust & Banking Co., Ltd., Tokyo	141,744	117,492	20.6	32	-1	13.1	3,059	2,582	18.5	2.16	2.20	5.78	10.48
34	Bayerische Vereinsbank, Munich	137,747	102,306	34.6	42	+8	13.4	3,011	2,535	18.8	2.19	2.48	N.A.	N.A.
35	Banca Nazionale del Lavoro, Rome	137,714	104,490	31.8	40	+5	12.4	4,822	3,917	23.1	3.50	3.75	4.24	7.33
36	American Express Co., New York	137,682	130,855	5.2	29	-7		6,835	5,881	16.6	4.82	4.35	4.30#	8.00#
37	Deutsche Genossenschaftsbank, Frankfurt	136,453	109,354	24.8	36	-1	13.4	2,802	2,109	32.9	2.05	1.93	N.A.	N.A.
38	Westdeutsche Landesbank Girozentrale, Duesseldorf	135,824	104,325	30.2	41	+3	13.4	3,680	3,064	20.1	2.71	2.94	N.A.	N.A.
39	Istituto Bancario San Paolo di Torino, Turin	133,487	107,664	24.0	37	-2	12.4	4,867	3,706	31.3	3.65	3.44	N.A.	N.A.
40	Nippon Credit Bank, Ltd., Tokyo	128,321	113,890	12.7	34	-6	13.1	3,716	3,165	17.4	2.90	2.78	N.A.	7.65
41	Rabobank Nederland, Utrecht	119,728	90,353	32.5	50	+9	13.2	7,056	5,336	32.2	5.89	5.91	N.A.	N.A.
42	Credit Suisse, Zurich	117,346	89,116	31.7	52	+10	21.0	6,412	4,908	30.6	5.46	5.51	N.A.	N.A.
43	Bayerische Hypotheken-und Wechsel-Bank, Munich	116,411	89,903	29.5	51	+8	13.4	3,421	2,623	30.4	2.94	2.92	N.A.	N.A.
44	Midland Bank Plc, London	114,501	100,591	13.8	43	-1	19.3	4,650	4,323	7.6	4.06	4.30	5.40	9.80
45	Kyowa Bank, Ltd., Tokyo (c)	111,547	97,911	13.9	45		13.1	3,532	3,168	11.5	3.17	3.24	N.A.	8.80
46	BankAmerica Corp., San Francisco	109,089	97,231	12.2	46			6,419	5,534	16.0	5.88	5.69	6.07	9.46
47	Lloyds Bank Plc, London	105,988	92,643	14.4	48	+1	19.3	4,360	3,808	14.5	4.11	4.11	5.20	8.50
48	Saitama Bank Ltd., Urawa, Japan (c)	105,635	98,666	7.1	44	-4	13.1	3,354	2,838	18.2	3.18	2.88	N.A.	8.70
49	Bayerische Landesbank Girozentrale, Munich	103,722	82,515	25.7	58	+9	13.4	2,414	1,951	23.7	2.33	2.36	4.60	8.50
50	NMB Postbank Group, N.V., Amsterdam	102,894	84,508	21.8	56	+6	13.2	3,359	2,764	21.5	3.26	3.27	N.A.	N.A.
51	Shoko Chukin Bank, Tokyo	102,673	81,958	25.3	59	+8	13.1	2,801	2,048	27.0	2.53	2.50	3.27	4.18
52	Cassa di Risparmio delle Provincie Lombarde, Milan	99,946	82,301§	21.4	59†	+7	12.4	5,418	4,324§	25.3	5.42	5.25§	N.A.	10.66
53	Royal Bank of Canada, Montreal	98,927	88,573	11.7	54	+1	0.5	5,524	4,926	12.1	5.58	5.56	4.90	7.30
54	Bank of Yokohama, Ltd.	98,403	81,123	21.3	60	+6	13.1	3,468	2,798	23.9	3.52	3.45	5.31	8.97
55	Monte dei Paschi di Siena	97,935	75,878	29.1	63	+8	12.4	4,070	3,410	19.4	4.15	4.49	N.A.	N.A.
56	Chase Manhattan Corp., New York	97,205	106,347	-8.6	38	-18		4,732	4,944	-4.3	4.87	4.65	4.33	8.65
57	Banca Commerciale Italiana, Milan	92,847	88,809	4.5	53	-4	12.4	4,062	3,419	18.8	4.37	3.85	7.20	9.20
58	J.P. Morgan & Co., Inc., New York	92,005	87,628	5.0	55	-3		5,189	4,495	15.4	5.64	5.13	6.30	10.0
59	Canadian Imperial Bank of Commerce, Toronto	89,894	78,511	14.5	61	+2	0.5	5,024	4,127	21.7	5.59	5.26	5.30	7.90
60	Compagnie Financiere de CIC et de L'Union Europeene, Paris	89,898	74,824	20.1	65	+5	13.5	2,203	1,900	15.9	2.45	2.54	N.A.	N.A.
61	Zenshinren Bank, Tokyo	84,503	71,498	18.2	67	+6	13.1	1,683	1,430	17.7	1.99	2.00	8.51	9.14
62	Security Pacific Corp., Los Angeles	83,854	83,119	0.9	57	-5		4,708	4,637	1.5	5.61	5.58	4.10	7.50
63	Credito Italiano, Milan	82,564	75,416	9.48	64	+1	12.4	3,120	2,620	19.1	3.78	3.47	N.A.	N.A.
64	Norddeutsche Landesbank Girozentrale, Hannover	82,145	67,630	21.5	72	+8	13.4	1,799	1,509	19.2	2.19	2.23	N.A.	N.A.
65	Chuo Trust & Banking Co., Ltd., Tokyo	81,135	70,684	14.8	69	+4	13.1	1,418	1,194	18.8	1.75	1.69	N.A.	N.A.
66	Skandinaviska Enskilda Banken, Stockholm	80,240	58,968	36.3	81	+15	9.9	4,451	4,131	7.7	5.66	7.02	N.A.	N.A.
67	Groupe Des Banques Populeires, Paris	78,508	64,787	21.2	77	+10	13.5	4,276	3,760	13.7	5.45	5.80	N.A.	N.A.
68	Bank Melli Iran, Tehran	78,262	73,517	6.5	66	-2	0.00	527	350	50.1	0.67	0.48	N.A.	N.A.
69	Westpac Banking Corp., Sydney	77,681	76,104	2.1	62	-7	6.4	5,656	4,917	15.0	7.28	6.46	5.70	9.90
70	Hokkaido Takushoku Bank, Ltd., Sapporo	77,386	70,062	10.5	70		13.1	2,596	2,013	29.0	3.35	2.87	4.37	8.74
71	Banco do Brasil, Brasilia	75,767	105,195	-28.0	39	-32	-94.4	3,872	7,000	-44.7	5.11	6.65	N.A.	N.A.
72	Generale Bank, Brussels	75,417	67,966	11.0	71	-1	14.9	2,488	2,081	19.6	3.30	3.06	5.23•	7.75•
73	Banco di Napoli, Naples	73,506	67,166	9.4	73		12.4	1,589	975	63.0	2.16	1.45	N.A.	N.A.
74	Nordbanken, Stockholm, Sweden (d)	72,735	50,245	44.8	92	+18	9.9	2,837	2,600	9.1	3.90	5.17	N.A.	7.80
75	Chemical Banking Corp., New York (e)	72,488	70,891	2.3	68	-7		3,907	3,705	5.5	5.39	5.23	5.00	8.93
76	Bank of Montreal	71,786	64,873	10.7	76		0.5	3,361	3,192	5.3	4.68	4.92	5.50	8.30
77	National Australia Bank, Ltd, Melbourne	68,596	51,209	34.0	90	+13	6.4	5,141	4,405	16.7	7.49	8.06	5.40	9.30
78	Bank of Nova Scotia, Toronto	68,080	62,341	9.2	79	+1	0.5	3,399	2,933	15.9	4.99	4.70	4.74	7.47
79	Australia & New Zealand Banking Group, Ltd., Melbourne	67,917	53,952	25.9	87	+8	6.4	3,562	3,106	14.7	5.24	5.76	5.10	8.60
80	NCNB Corp., Charlotte, N.C. (f)	64,784	65,770	-1.5	75	-5		3,208	2,962	8.3	4.95	4.50	5.41	9.82
81	Svenska Handelsbanken, Stockholm (g)	64,720	44,331	46.0	110	+29	9.9	3,366	2,643	27.4	5.20	5.96	6.20	7.80
82	Banco Bilbao Vizcaya, Bilbao	63,922	51,843	23.3	89	+7	14.6	3,940	3,550	11.0	6.16	6.85	N.A.	N.A.
83	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt (h)	63,510	25,942	144.8	153	+70	13.4	926	466	98.7	1.46	1.80	N.A.	N.A.
84	Banque Bruxelles Lambert, Brussels	63,310	50,736	24.8	91	+7	18.1	1,709	1,158	47.6	2.70	2.28	N.A.	N.A.
85	Bankers Trust New York Corp. (i)	62,854	54,396	15.5	86	+1		3,024	2,386	26.7	4.81	4.39	5.43	10.03
86	Chiba Bank, Ltd.	62,646	57,990	8.0	83	-3	13.1	2,534	2,152	17.8	4.04	3.71	5.79	9.22
87	Sperbankernas Bank, Stockholm (j)	62,170	45,786	35.8	102	+15	9.9	1,453	1,163	24.9	2.34	2.54	4.70	7.60
88	Danske Bank, Copenhagen	61,879	54,880	12.8	85	-3	12.6	3,484	3,400	2.5	5.63	6.20	5.28	6.86
89	Banco di Roma, Rome	61,819	64,628	-4.3	78	-11	12.4	2,328	2,093	11.2	3.77	3.24	5.74	6.78
90	Manufacturers Hanover Trust Corp., New York (e)	60,352	59,509	1.4	80	-10		3,428	3,381	1.4	5.68	5.68	5.43	9.28
91	Sudwestdeutsche Landesbank, Stuttgart	58,974	46,483	26.9	101	+10	13.4	1,241	1,071	15.9	2.10	2.30	N.A.	N.A.
92	Caja de Ahorros y de Pensiones de Barcelona (k)	58,862	46,020‡	27.9	102‡	+10	14.6	3,024	1,744‡	73.3	5.14	3.79‡	9.59	12.40
93	Hessische Landesbank-Girozentrale, Frankfurt	58,103	41,612	39.6	114	+21	13.4	1,206	1,035	16.5	2.08	2.49	5.50	9.60
94	Hokuriku Bank Ltd., Toyama	56,306	57,041	-1.3	84	-10	13.1	2,227	1,890	17.8	3.96	3.31	5.16	9.01
95	Royal Bank of Scotland Plc., Edinburgh, U.K.	56,280	44,418	26.7	109	+14	15.5	2,821	2,284	23.5	5.01	5.14	6.90	11.60
96	Wells Fargo & Co., San Francisco	56,034	48,526	15.5	95	-1		3,360	2,861	17.4	6.00	5.90	5.03	9.27
97	Credit Commercial de France, Paris	55,675	45,664	21.9	103	+6	13.5	1,762	1,388	26.9	3.16	3.04	5.30	8.10
98	Bank Sederat Iran, Tehran	55,145	39,844	38.4	117	+19	7.1	312	404	-22.8	0.56	1.01	N.A.	N.A.
99	Kredietbank N.V., Brussels	54,761	47,856	14.5	96	-3	0.7	1,587	1,422	11.6	2.90	2.97	5.76	10.13
100	Bank of Seoul, Korea	54,226	48,592	11.6	94	-6	-5.4	1,509	1,556	-3.0	2.78	3.20	9.10	9.72
	Totals for the Top 100 Banking Companies	13,998,086	11,902,648	16.7				513,296	429,925	19.4	3.67	3.58		

Data Source: American Banker's world bank survey. Data are checked against annual reports whenever possible. Consolidated data, including affiliates in which ownership exceeds 50%, are used whenever possible. **Date of figures:** Data are for Dec. 31, 1990 or latest fiscal yearend. In the case of Japanese banks, all data are for the fiscal years ended March 31, 1991 and March 31, 1990. **Total assets** exclude contra accounts and contingent liabilities. **Equity Capital** is total shareholders' equity capital which includes the value of common and perpetual preferred stock, surplus, undivided profits, and capital reserves. Minority interest is excluded, whenever possible. **Percent change in Exchange Rate:** change in country's currency vis-a-vis the dollar from yearend 1989 (fiscal yearend March 31, 1990, for the Japanese) to yearend 1990 (fiscal yearend March 31, 1991, for the Japanese). **Equity Capital/Assets** is equity capital as a percentage of total assets. **Risk-based capital ratios** are tier 1 capital and total capital as a percentage of risk-adjusted assets. The banks were asked to calculate the ratios using the 1992 final guidelines as defined by the *Basel Committee on Banking Regulations and Supervisory Practices*. **(a)**— On April 1 1990, Mitsui Bank and Taiyo Kobe Bank merged to form Mitsui Taiyo Kobe Bank. **(b)**— Holding company formed when Amsterdam-Rotterdam Bank and Algemene Bank Nederland merged last year. Both banks continue to operate as separate entities. **(c)**— On April 1, Kyowa Bank and Saitama Bank merged to form Kyowa Saitama Bank, Ltd. Had the merger taken place on March 31, the new bank would have ranked 21st with combined assets of $217 billion. **(d)**— Formerly known as PKbanken. Changed title when it acquired Nordbanken in 1990. **(e)**— On July 15, Chemical announced plans to acquire Manufacturers Hanover. At yearend, the two banks had combined assets of $132.8 billion, and would have ranked 40th had the merger taken place at yearend 1990. **(f)**— On July 22, announced plans to acquire $50.9 billion-asset C&S/Sovran, Norfolk, Va. At yearend, the two banks had combined assets of $115.7 billion, and would have ranked 44th had the merger taken place at yearend 1990. **(g)**— Acquired Skanska Banken, Malmo, Sweden and Oslo Handelsbanken, Norway. **(h)**— Asset gain attributable to reunification. The bank is acting as a savings banks' central institution for banks in the former German Democratic Republic. **(i)**— Asset gain due to changes in accounting practices adopted in 1990. **(j)**— Also known as SWEDBANK. **(k)**— Bank was formed on 7/27/90 when Caja de Pensiones, Barcelona, and Caja de Barcelona merged. **(•)**— Revised. **(†)**— Calculated using the 1990 interim rules. **(?)**— Estimated by the bank. **(*)**— Ratios are for Banque Indosuez. **(#)**— Ratios are for American Express Bank and were calculated using the 1990 interim rules. **(§)**— Before allocation of 1990 earnings. **(‡)**— Revised to place bank on a consolidated basis. The 1989 data reported last year were on an unconsolidated basis. **(†)**— Rank bank would have had, if the revised data had been available. **(‡)**— Pro forma.

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Risk-based Capital Ratios of the Top 100 Banking Companies in Assets

Tier 1 capital and total (Tier 1 + Tier 2) capital as percentages of risk-weighted assets on Dec. 31, 1990. Listed in order of the total capital ratio.

Total Capital Rank		Total Capital Ratio	Tier 1 Capital Ratio
1	Caja de Ahorros y de Pensiones de Barcelona	12.40	9.59
2	Royal Bank of Scotland Plc., Edinburgh, U.K.	11.60	6.90
3	Deutsche Bank, Frankfurt	10.70	6.10
4	Cassa di Risparmio della Provincia Lombarde, Milan	10.66	N.A.
5	Toyo Trust & Banking Co., Ltd., Tokyo	10.48	5.78
6	Mitsubishi Trust & Banking Corp., Tokyo	10.36	N.A.
7	Kredietbank N.V., Brussels	10.13	5.76
8	Bankers Trust New York Corp.	10.03	5.43
9	J.P. Morgan & Co., Inc., New York	10.00	6.30
10	Westpac Banking Corp., Sydney	9.90	5.70
11	NCNB Corp., Charlotte, N.C.	9.82	5.41
12	Midland Bank Plc, London	9.80	5.40
13	Bank of Seoul, Korea	9.72	9.10
14	Hessische Landesbank-Girozentrale, Frankfurt	9.60	5.50
15	BankAmerica Corp., San Francisco	9.46	6.07
16	National Australia Bank, Ltd, Melbourne	9.30	5.40
17	Manufacturers Hanover Trust Corp., New York	9.28	5.43
18	Wells Fargo & Co., San Francisco	9.27	5.03
19	Chiba Bank, Ltd.	9.22	5.79
20	Banca Commerciale Italiana, Milan	9.20	7.20
21	Zenshinren Bank, Tokyo	9.14	8.51
22	Fuji Bank,Ltd.,Tokyo	9.09	N.A.
23	Hokuriku Bank Ltd., Toyama	9.01	5.16
24	Bank of Yokohama, Ltd.	8.97	5.31
25	Banque Nationale de Paris	8.97[1]	4.79[1]
26	Chemical Banking Corp., New York	8.93	5.00
27	Daiwa Bank, Ltd., Osaka	8.92	N.A.
28	Sumitomo Bank Ltd., Osaka	8.87	N.A.
29	Norinchukin Bank, Tokyo	8.81[2]	N.A.
30	Kyowa Bank, Ltd., Tokyo	8.80	N.A.
31	Dai-Ichi Kangyo Bank Ltd., Tokyo	8.76	N.A.
32	Mitsubishi Bank Ltd., Tokyo	8.74	4.37
33	Hokkaido Takushoku Bank, Ltd., Sapporo	8.74	4.37
34	Bank of Tokyo, Ltd.	8.70	4.10
35	Saitama Bank Ltd., Urawa	8.70	N.A.
36	Chase Manhattan Corp., New York	8.65	4.33
37	Australia & New Zealand Banking Group, Ltd., Melbourne	8.60	5.10
38	Credit Agricole Mutuel, Paris	8.50	8.30
39	Lloyds Bank Plc, London	8.50	5.20
40	Bayerische Landesbank Girozentrale, Munich	8.50	4.60
41	Credit Lyonnais, Paris	8.46	4.23
42	Compagnie de Suez, Paris	8.38[3]	4.15[3]
43	Barclays Plc, London	8.30	5.80
44	Bank of Montreal	8.30	5.50
45	Industrial Bank of Japan, Ltd., Tokyo	8.14	4.07
46	Compagnie Financiere de Paribas, Paris	8.10	7.00
47	Credit Commercial de France, Paris	8.10	5.30
48	Tokai Bank Ltd., Nagoya	8.05	N.A.
49	American Express Co., New York	8.00[4]	4.30[4]
50	Compagnie Financiere de CIC et de L'Union Europeene, Paris	7.90	5.30
51	Svenska Handelsbanken, Stockholm	7.80	6.20
52	Generale Bank, Brussels	7.75	5.23
53	Nippon Credit Bank, Ltd., Tokyo	7.65	N.A.
54	Sparbanksmas Bank, Stockholm	7.60	4.70
55	Nordbanken, Stockholm	7.60	N.A.
56	Security Pacific Corp., Los Angeles	7.50	4.10
57	Bank of Nova Scotia, Toronto	7.47	4.74
58	Mitsui Taiyo Kobe Bank, Ltd., Tokyo	7.35	N.A.
59	Banca Nazionale del Lavoro, Rome	7.33	4.24
59	Royal Bank of Canada, Montreal	7.30	4.90
61	Danske Bank, Copenhagen	6.86	5.28
62	Banco di Roma, Rome	6.78	5.74
63	Societe Generale, Paris	6.68	4.84
64	Citicorp, New York	6.52	3.26
65	Shoko Chukin Bank, Tokyo	4.18	3.27
--	Hongkong & Shanghai Banking Corp.	N.A.	6.47
--	ABN Amro Holding N.V., Amsterdam	N.A.	5.87

Data Source: American Banker survey. **Table Described:** 65 of the top 100 world banking companies in assets reported the new risk based total capital ratio (total capital as a percentage of risk weighted assets) on Dec 31, 1990. The banks were asked to calculate the ratios using the 1992 final guidelines as defined by the *Basel Committee on Banking Regulations and Supervisory Practices*. As defined for U.S. banks, **Tier 1 (core) capital** consists of common stockholders' equity, qualifying noncumulative perpetual preferred stock, and minority interest in the equity accounts of consolidated subsidiaries minus goodwill. **Total capital** is tier 1 capital + tier 2 capital. **Tier 2 (supplementary) capital** consists of qualifying loan and lease loss reserves, perpetual preferred stock, mandatory convertible notes, perpetual debt, and subordinated term debt minus 50% investment in certain subsidiaries and minus 50% of the reciprocal holdings of the capital instruments of other banking companies. In 1990 banks were required to maintain total capital equal to **7.25%** of risk weighted assets. By 1992, banks will be required to have a minimum total capital ratio of at least **8%** and a minimum Tier 1 ratio of **4%**. (1)— Calculated using 1990 interim rules. (2)— Estimated by bank. (3)— Ratios are for Banque Indosuez. (4)— Ratios are for American Express Bank and were calculated using 1990 interim rules.

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Equity Capital Ratios of the Top 100 Banking Companies in Assets

Listed in order of equity capital as a percentage of assets on Dec. 31, 1990, compared with Dec. 31, 1989

Equity/ Asset Rank		Equity/ Asset 12/31/90	Equity/ Asset 12/31/89
1	National Australia Bank, Ltd, Melbourne	7.49	8.06
2	Westpac Banking Corp., Sydney	7.28	6.46
3	Union Bank of Switzerland, Zurich	7.20	7.29
4	Banco Bilbao Vizcaya, Bilbao	6.16	6.85
5	Swiss Bank Corp., Basel	6.06	6.12
6	Wells Fargo & Co., San Francisco	6.00	5.90
7	Rabobank Nederland, Utrecht	5.89	5.91
8	BankAmerica Corp., San Francisco	5.88	5.69
9	Manufacturers Hanover Trust Corp., New York	5.68	5.68
10	Skandinaviska Enskilda Banken, Stockholm	5.66	7.02
11	J.P. Morgan & Co., Inc., New York	5.64	5.13
12	Danske Bank, Copenhagen	5.63	6.20
13	Security Pacific Corp., Los Angeles	5.61	5.58
14	Compagnie Financiere de CIC et de L'Union Europeene, Paris	5.59	5.26
15	Royal Bank of Canada, Montreal	5.58	5.56
16	Credit Suisse, Zurich	5.46	5.51
17	Groupe Des Banques Populaires, Paris	5.45	5.80
18	Cassa di Risparmio della Provincia Lombarde, Milan	5.42	5.25
19	Compagnie de Suez, Paris	5.41	5.21
20	Chemical Banking Corp., New York	5.39	5.23
21	Australia & New Zealand Banking Group, Ltd., Melbourne	5.24	5.76
22	Svenska Handelsbanken, Stockholm	5.20	5.96
23	Caja de Ahorros y de Pensiones de Barcelona	5.14	3.79
24	Banco do Brasil, Brasilia	5.11	6.65
25	Royal Bank of Scotland Plc., Edinburgh	5.01	5.14
26	Bank of Nova Scotia, Toronto	4.99	4.70
27	NCNB Corp., Charlotte, N.C.	4.95	4.50
28	Chase Manhattan Corp., New York	4.87	4.65
29	National Westminster Bank Plc, London	4.87	5.11
30	American Express Co., New York	4.82	4.35
31	Bankers Trust New York Corp.	4.81	4.39
32	Credit Agricole Mutuel, Paris	4.78	4.88
33	Bank of Montreal	4.68	4.92
34	Hongkong & Shanghai Banking Corp.	4.53	5.08
35	Citicorp, New York	4.53	4.44
36	Barclays Plc, London	4.53	4.87
37	Banca Commerciale Italiana, Milan	4.37	3.85
38	Credit Lyonnais, Paris	4.20	3.18
39	Monte dei Paschi di Siena	4.16	4.49
40	Lloyds Bank Plc, London	4.11	4.11
41	Midland Bank Plc, London	4.06	4.30
42	Chiba Bank, Ltd.	4.04	3.71
43	Hokuriku Bank Ltd., Toyama	3.96	3.31
44	Deutsche Bank, Frankfurt	3.91	4.18
45	Nordbanken, Stockholm	3.90	5.17
46	Credito Italiano, Milan	3.78	3.47
47	Banco di Roma, Rome	3.77	3.24
48	Sumitomo Bank Ltd., Osaka	3.76	3.49
49	ABN Amro Holding N.V., Amsterdam	3.69	3.76
50	Istituto Bancario San Paolo di Torino,	3.65	3.44
51	Long-Term Credit Bank of Japan Ltd., Tokyo	3.61	3.50
52	Bank of Yokohama, Ltd.	3.52	3.45
53	Banca Nazionale del Lavoro, Rome	3.50	3.75
54	Commerzbank, Frankfurt	3.49	3.41
55	Dresdner Bank, Frankfurt	3.49	3.62
56	Hokkaido Takushoku Bank, Ltd., Sapporo	3.35	2.87
57	Fuji Bank,Ltd.,Tokyo	3.35	3.12
58	Generale Bank, Brussels	3.30	3.06
60	Industrial Bank of Japan, Ltd., Tokyo	3.29	3.17
59	Sanwa Bank Ltd., Osaka	3.27	3.11
61	NMB Postbank Group, N.V., Amsterdam	3.26	3.27
62	Dai-Ichi Kangyo Bank Ltd., Tokyo	3.21	2.91
63	Saitama Bank Ltd., Urawa, Japan	3.18	2.88
64	Banque Nationale de Paris	3.18	2.67
65	Kyowa Bank, Ltd., Tokyo	3.17	3.24
66	Compagnie Financiere de Paribas, Paris	3.17	3.07
67	Credit Commercial de France, Paris	3.16	3.04
68	Mitsubishi Bank Ltd., Tokyo	3.13	2.88
69	Bank of Tokyo, Ltd.	3.06	2.90
70	Tokai Bank Ltd., Nagoya	3.02	2.85
71	Bayerische Hypotheken-und Wechsel-Bank, Munich	2.94	2.92
72	Nippon Credit Bank, Ltd., Tokyo	2.90	2.78
73	Kredietbank N.V., Brussels	2.90	2.97
74	Mitsui Taiyo Kobe Bank, Ltd., Tokyo	2.86	2.51
75	Societe Generale, Paris	2.84	2.29
76	Bank of Seoul, Korea	2.78	3.20
77	Westdeutsche Landesbank Girozentrale, Duesseldorf	2.71	2.94
78	Banque Bruxelles Lambert, Brussels	2.70	2.28
79	Shoko Chukin Bank, Tokyo	2.53	2.50
80	Sumitomo Trust & Banking Co., Ltd., Osaka	2.46	2.36
81	Canadian Imperial Bank of Commerce, Toronto	2.45	2.54
82	Mitsubishi Trust & Banking Corp., Tokyo	2.36	2.21
83	Sparbanksmas Bank, Stockholm	2.34	2.54
84	Bayerische Landesbank Girozentrale, Munich	2.33	2.36
85	Daiwa Bank, Ltd., Osaka	2.29	2.11
86	Bayerische Vereinsbank, Munich	2.19	2.48
87	Norddeutsche Landesbank Girozentrale, Hannover	2.19	2.23
88	Toyo Trust & Banking Co., Ltd., Tokyo	2.16	2.20
89	Banco di Napoli, Naples	2.16	1.45
90	Mitsui Trust & Banking Co., Ltd., Tokyo	2.12	2.06
91	Sudwestdeutsche Landesbank, Stuttgart	2.10	2.30
92	Hessische Landesbank-Girozentrale, Frankfurt	2.08	2.49
93	Deutsche Genossenschaftsbank, Frankfurt	2.05	1.93
94	Yasuda Trust & Banking Co., Ltd., Tokyo	2.03	1.88
95	Zenshinren Bank, Tokyo	1.99	2.00
96	Chuo Trust & Banking Co., Ltd., Tokyo	1.75	1.69
97	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	1.46	1.80
98	Norinchukin Bank, Tokyo	0.74	0.57
99	Bank Melli Iran, Tehran	0.67	0.48
100	Bank Sadarat Iran, Tehran	0.56	1.01

Data Source: American Banker's world bank survey. **Table Described:** The top 100 world banking companies in assets on Dec. 31, 1990, listed in order of their equity capital-to-assets ratio on Dec. 31, 1990. **Equity/Assets** is equity capital as a percentage of assets. **Assets:** Total assets less contra accounts and contingent liabilities.

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Equity Capital Growth at Top 100 Banking Companies in Assets

Equity Growth Rank		Equity Growth 89-90	Asset Growth 89-90
1	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	98.71%	144.82%
2	Credit Lyonnais, Paris	80.15	36.17
3	Caja de Ahorros y de Pensiones de Barcelona	73.39	27.91
4	Banco di Napoli, Naples	62.97	9.44
5	Societe Generale, Paris	54.61	24.98
6	Bank Melli Iran, Tehran	50.57	6.45
7	Banque Nationale de Paris	50.20	25.93
8	Banque Bruxelles Lambert, Brussels	47.58	24.78
9	Norinchukin Bank, Tokyo	46.54	13.80
10	Compagnie Financiere de Paribas, Paris	36.02	34.44
11	Deutsche Genossenschaftsbank, Frankfurt	32.86	24.78
12	Rabobank Nederland, Utrecht	32.23	32.51
13	Istituto Bancario San Paolo di Torino, Turin	31.33	23.96
14	Commerzbank, Frankfurt	30.79	27.56
15	Compagnie de Suez, Paris	30.72	25.89
16	Credit Suisse, Zurich	30.64	31.68
17	Bayerische Hypotheken- und Wechsel-Bank, Munich	30.42	29.49
18	Union Bank of Switzerland, Zurich	29.27	30.80
19	Hokkaido Takushoku Bank, Ltd., Sapporo	28.96	10.45
20	Svenska Handelsbanken, Stockholm	27.36	45.99
21	Shoko Chukin Bank, Tokyo	27.00	25.28
22	Credit Commercial de France, Paris	26.95	21.92
23	Bankers Trust New York Corp.	26.74	15.55
24	Cassa di Risparmio dalle Provincie Lombarde, Milan	25.30	21.44
25	Sparbanksbanken Bank, Stockholm	24.94	35.78
26	Mitsui Taiyo Kobe Bank, Ltd., Tokyo	24.82	9.65
27	ABN Amro Holding N.V., Amsterdam	24.26	26.39
28	Bank of Yokohama, Ltd.	23.95	21.30
29	Dresdner Bank, Frankfurt	23.93	28.33
30	Bayerische Landesbank Girozentrale, Munich	23.73	25.70
31	Credit Agricole Mutuel, Paris	23.54	25.96
32	Royal Bank of Scotland Plc., Edinburgh	23.51	26.71
33	Banca Nazionale del Lavoro, Rome	23.10	31.80
34	Deutsche Bank, Frankfurt	22.85	31.43
35	Compagnie Financiere de CIC et de L'Union Europeene, Paris	21.73	14.50
36	NMB Postbank Group, N.V., Amsterdam	21.53	21.76
37	Swiss Bank Corp., Basel	21.26	22.44
38	Westdeutsche Landesbank Girozentrale, Duesseldorf	20.10	30.19
39	Yasuda Trust & Banking Co., Ltd., Tokyo	20.06	11.24
40	Sumitomo Trust & Banking Co., Ltd., Osaka	19.71	14.65
41	Sumitomo Bank Ltd., Osaka	19.67	11.13
42	Generale Bank, Brussels	19.56	10.96
43	Sanwa Bank Ltd., Osaka	19.52	13.86
44	Monte dei Paschi di Siena	19.35	29.07
45	Norddeutsche Landesbank Girozentrale, Hannover	19.22	21.46
46	Credito Italiano, Milan	19.08	9.46
47	Daiwa Bank, Ltd., Osaka	19.07	10.13
48	Mitsubishi Trust & Banking Corp., Tokyo	18.94	11.34
49	Long-Term Credit Bank of Japan Ltd., Tokyo	18.93	15.17
50	Banca Commerciale Italiana, Milan	18.81	4.55
51	Bayerische Vereinsbank, Munich	18.76	34.64
52	Chuo Trust & Banking Co., Ltd., Tokyo	18.76	14.79
53	Toyo Trust & Banking Co., Ltd., Tokyo	18.47	20.64
54	National Westminster Bank Plc, London	18.44	24.30
55	Fuji Bank Ltd., Tokyo	18.21	10.20
56	Saitama Bank Ltd., Urawa, Japan	18.18	7.06
57	Mitsui Trust & Banking Co., Ltd., Tokyo	18.14	15.50
58	Mitsubishi Bank Ltd., Tokyo	17.85	8.77
60	Hokuriku Bank Ltd., Toyama	17.83	-1.29
59	Chiba Bank, Ltd.	17.75	8.03
61	Zenshinren Bank, Tokyo	17.69	18.19
62	Wells Fargo & Co., San Francisco	17.44	15.47
63	Nippon Credit Bank, Ltd., Tokyo	17.41	12.67
64	Industrial Bank of Japan, Ltd., Tokyo	17.22	12.91
65	Bank of Tokyo, Ltd.	17.15	11.29
66	Dai-Ichi Kangyo Bank Ltd., Tokyo	17.06	6.14
67	Barclays Plc, London	16.96	25.87
68	National Australia Bank, Ltd, Melbourne	16.71	33.95
69	American Express Co., New York	16.59	5.22
70	Hessische Landesbank-Girozentrale, Frankfurt	16.52	39.63
71	Tokai Bank Ltd., Nagoya	16.19	9.67
72	BankAmerica Corp., San Francisco	15.99	12.20
73	Canadian Imperial Bank of Commerce, Toronto	15.95	20.15
74	Bank of Nova Scotia, Toronto	15.89	9.21
75	Sudwestdeutsche Landesbank, Stuttgart	15.87	26.87
76	J.P. Morgan & Co., Inc., New York	15.44	4.99
77	Westpac Banking Corp., Sydney	15.03	2.07
78	Australia & New Zealand Banking Group, Ltd., Melbourne	14.68	25.86
79	Lloyds Bank Plc, London	14.50	14.40
80	Groupe Des Banques Populaires, Paris	13.72	21.18
81	Royal Bank of Canada, Montreal	12.14	11.89
82	Kredietbank N.V., Brussels	11.80	14.43
83	Kyowa Bank, Ltd., Tokyo	11.49	13.93
84	Banco di Roma, Rome	11.23	-4.35
85	Banco Bilbao Vizcaya, Bilbao	10.99	23.30
86	Nordbanken, Stockholm	9.12	44.76
87	NCNB Corp., Charlotte, N.C.	8.31	-1.50
88	Skandinaviska Enskilda Banken, Stockholm	7.75	36.30
89	Midland Bank Plc, London	7.56	13.83
90	Chemical Banking Corp., New York	5.45	2.25
91	Bank of Montreal	5.29	10.66
92	Danske Bank, Copenhagen	2.47	12.75
93	Security Pacific Corp., Los Angeles	1.53	0.88
94	Manufacturers Hanover Trust Corp., New York	1.30	1.42
95	Hongkong & Shanghai Banking Corp.	-0.16	11.78
96	Bank of Seoul, Korea	-3.02	11.59
97	Citicorp, New York	-3.43	-5.38
98	Chase Manhattan Corp., New York	-4.29	-5.60
99	Bank Sadera: Iran, Tehran	-44.69	-27.97
100	Banco do Brasil, Brasilia		

Data Source: American Banker survey. **Table Described:** The top 100 world banking companies in assets listed in order of equity capital growth. **Equity growth** is the percentage change in equity capital from yearend 1989 to yearend 1990, expressed as a percentage. **Asset growth** is the percentage change in assets from yearend 1989 to yearend 1990.

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Foreign Currency Exchange Guide and Exchange Rate Comparisons

Name of Country	Currency	Symbol	$ U.S. per currency unit 12/31/90	$ U.S. per currency unit 12/31/89	Gain /Loss
Argentina	Austral	AP	$0.000192	$0.000735	-73.88%
Australia	Dollar	A$	0.826000[1]	0.776000[1]	6.44
Austria	Shilling	AS	0.095100	0.084000	13.21
Bahamas	Dollar	B$	1.000000	1.000000	
Bahrain	Dinar	BaD	2.650000	2.650000	
Belgium	Franc	BF	0.032300	0.028100	14.95
Brazil	Cruzeiro	BC	0.006200	0.112000	-94.46
Canada	Dollar	C$	0.856000[2]	0.852000[2]	0.47
Chile	Peso	CP	0.003060	0.003000	2.00
Denmark	Krone	DK	0.170000	0.151000	12.58
Egypt	Pound	EP	0.370000[3]	0.386000[3]	-4.15
Ethiopia	Birr	EB	0.483000	0.483000	0.00
Finland	Markka	FM	0.275700	0.246000	12.07
France	Franc	FF	0.195400	0.173000	13.53
Germany	Mark	DM	0.669000	0.590000	13.39
Greece	Drachma	GD	0.006200	0.006300	-1.59
Hong Kong	Dollar	HS	0.128200	0.128000	0.16
India	Rupee	InR	0.051600[4]	0.059000[4]	-11.03
Indonesia	Rupiah	IR	0.000529	0.000560	-5.54
Iran	Rial	Ri	0.014000[5]	0.014000	
Iraq	Dinar	ID	N.A.	3.100000	[6]
Ireland	Pound	IP	1.570000[4]	1.580000[4]	-0.63
Israel	Shekel	IS	0.493000	0.530000	-6.98
Italy	Lira	L	0.000887	0.000789	12.42
Japan	Yen	Y	0.007114[4]	0.006289[4]	13.12
Jordan	Dinar	JD	1.560000	1.560000	
Korea	Won	KW	0.001390	0.001470	-5.44
Kuwait	Dinar	KD	N.A.	$3.410000	[6]
Liechtenstein	(a)				
Luxembourg	Franc	LF	0.031800	0.028000	13.57
Malaysia	Ringgit	MS	0.370000	0.370000	
Mexico	Peso	MP	0.000339	0.000372	-8.87
Morocco	Dirham	MD	0.124300	0.122000	1.89
Netherlands	Guilder	G	0.593000	0.524000	13.17
New Zealand	Dollar	NS	0.615000[2]	0.590000[2]	4.24
Norway	Krone	NK	0.170000	0.151000	12.58
Pakistan	Rupee	PR	0.048000	0.047000	-2.13
Philippines	Peso	PP	0.039700	0.045900	-20.04
Portugal	Escudo	PE	0.007310	0.006680	9.43
Qatar	Riyal	QR	0.274000	0.274000	
Saudi Arabia	Riyal	SAR	0.266600	0.266000	0.23
Singapore	Dollar	S$	0.576000	0.526000	9.51
South Africa	Rand	SR	0.369000[3]	0.371000[3]	4.85
Spain	Peseta	SP	0.010460	0.009130	14.57
Sweden	Krona	SK	0.177000	0.161000	9.94
Switzerland	Franc	SF	0.784000	0.648000	20.99
Syria	Pound	SyP	0.047000	0.047000	
Taiwan	NT Dollar	TS	0.037560	0.036380	-2.16
Thailand	Baht	TB	0.039500	0.039000	1.28
Turkey	Lira	TP	0.000345	0.000436	-20.87
United Arab Emirates	Dirham	UD	0.272000	0.272000	
United Kingdom	Pound	P	1.920000	1.610000	19.25
Yugoslavia	Dinar	YD	0.093900[3]	0.000008	N.M.

Data source: Published exchange rates for the currency in the U.S. money center markets. *American Banker* takes the average of published exchange rates for the currency and reports the dollar value per unit of foreign currency. Unless otherwise noted, the exchange rates shown are for yearend 1990 and 1989, respectively. Exchange rates for dates other than 12/31/90 and 12/31/89 indicate that most or all banks in a country reported data as of the date indicated. **(a)**— Banks in country use Swiss francs. **(1)**— As of 9/30/90 and 9/30/89, respectively. **(2)**— As of 10/31/90 and 10/31/89, respectively. **(3)**— As of 6/30/90 and 6/30/89, respectively. **(4)**— As of 3/31/91 and 3/31/90, respectively. **(5)**— As of 3/20/90 and 3/20/89, respectively. **(6)**— Dinar was devalued 10,000-to-1 shortly after yearend. **($)**— Due to the *Gulf War*, data for 1990 are not available. **N.A.**— not available. **N.M.**— not meaningful.

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Realty Loans Burden Foreign Banks

The problems have made them cautious about making new loans and helped prompt several to ditch expansion plans

By James R. Kraus

As the U.S. real estate market was poised for its biggest downturn since the Depression, foreign banks were loading up on realty loans, according to an *American Banker* survey.

Commercial real estate lending by foreign banks in the United States soared by a whopping 51.5%, or $13 billion, in the year that ended last June 30. Most of the loans were booked by Japanese banks, whose realty assets rose 71% to $29.6 billion, from $17.3 billion. By contrast, real estate loans by U.S. banks grew by just 12% in the same period.

The lending binge by foreign banks could not have come at a worse time. Real estate prices fell sharply in many regions last year. Now realty loans are the biggest source of concern for foreign banks here.

While real estate lending constitutes only a small portion of foreign banks' total loans, some of their U.S. units are highly exposed. The woes are forcing parent companies to pump capital into their U.S. units.

In addition, the problems have already made foreign banks more cautious about making new loans and have helped prompt several to ditch ambitious plans to expand in the U.S. through acquisitions.

Japanese Banks Hard Hit

Analysts said that the fast rise in real estate lending among Japanese banks has left them particularly vulnerable. "It's impossible to increase your real estate lending 100% in one of the worst years ever without running the risk of substantial losses," said Robin Monro-Davies, managing director of IBCA Ltd., the London-based international credit rating agency.

The *American Banker's* survey of foreign banks in the United States found that they continued to increase their asset holdings at a rapid pace. Foreign banks' assets rose by 8.9%, to $757 billion, in the year that ended June 30, 1990. That compared with a growth of 6.6% by U.S. institutions.

"Anybody who has large exposure to commercial real estate is susceptible to problems."

The growth of foreign-bank assets was fueled by real estate loans. Besides the big increase at Japanese banks, European banks boosted realty lending by 52%, to $4.7 billion. Other foreign banks posted a decline of 15%, to $4.4 billion.

Meanwhile, real estate markets plunged, a decline Salomon Brothers Inc. termed the worst since the 1930s. David Shulman, director of bond research at Salomon, predicted prices for commercial real estate will fall by 10% to 30% in the months ahead.

Some U.S. units of foreign banks are now highly exposed to real estate. Sumitomo Bank of California has $2.3 billion in commercial real estate loans, or 62% of all loans. Barclays Bank of New York has $1 billion, or 40% of all loans. Sanwa Bank of California has $1.54 billion, or nearly 32% of total loans.

National Westminster Bank's New Jersey unit has $1.05 billion, or 29% of all loans and Mitsui Manufacturers Bank $265 million, or nearly 28% of all loans.

"Clearly, there's a big vulnerability. Anybody who has large exposure to commercial real estate in this market is susceptible to increased problems," said Mark Gross, a New York-based bank analyst for IBCA.

Analysts believe foreign banks may find it easier to deal with their U.S. real estate problems than U.S. banks. Many foreign banks have strong, profitable domestic markets to fall back on and enough capital to cover U.S. losses. U.S. real estate lending also constitutes only a small portion of foreign banks' total loans, they point out.

"Five billion dollars spread around the European banking system or $30 billion spread around 20 to 30 Japanese banks won't bring them to their knees," Mr. Monro-Davies said.

Taking Downturn in Stride

Foreign bankers are taking the U.S. real estate downturn in stride.

"We look at the United States as a long-term operation and a bank's performance is usually a reflection of the country's economic performance," said a spokesman for National Westminster in London.

Even if the problems worsen, foreign banks say, they will stick it out because their U.S. operations are part of a broader plan to diversify sources of revenues among different markets and different currencies, thereby avoiding being too dependent on any one single market. □

Top 25 Foreign Banks in the United States

Based on business loans booked through U.S. banking offices
June 30, 1990, compared with June 30, 1989 (dollar amounts in millions)

Rank 6/90	Rank 6/89		Totals on June 30, 1990					Totals on June 30, 1989				
			C&I Loans	Assets	Deposits	No. of US Off.	% Chg. C&I	C&I Loans	Assets	Deposits	No. of US Off.	% Chg. C&I
1	1	Bank of Tokyo Ltd.	$13,676	$47,889	22,867	10	+6.67	$12,821	$47,210	$25,544	11	+41.67
2	2	National Westminster Bank Plc., London	9,692	23,007	19,280	7	+1.01	9,595	22,189	17,281	6	+16.66
3	3	Mitsubishi Bank Ltd., Tokyo	9,352	37,802	20,873	7	+11.91	8,357	31,742	15,681	5	+5.9
4	5	Industrial Bank of Japan Ltd., Tokyo	8,634	33,496	17,729	7	+9.49	7,886	28,710	17,700	7	31.89
5	7	Fuji Bank Ltd., Tokyo	8,425	31,369	11,066	8	+7.49	7,838	30,372	13,009	8	+40.07
6	8	Dai-Ichi Kangyo Bank Ltd., Tokyo	8,061	35,205	14,749	6	+15.82	6,960	33,913	16,070	5	+20.83
7	9½	Mitsui Taiyo Kobe Bank, Ltd., Tokyo (a)	8,026	22,210	10,990	6	+16.15	6,910	19,662	10,183	9	+7.26
8	4	Sumitomo Bank Ltd., Osaka	8,008	24,183	14,093	7	+1.19	7,914	24,472	16,551	7	-1.45
9	6	Sanwa Bank Ltd., Osaka	7,976	35,474	17,850	8	+1.49	7,859	28,763	15,190	8	+13.98
10	11	Long-Term Credit Bank of Japan, Ltd., Tokyo	5,885	13,694	5,127	4	+12.67	5,223	10,543	3,864	4	+29.62
11	9	Hongkong & Shanghai Banking Corp., Hong Kong	5,456	24,692	18,681	17	-15.50	6,457	25,360	18,490	18	-9.03
12	10	Bank of Montreal	5,262	19,079	9,859	18	-2.72	5,409	18,936	9,867	17	+0.64
13	12	Tokai Bank, Ltd., Nagoya	4,779	18,195	5,381	5	+17.54	4,066	17,663	7,729	4	+27.64
14	16	Nippon Credit Bank Ltd., Tokyo	4,333	8,145	2,456	2	+21.30	3,572	6,499	2,046	2	+47.41
15	15	Mitsui Trust & Banking Co. Ltd., Tokyo	4,299	11,768	4,267	4	+17.88	3,647	12,081	7,177	4	+68.35
16	21	Daiwa Bank Ltd., Osaka	3,633	11,033	3,772	11	+52.78	2,378	11,671	6,296	4	-12.13
17	18	Mitsubishi Trust & Banking Corp., Tokyo	3,502	14,186	5,203	4	+29.46	2,705	10,180	4,768	3	+16.44
18	25	Algemene Bank Nederland, Amsterdam (b)	3,215	11,399	7,398	NA	+75.68	1,830	7,124	4,779	19	-12.71
19	19	Banco di Napoli, Naples	3,067	8,585	4,997	1	+16.39	2,635	7,653	4,076	1	+13.06
20	28	Yasuda Trust & Banking Co. Ltd., Tokyo	2,924	11,880	4,253	3	+97.70	1,479	7,636	3,598	3	-27.75
21	20	Bank of Nova Scotia, Toronto, Canada	2,449	7,623	2,244	9	-6.56	2,621	8,123	3,218	9	-28.03
22	23	Banque Nationale de Paris	2,283	10,163	5,675	8	+13.47	2,012	9,261	5,230	8	+17.72
23	22	Banco di Roma, Rome	2,242	8,101	3,412	5	+6.66	2,102	8,786	3,468	5	+13.65
24	26	Saitama Bank Ltd., Urawa, Japan	1,816	4,575	1,929	3	-0.77	1,830	4,227	1,839	3	+84.93
25	34	Toyo Trust & Banking Co., Ltd., Tokyo	1,802	4,319	1,420	3	+39.58	1,291	3,723	2,007	2	+74.80
		Totals for the top 25 foreign banks in the U.S. (c,d)	138,797	477,973	235,581	184	+9.81%	126,394	442,861	237,479	173	+12.94%
		Totals for all foreign banks in the U.S. (c)	189,871	757,378	377,838	719	+6.13%	178,900	695,900	370,400	697	+8.90%
		Top 25 banks' share of the total for all foreign banks	73.1%	63.1%	62.4%	25.6%		70.6%	63.6%	64.1%	24.8%	

Source: American Banker survey. The totals for each bank are based on the combined business loans (C&I loans), deposits, and assets for all of the bank's U.S. banking offices, for which data were available. **U.S. banking offices** include: agencies, branches, commercial banks, N.Y. State investment companies, and Edge banks. **% Chg. C&I** is the percentage change in business loans outstanding over the year ended 6/30/90 and 6/30/89, respectively. **(a)**— On 4/1/90, Mitsui Bank Ltd., Tokyo and Taiyo Kobe Bank Ltd., Kobe merged to form Mitsui Taiyo Kobe Bank Ltd., Tokyo. Data for 6/30/89 are combined data for U.S. offices of both banks. **(b)**— Acquired Exchange Bancorp., Chicago, 1/90, to account for the sharp gain in C&I loans. **(c)**— Totals exclude thrift institutions. **(d)**— The 1989 totals are for the top 25 banks that year. **(§)**— Pro forma rank based on combined data prior to merger. Mitsui Bank Ltd. ranked 13th in 1989 with $3.97 billion in business loans and Taiyo Kobe ranked 17th with $2.94 billion.

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Top 50 Foreign Banks in the United States

Ranked by assets on June 30, 1990 (dollar amounts in millions)

Rank 6/90		Assets 6/30/90	Assets 6/30/89	% Chg.	Rank 6/89
1	Bank of Tokyo Ltd.	47,888.9	47,209.9	1.4	1
2	Mitsubishi Bank Ltd., Tokyo	37,801.7	31,741.7	19.1	3
3	Sanwa Bank Ltd., Osaka, Japan	35,473.7	28,762.5	23.3	5
4	Dai-Ichi Kangyo Bank Ltd., Tokyo	35,205.0	33,912.5	3.8	2
5	Industrial Bank of Japan Ltd., Tokyo	33,495.8	28,707.9	16.7	6
6	Fuji Bank Ltd., Tokyo	31,369.0	30,371.7	3.3	4
7	Hongkong & Shanghai Banking Corp., Hong Kong	24,691.5	25,380.0	-2.7	7
8	Sumitomo Bank Ltd., Osaka, Japan	24,183.1	24,471.5	-1.2	8
9	National Westminster Bank Plc, London	23,006.5	22,189.4	3.7	9
10	Mitsui Taiyo Kobe Bank Ltd., Tokyo (a)	22,209.9	19,661.6	13.0	10§
11	Bank of Montreal	19,078.6	18,936.0	0.8	10
12	Tokai Bank Ltd., Nagoya, Japan	18,195.3	17,663.0	3.0	11
13	Mitsubishi Trust & Banking Corp., Tokyo	14,188.0	10,180.0	39.4	17
14	Long-Term Credit Bank of Japan Ltd., Tokyo	13,693.5	10,542.8	29.9	16
15	Mitsui Trust & Banking Co. Ltd., Tokyo	11,768.2	12,081.4	-2.6	12
16	Yasuda Trust & Banking Co. Ltd., Tokyo	11,689.7	7,636.1	53.1	26
17	Algemene Bank Nederland, Amsterdam, Netherlands	11,398.9	7,124.1	60.0	27
18	Daiwa Bank Ltd., Osaka, Japan	11,032.9	11,570.5	-5.5	14
19	Barclays Plc, London	10,255.7	8,654.4	18.5	22
20	Banque Nationale de Paris	10,163.0	9,261.3	9.7	19
21	Swiss Bank Corp., Basle, Switzerland	10,034.1	11,398.4	-12.0	15
22	Sumitomo Trust & Banking Co. Ltd., Osaka, Japan	8,930.8	9,829.6	-9.1	18
23	Banco di Napoli, Naples, Italy	8,595.1	7,652.6	12.3	25
24	Banca Nazionale del Lavoro, Rome	8,580.3	9,058.4	-5.3	20
25	Nippon Credit Bank Ltd., Tokyo	8,144.6	6,499.3	25.3	29
26	Banco di Roma	8,101.4	8,786.1	-7.8	21
27	Bank of Nova Scotia, Toronto, Canada	7,622.9	8,123.0	-6.2	24
28	Credit Lyonnais, Paris	7,318.2	8,236.1	-11.1	23
29	Allied Irish Banks Plc, Dublin	7,102.5	6,654.3	6.7	28
30	Union Bank of Switzerland, Zurich	7,062.1	4,337.6	62.8	38
31	Banco de Santander, Spain	6,556.7	5,280.7	24.2	32
32	Istituto Bancario San Paolo di Torino, Turin, Italy	6,006.6	4,981.6	20.6	34
33	Royal Bank of Canada, Montreal	5,188.1	4,467.1	15.6	36
34	European American Bank, New York (b)	5,117.0	5,446.5	-6.1	31
35	Israel Discount Bank, Tel-Aviv	5,107.9	4,797.6	6.5	35
36	Kyowa Bank Ltd., Tokyo	4,962.5	5,125.1	-3.2	33
37	Societe Generale, Paris	4,792.0	4,068.2	17.8	41
38	Toronto Dominion Bank, Canada	4,647.6	5,642.8	-17.6	30
39	Saitama Bank Ltd., Urawa, Japan	4,574.6	4,227.0	8.2	39
40	Commerzbank, Frankfurt, Germany	4,574.1	3,606.5	26.8	46
41	Toyo Trust & Banking Co. Ltd., Tokyo	4,319.4	3,722.9	16.0	44
42	Banca Commerciale Italiana, Milan, Italy	4,188.0	3,710.2	12.9	45
43	Bank Leumi le-Israel, Tel-Aviv	4,127.5	4,067.6	1.5	42
44	Canadian Imperial Bank of Commerce, Toronto	4,074.6	3,899.3	4.5	43
45	Norinchukin Bank, Tokyo	4,021.2	4,169.6	-3.6	40
46	Svenska Handelsbanken, Stockholm, Sweden+	4,016.6			
47	Chuo Trust & Banking Co. Ltd., Tokyo	3,664.6	2,437.0	50.4	53
48	Credit Suisse, Zurich, Switzerland	3,591.6	3,239.2	10.9	47
49	Banco Central, Madrid, Spain	3,360.5	3,217.3	4.5	48
50	Hokkaido Takushoku Bank Ltd., Sapporo, Japan	3,243.5	4,454.6	-27.2	37

Source: American Banker survey. **Assets are combined** for all of the bank's U.S. banking offices, for which data were available. **(a)**— On 4/1/90, Mitsui Bank Ltd., Tokyo, and Taiyo Kobe Bank Ltd., Kobe, merged to form Mitsui Taiyo Kobe Bank Ltd., Tokyo. **(§)**— Pro forma rank based on combined data prior to merger. Mitsui Bank Ltd. ranked 16th in 1989 with $11.2 billion in assets and Taiyo Kobe ranked 23d with $8.5 billion. **(b)**— Owned by a group of five European banks. **(+)**— New to the survey.

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Summary of Survey Findings

Total Number of U.S. Banking Offices

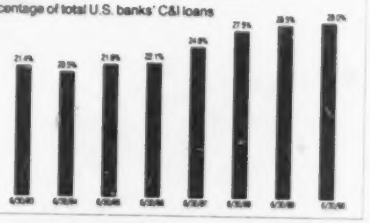
By Office Type

	6/30/90	6/30/89	Change
National banks	4,066	4,289	-223
State member banks	1,020	1,038	-18
State nonmember banks	7,430	7,625	-195
Total FDIC-insured banks	12,516	12,952	-436
Edge banking offices	110	111	-1
Edge banking offices of foreign banks	(22)	(27)	(-5)
U.S. branches of foreign banks	370	364	+6
U.S. agencies of foreign banks	211	201	+10
New York State investment companies	11	11	
Total other offices	702	687	+15
Total banking offices	13,218	13,639	-421

Sources of Data: Federal Reserve Board for Edge bank, branch and agency data and the Federal Deposit Insurance Corp. for national bank, state member (Federal Reserve System) banks, and state nonmember (FDIC-insured) banks.

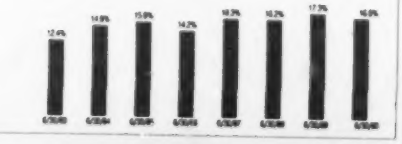
Foreign Banks' U.S. C&I Loans

As percentage of total U.S. banks' C&I loans



Foreign Banks' U.S. Deposits

As percentage of total U.S. banks' deposits



Foreign Banks' U.S. Assets

As percentage of total U.S. banks' assets

Summary of Survey Findings

Totals for U.S. Branches

On June 30, 1990 (Dollar Amounts in Millions)

	Number	C&I Loans	Assets	Deposits
Los Angeles	34	5,664.0	15,019.1	3,787.3
San Francisco	8	478.2	2,402.5	374.3
San Jose, Calif.	1	97.5	138.2	30.2
District of Columbia	4	27.7	500.6	117.4
Agana, Guam	4	113.9	152.2	66.0
Chicago	54	16,387.1	40,812.5	5,620.4
Boston	10	463.2	829.6	188.3
New York	232	80,776.3	409,935.6	209,194.1
Rye, N.Y.	1	77.5	381.3	0.0
Portland, Ore.	4	343.2	2,736.2	2,437.5
Philadelphia	2	204.5	335.7	159.2
Pittsburgh	2	4.9	7.3	1.0
Puerto Rico	1	263.6	411.6	403.9
Virgin Islands	5	100.9	397.6	305.2
Seattle	8	1,378.2	2,203.3	497.8
Totals	370	106,380.8	476,263.2	223,182.8

Totals for U.S. Agencies

On June 30, 1990 (Dollar Amounts in Millions)

	Number	C&I Loans	Assets	Deposits
Beverly Hills	1	26.6	62.5	29.5
Irvine, Calif.	1	0.0	0.0	0.0
Long Beach, Calif.	1	19.0	59.4	0.0
Los Angeles	60	20,572.1	60,584.6	9,396.8
San Francisco	27	2,149.0	7,598.5	1,001.1
Coral Gables, Fla.	2	84.2	347.8	334.5
Miami	37	1,086.5	9,293.1	8,089.7
Miami Beach, Fla.	3	87.0	708.9	695.9
Tampa, Fla.	1	0.0	00.0	00.0
Atlanta	19	3,986.1	7,415.1	38.1
Honolulu	2	130.0	197.8	1.9
New York	37	1,840.0	9,052.6	2,191.8
Dallas	4	273.1	451.6	0.0
Houston	16	2,165.3	3,279.5	4.4
Totals	211	32,418.8	99,051.4	21,783.7

Top 25 U.S. Bank Subsidiaries

Based on C&I Loans on June 30, 1990

Rank 1990	Rank 1989	(Dollar Amounts in Millions)	6/30/90	6/30/89
1	1	National Westminster Bank USA, New York	7,210.3	6,568.9
2	2	Marine Midland Bank N.A., Buffalo, N.Y.	4,990.8	5,274.1
3	3	Union Bank, San Francisco	4,570.0	4,602.6
4	5	Bank of Tokyo Trust Co., New York	3,395.5	2,847.0
5	4	Harris Trust & Savings Bank, Chicago	2,708.1	2,857.0
6	8	Bank of California NA, San Francisco	2,256.6	1,851.1
7	7	Industrial Bank of Japan Trust Co., New York	2,217.5	2,175.9
8	6	National Westminster Bank NJ, Jersey City	1,651.8	2,179.1
9	11	First National Bank of Maryland, Baltimore	1,458.5	1,359.5
10	13	Fuji Bank & Trust Co., New York	1,342.3	1,300.3
11	9	Sanwa Bank California, San Francisco	1,308.8	1,737.1
12	--	Exchange National Bank, Chicago	1,278.3	
13	10	European American Bank, New York	1,216.2	1,379.7
14	12	Bank Leumi Trust Co., New York	1,196.9	1,306.2
15	14	IBJ Schroder Bank & Trust Co., New York	951.1	781.7
16	16	Sumitomo Bank of California, San Francisco	771.8	688.0
17	21	Daiwa Bank Trust Co., New York	710.7	522.4
18	18	Tokai Bank of California, Los Angeles	704.2	579.1
19	15	Israel Discount Bank of New York	652.1	753.6
20	20	LTCB Trust Co., New York	583.5	522.8
21	17	Mitsui Manufacturers Bank, Los Angeles	573.5	617.8
22	19	Barclays Bank of New York NA	571.0	523.3
23	..	Bank of the West, Walnut Creek, Calif.	490.5	339.2
24	25	Banco Santander-Puerto Rico, Hato Rey	487.4	384.9
25	24	Banco Central Corp., Hato Rey, P.R.	487.2	389.3

Top 25 Branches in the U.S.

Based on C&I Loans on June 30, 1990

Rank 1990	Rank 1989	(Dollar Amounts in Millions)	6/30/90	6/30/89
1	1	Dai-Ichi Kangyo Bank Ltd., New York	5,142.2	4,406.0
2	15	Mitsui Taiyo Kobe Bank Ltd., New York	4,481.0	2,016.1
3	2	Mitsubishi Bank Ltd., New York	4,050.3	4,169.0
4	3	Sumitomo Bank Ltd., New York	3,883.4	3,924.0
5	4	Sanwa Bank Ltd., New York	3,603.4	3,789.0
6	8	Nippon Credit Bank, New York	3,501.7	3,056.4
7	5	Fuji Bank Ltd., New York	3,366.9	3,597.0
8	6	Bank of Tokyo Ltd., New York	3,278.9	3,475.0
9	10	Banco di Napoli, New York	3,066.9	2,634.5
10	11	Industrial Bank of Japan Ltd., New York	2,860.7	2,509.8
11	9	Long-Term Credit Bank of Japan, New York	2,796.9	2,783.1
12	12	Tokai Bank Ltd., New York	2,391.8	2,335.1
13	16	Mitsubishi Trust & Banking Corp., New York	2,220.5	1,846.7
14	13	Bank of Montreal, Chicago	2,086.2	2,092.0
15	14	Mitsui Trust & Banking Co. Ltd., New York	1,935.9	2,040.3
16	..	Yasuda Trust & Banking Co. Ltd., New York	1,646.5	664.5
17	20	Mitsubishi Bank Ltd., Los Angeles	1,615.7	1,343.5
18	..	Toyo Trust & Banking Co. Ltd., New York	1,427.9	1,020.6
19	..	Daiwa Bank Ltd., Chicago	1,270.9	216.9
20	19	Sumitomo Bank Ltd., Chicago	1,161.1	1,352.1
21	7	Sanwa Bank Corp., New York	1,087.2	3,137.0
22	..	Mitsui Taiyo Kobe Bank Ltd., Chicago	1,070.1	514.0
23	24	Dai-Ichi Kangyo Bank, Ltd., Chicago	1,051.2	1,135.4
24	22	Daiwa Bank Ltd., New York	1,047.3	1,155.3
25	..	Barclays Bank, Plc, New York	1,043.1	730.6

Top 25 Agencies in the U.S.

Based on C&I Loans on June 30, 1990

Rank 1990	Rank 1989	(Dollar Amounts in Millions)	6/30/90	6/30/89
1	3	Mitsui Trust & Banking Co. Ltd., Los Angeles	1,900.9	1,476.2
2	2	Long-Term Credit Bank of Japan, Ltd., Los Angeles	1,719.5	1,486.9
3	1	Industrial Bank of Japan Ltd., Los Angeles	1,662.2	1,826.9
4	8	Mitsui Taiyo Kobe Bank Ltd., Los Angeles	1,522.0	822.5
5	6	Fuji Bank Ltd., Los Angeles	1,466.2	867.3
6	5	Dai-Ichi Kangyo Bank, Los Angeles	1,309.8	956.9
7	4	Bank of Nova Scotia, Atlanta	1,106.6	1,322.0
8	9	Mitsubishi Trust & Banking Corp., Los Angeles	1,073.6	800.2
9	10	Yasuda Trust & Banking Co. Ltd., Los Angeles	1,065.1	751.5
10	7	Bank of Tokyo Ltd., Los Angeles	1,048.7	834.1
11	11	Tokai Bank Ltd., LLos Angeles	1,025.1	726.6
12	12	Sumitomo Trust & Banking Co. Ltd., Los Angeles	957.5	701.4
13	16	Nippon Credit Bank Ltd., Los Angeles	830.8	516.0
14	21	Sanwa Bank Ltd., Atlanta	733.9	397.8
15	15	Bancomer, Los Angeles	715.7	556.2
16	17	Daiwa Bank Ltd., Los Angeles	604.2	483.8
17	14	Sumitomo Bank Ltd., San Francisco	563.3	584.6
18	..	Fuji Bank Ltd., Houston	544.1	301.7
19	20	Banco Nacional de Mexico, New York	504.7	379.4
20	18	Banco di Roma, San Francisco	463.4	391.7
21	19	Dai-Ichi Kangyo Bank Ltd., Atlanta	456.2	379.8
22	..	Sumitomo Bank Ltd., Atlanta	417.5	284.7
23	23	Fuji Bank Ltd., San Francisco	392.7	343.9
24	..	Toyo Trust & Banking Co. Ltd., Los Angeles	374.1	270.1
25	..	Banque Paribas, Houston	371.5	305.8

Summary of Survey Findings

Location of Foreign Banks' U.S. Offices: The Top 10 Cities

As of June 30, 1990

		Total Offices*	Agencies	Branches	Commercial Bank Subs.	Edge Act Banks	All Other Offices	Represent. Offices
NEW YORK	6/30/90:	463	37	232	32	5	11	146
	6/30/89:	480	35	233	33	6	11	162
LOS ANGELES	6/30/90:	138	60	34	13	0	0	31
	6/30/89:	127	60	30	13	0	0	24
CHICAGO	6/30/90:	83	0	54	6	2	0	21
	6/30/89:	89	0	53	5	2	0	29
MIAMI	6/30/90:	59	37	0	2	9	0	11
	6/30/89:	54	35	0	3	9	0	7
SAN FRANCISCO	6/30/90:	57	27	8	6	2	0	14
	6/30/89:	63	28	7	7	2	0	19
HOUSTON	6/30/90:	55	16	0	0	3	0	36
	6/30/89:	74	14	0	0	6	0	54
ATLANTA	6/30/90:	31	19	0	0	0	0	12
	6/30/89:	27	15	0	0	0	0	12
WASHINGTON, D.C.	6/30/90:	15	0	4	0	1	0	10
	6/30/89:	15	0	3	0	1	0	11
DALLAS	6/30/90:	15	4	0	0	0	0	11
	6/30/89:	14	1	0	0	0	0	13
SEATTLE	6/30/90:	11	0	8	0	0	0	3
	6/30/89:	14	0	9	0	0	0	5
Total For 10 Largest	6/30/90:	927	200	340	59	22	11	295
	6/30/89:	957	188	335	61	26	11	336
Total for all U.S. Offices	6/30/90:	1,046	211	370	105	22	14	324
	6/30/89:	1,083	201	364	101	27	13	377
Total Number of Cities†	6/30/90:	89	14	17	49	8	4	30
	6/30/89:	82	15	20	41	7	3	37

(*)— **Total offices** are full banking offices plus representative offices. **Full banking offices** include agencies, branches, commercial banks, Edge banks, and all other offices. **All other offices** includes thrifts and New York State investment companies. (†)— The first number in this row shows the total number of **different** U.S. cities that have foreign banking offices. Each of the six other numbers in the row indicate number of U.S. cities that have banking offices of the six different types listed (agencies, branches, commercial bank subsidiaries, Edge Act banks, all other, and representative offices.)

Top 10 Countries in C&I Loans Held by Banks' U.S. Offices

Dollar Amounts in Billions

		Number of Banks with US Offices	Number of US Offices	C&I Loans	Ratio	Deposits	Assets
JAPAN	6/30/90:	45	137	$113.9	60.0%	$189.0	$406.9
	6/30/89:	39	120	$100.3	56.1%	$195.6	$372.5
		+6	+17	+13.6%		-3.4%	+9.8%
UNITED KINGDOM	6/30/90:	11	42	12.3	6.5%	28.8	38.6
	6/30/89:	12	45	13.4	7.5%	26.7	40.2
		-1	-3	-8.2%		+7.9%	-4.0%
ITALY	6/30/90:	18	27	10.3	5.4%	14.3	46.6
	6/30/89:	13	27	10.5	5.9%	13.0	45.1
				-1.9%		+10.0%	+3.3%
CANADA	6/30/90:	6	49	9.8	5.2%	19.4	42.8
	6/30/89:	6	50	11.2	6.3%	19.3	42.4
			-1	-12.5%		+0.5%	+0.9%
HONG KONG	6/30/90:	10	30	5.6	3.0%	19.7	25.9
	6/30/89:	10	30	6.6	3.7%	19.3	26.4
				-15.2%		+2.1%	-1.9%
FRANCE	6/30/90:	15	37	5.3	2.8%	15.9	33.2
	6/30/89:	15	39	5.1	2.9%	16.5	30.3
			-2	+3.9%		-3.6%	+9.6%
NETHERLANDS	6/30/90:	4	27	4.7	2.5%	9.0	15.7
	6/30/89:	4	22	3.3	1.8%	6.0	11.6
			+5	+42.4%		+50.0%	+35.3%
ISRAEL	6/30/90:	4	23	3.3	1.7%	10.9	12.5
	6/30/89:	4	27	3.2	1.8%	10.5	12.0
			-4	+3.1%		+3.8%	+4.2%
SWITZERLAND	6/30/90:	6	17	3.0	1.6%	12.1	22.4
	6/30/89:	7	18	4.9	2.7%	10.6	20.5
		-1	-1	-38.8%		+14.2%	+9.3%
SPAIN	6/30/90:	8	27	2.9	1.5%	9.2	13.2
	6/30/89:	9	28	2.8	1.6%	7.9	11.2
		-1	-1	+3.6%		+16.5%	+17.9%
Total for Top 10	6/30/90:	122	417	171.1	90.1%	328.3	659.8
	6/30/89:	119	406	161.3	90.2%	325.6	612.4
		+3	+11	+6.1%		+0.8%	+7.7%
Total for All Foreign in the U.S. (a)	6/30/90:	288(58)	718	189.9	100.0%	377.6	757.4
	6/30/89:	281(56)	697	178.9	100.0%	370.4	695.6
		+7	+21	+6.1%		+1.9%	+8.9%

Number of US Offices: includes foreign banks' U.S. branches, agencies, Edge banks, commercial banks, and New York State investment companies. Thrift institutions and representative offices are not included. The number of U.S. offices reported for each country in the top 10 is the number for which data were available. **Ratio:** commercial and industrial loans outstanding at the U.S. offices of a country's banks to C&I loans outstanding at all U.S. offices of foreign banks. **(a)**— The total number of foreign countries is shown in parentheses.

Summary of Survey Findings

C&I Loans, Deposits, and Assets at U.S. Offices of Foreign Banks

Dollar Amounts in Billions

		Number of Offices	C&I Loans	Deposits	Assets
(1) AGENCIES AND BRANCHES	**6/30/90:**	581	$138.8	$245.0	$575.4
	6/30/89:	565	$129.9	$247.1	$527.5
		+16	+6.9%	-0.8%	+9.1%
(1A) AGENCIES	**6/30/90:**	211	$ 32.4	$ 21.8	$ 99.1
	6/30/89:	201	$ 27.8	$ 22.4	$ 83.9
		+10	+16.5%	-2.7%	+18.1%
(1B) BRANCHES	**6/30/90:**	370	$106.4	$223.2	$476.3
	6/30/89:	364	$102.1	$224.7	$443.5
		+6	+4.2%	-0.7%	+7.4%
(2) COMMERCIAL BANKS (a)	**6/30/90:**	105	$ 49.4	$129.9	$175.0
	6/30/89:	100	$ 46.6	$121.3	$161.3
		+5	+6.0%	+7.2%	+8.5%
(3) EDGE ACT BANKS (b)	**6/30/90:**	22	$0.22	$ 2.4	$ 3.1
	6/30/89:	26	$0.26	$ 1.6	$ 2.0
		-4	-15.4%	+50.0%	+55.0%
(4) INVESTMENT COMPANIES	**6/30/90:**	11	$ 1.5	$ 0.3	$ 3.9
	6/30/89:	11	$ 2.2	$ 0.4	$ 4.9
			-31.8%	-25.0%	-20.4%
(5) THRIFT INSTITUTIONS (c)	**6/30/90:**	3	$ 0.14	$ 1.7	$ 1.9
	6/30/89:	2	$ 0.13	$ 1.3	$ 1.6
		+1	+5.6%	+35.5%	+18.2%
Totals for U.S. Offices of Foreign Banks (d)	**6/30/90:**	719	$189.9	$377.6	$757.4
	6/30/89:	697	$178.9	$370.4	$695.6
		+22	+6.1%	+1.9%	+8.9%
Totals for All U.S. Banks (e)	**6/30/90:**	13,218	654.1	2,280.6	3,304.9
	6/30/89:	13,639	628.6	2,140.9	3,085.6
		-421	+4.1%	+6.5%	+7.1%
Ratio of Foreign to All U.S. Banks (f)	6/30/90	5.4%	29.0%	16.5%	22.9%
	6/30/89:	5.1	28.5	17.3	22.5
	6/30/88:	4.7	27.5	16.2	21.8
	6/30/87	4.4	24.8	16.3	20.9
	6/30/86:	4.3	22.1	14.2	18.4
	6/30/85:	4.1	21.8	15.6	18.6
	6/30/84:	3.6	20.5	14.9	17.7
	6/30/83:	3.6	21.4	12.4	16.0

All totals and the number of offices are for the banking offices providing data for the survey. **C&I loans, deposits and assets** for June 30, 1990 and June 30, 1989 were used for all banking offices. **(a)**— Commercial bank number count includes bank head offices only. Branches of these banks are not included. **(b)**— Edge bank number count includes Edge branches. To avoid double counting, data for Edge banks, which are subsidiaries of foreign bank owned U.S. commercial banks, are excluded from the totals for C&I loans, deposits, and assets. **(c)**— Includes savings banks and savings and loan associations. **(d)**— All totals **exclude** thrift institutions. The total number of U.S. banking offices of foreign banks— including thrift institutions— were **722** on 6/30/90 and **706** on 6/30/89. **(e)**— All totals **exclude** thrift institutions. The asset, deposit, and C&I data for all U.S. banks are from the *Federal Reserve Bulletin*. The number of U.S. banks includes all U.S.-chartered, FDIC-insured commercial banks, the U.S. branches and agencies of foreign banks, all U.S. Edge Act bank offices, and New York State investment companies. These data were provided by the Federal Deposit Insurance Corporation, and Federal Reserve Board. **(f)**— U.S. offices of foreign banks as a % of all U.S. banking offices.

Growth in C&I Loans, Deposits, and Assets at U.S. Banks

Foreign Bank-Owned U.S. Banks Compared with U.S.-Owned Banks from 6/30/83 to 6/30/90 (Dollar Amounts in Billions)

Foreign Bank-Owned U.S. Banks[1]	C&I Loans June 30	% Chg.	Deposits June 30	% Chg.	Assets June 30	% Chg.
1990	$189.9	+6.1%	$377.6	+1.9%	$757.4	+8.9%
1989	$178.9	+8.9	$370.4	+11.8	$695.6	+9.0
1988	$164.3	+18.6	$331.2	+5.5	$638.3	+11.6
1987	$138.5	+21.3	$314.0	+23.0	$571.9	+24.1
1986	$114.2	+ 8.0	$255.3	- 1.6	$461.0	+ 8.7
1985	$105.7	+13.8	$259.5	+13.8	$423.8	+11.3
1984	$ 92.9	+ 9.4	$228.2	+27.5	$380.9	+18.4
1983	$ 84.9	+ 2.3	$179.0	+20.5	$321.6	+12.7
U.S.-Owned U.S. Banks[2]						
1990	$464.2	+ 3.2%	$1,903.0	+ 7.5%	$2,547.5	+ 6.6%
1989	$449.7	+ 3.6	$1,[illegible]0.5	+ 3.5	$2,390.0	+ 4.4
1988	$433.9	+ 3.4	$1,[illegible]	+ 6.3	$2,289.2	+ 6.1
1987	$419.5	+ 4.4	$1,[illegible]	+ 4.5	$2,158.5	+ 5.3
1986	$402.0	+ 6.2	$1,540.6	+10.0	$2,050.7	+ 8.9
1985	$378.6	+ 5.2	$1,400.3	+ 7.3	$1,883.3	+ 8.6
1984	$360.0	+15.8	$1,304.7	+ 3.2	$1,734.6	+ 3.2
1983	$311.0	+ 2.4	$1,264.8	+ 7.4	$1,681.4	+ 7.1

Data for this table are calculated by American Banker using its survey data of foreign banks in the U.S. and the Federal Reserve Board's aggregate data on all banks in the U.S. **(1)**— Foreign bank-owned U.S. banks include commercial bank and Edge bank subsidiaries, branch and agency offices, and New York investment companies. **(2)**— U.S.-owned U.S. banks include **all** commercial banks and Edge banks in U.S. **that are not owned** by foreign banks. **Note:** Data for 1985 were not adjusted for the sale of Crocker National Bank, San Francisco, by Midland Bank PLC, London, to Wells Fargo Bank NA, San Francisco. Thus, 1986 growth is understated for foreign-owned U.S. banks and overstated for U.S.-owned U.S. banks.

Foreign Office Roundup

Offices opened, acquired, and closed since June 30, 1989, listed geographically (dollar amounts in thousands)

Offices opened between 6/30/89 and 6/30/90	Type of Office	Location	C&I Loans 6/30/90	Assets 6/30/90	Deposits 6/30/90
Chiba Bank Ltd., Chiba, Japan	Branch	Los Angeles	12,436	52,736	0
Credit Agricole Mutuel, Paris	Branch	Los Angeles	1,361	4,711	240
Deutsche Bank, Frankfurt	Branch	Los Angeles	17,498	19,721	0
First Commercial Bank, Taipei	Branch	Los Angeles	1,310	312,067	228,216
Hua Nan Commercial Bank, Taipei	Branch	Los Angeles	50,457	162,529	93,745
Oversea-Chinese Banking Corp., Ltd., Singapore	Agency	Los Angeles	925	1,891	3
Toronto Dominion Bank	Agency	Los Angeles	0	0	0
Dai-ichi Kangyo Bank, Ltd., Tokyo	Agency	San Francisco	22,350	306,822	0
Daiwa Bank, Ltd., Osaka	Agency	San Francisco	0	0	0
Hang Seng Bank Ltd., Hong Kong	Branch	San Francisco	692	4,714	1,421
Commercial Bank of Kuwait	Branch	Wash. D.C.	0	6,273	3,081
Banco Hispano-Americano, Madrid	Agency	Miami	0	11,081	10,681
Daiwa Bank, Ltd., Osaka	Agency	Miami	0	0	0
Daiwa Bank, Ltd., Osaka	Agency	Tampa, Fla.	0	0	0
Credit Suisse, Zurich	Agency	Atlanta	0	0	0
Creditanstalt-Bankverein, Vienna	Agency	Atlanta	0	0	0
NMB Postbank Group, N.V., Amsterdam	Agency	Atlanta	0	0	0
National Bank of Canada, Montreal	Agency	Atlanta	0	0	0
Royal Bank of Canada, Montreal	Agency	Atlanta	0	0	0
Tokai Bank Ltd., Nagoya, Japan	Agency	Atlanta	97,992	98,932	1,270
Bank of Tokyo, Ltd.	Branch	Chicago	501,614	508,041	0

Table Continues on next page

For footnotes, see page 9A

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Foreign Office Roundup

Offices opened, acquired, and closed since June 30, 1989, listed geographically (dollar amounts in thousands)

Offices opened between 6/30/89 and 6/30/90 (continued)	Type of Office	Location	C&I Loans 6/30/90	Assets 6/30/90	Deposits 6/30/90
Cho Hung Bank Ltd., Seoul	Branch	Chicago	5,972	25,223	1,176
Mitsubishi Trust & Banking Corp., Tokyo	Branch	Chicago	156,197	638,683	48
Algemene Bank Nederland, Amsterdam	Commercial Bank	Calumet City, Ill.	76,645	202,242	182,341
Algemene Bank Nederland, Amsterdam	Commercial Bank	Chicago	1,278,331	3,143,015	2,416,170
Bank of Montreal	Commercial Bank	Libertyville, Ill.[1]	0	96,403	79,406
Algemene Bank Nederland, Amsterdam	Commercial Bank	Oakbrook, Ill.	1,443	42,831	36,693
Algemene Bank Nederland, Amsterdam	Commercial Bank	Vernon Hills, Ill.	479	4,699	
Daiwa Bank, Ltd., Osaka	Branch	Boston	0	0	0
Bank of Kinki, Ltd., Osaka	Branch	New York	3,000	84,798	29,080
Chang Hwa Commercial Bank, Ltd., Taichung	Branch	New York	56,052	235,191	135,705
Daishi Bank, Ltd., Niigata	Branch	New York	5,000	85,922	56,900
First Commercial Bank, Taipei	Agency	New York	50,000	286,678	214,228
Fukuoka City Bank, Ltd.	Branch	New York	5,000	105,360	24,010
Hyogo Bank, Ltd., Kobe	Branch	New York	0	35,301	15,001
Juroku Bank, Ltd., Gifu	Branch	New York	0	15,013	0
Mase Westpac Ltd., London	Branch	New York	22,089	69,944	0
Skopbank, Helsinki	Branch	New York	66,804	156,225	720
Suruga Bank, Ltd., Numazu	Branch	New York	52,894	360,386	287,769
Svenska Handelsbanken, Stockholm	Branch	New York	21,196	4,016,611	597
Tokyo Tomin Bank, Ltd.	Branch	New York	25,884	402,251	303,489
Nordbanken, Stockholm	Branch	Rye, N.Y.	77,522	381,338	2
Daiwa Bank, Ltd., Osaka	Branch	Pittsburgh	0	0	0
Daiwa Bank, Ltd., Osaka	Agency	Dallas	0	0	0
National Australia Bank, Ltd., Melbourne	Agency	Dallas	0	0	0
Rabobank Nederland, Utrecht	Agency	Dallas	0	0	0
Standard Chartered Bank Plc, London	Agency	Houston	11,962	19,335	419
Toronto Dominion Bank	Agency	Houston	47,707	428,766	0
Christiana Bank og Kreditkasse, Oslo	Branch	Seattle	275,738	292,107	5,183

Offices opened or acquired since 6/30/90					
Chang Hwa Commercial Bank, Ltd., Taipei, Twaiwan	Branch	Los Angeles			
Habib Bank AG, Zurich, Switzerland	Branch	Los Angeles			
Banco Union, S.A.C.A., Caracas, Venezuela	Agency	Miami			
Korea Exchange Bank, Seoul	Agency	Miami			
Toyo Trust And Banking Co., Ltd., Tokyo	Branch	Chicago			
Yasuda Trust & Banking Co., Ltd., Tokyo	Branch	Chicago			
Bank of Montreal[2]	Commercial Bank	Frankfort, Ill.			
Bank of Nagoya Bank, Ltd., Japan	Branch	New York			
Cho Hung Bank Ltd., Seoul, Korea	Commercial Bank	New York			
Fukutoku Bank, Ltd., Osaka, Japan	Branch	New York			
Industrial Bank of Korea, Seoul	Branch	New York			
Kiyo Bank, Ltd., Wakayama, Japan	Branch	New York			
National Westminster Bank Plc., London	Branch	New York			
Ogaki Kyoritsu Bank, Ltd., Ogaki, Japan	Branch	New York			
Banco Santander, Spain[3]	Thrift	San Juan, P.R.			
Royal Bank of Scotland Plc., Edinburgh, U.K.[4]	Commercial Bank	Providence, R.I.			

Offices closed between 6/30/89 and 6/30/90			6/30/89	6/30/89	6/30/89
Bank of New Zealand, Wellington	Agency	Los Angeles	34,180	52,001	7,549
Lloyds Bank Plc, London[5]	Branch	Los Angeles	0	0	0
Skandinaviska Enskilda Banken, Stockholm	Agency	Los Angeles	37,042	47,432	8,740
Banco de la Nacion Argentina, Buenos Aires	Agency	San Francisco	14,297	103,545	15,292
Banque Francaise du Commerce Exterieur, Paris[6]	Agency	San Francisco	15,637	16,472	0
Royal Bank of Canada, Montreal	Agency	San Francisco	0	851	0
Hongkong & Shanghai Banking Corp., Hong Kong[7]	Commercial Bank	Wilmington, Del.	436,222	2,118,066	647,863
Bank of Credit & Commerce International, Luxembourg	Agency	Boca Raton, Fla.	2,118	21,590	21,429
Banco Zaragozano, Spain[8]	Commercial Bank	Miami	6,579	49,496	46,323
Bank of Credit & Commerce International, Luxembourg	Agency	Tampa, Fla.	3,909	30,644	30,103
Bank of Tokyo Ltd., Tokyo	Edge Bank	Coral Gables, Fla.	1,097	15,703	10,286
Royal Bank of Canada, Montreal	Agency	Coral Gables, Fla.			
Toronto Dominion Bank	Agency	Atlanta	262,608	659,478	0
Banque Indosuez, Paris	Branch	Chicago	127,238	131,731	5,585
Lloyds Bank Plc, London[5]	Branch	Boston	0	0	0
Bank Leu Ltd., Zurich, Switzerland	Branch	New York	599	46,317	32,412
Libra Bank Plc, London	Branch	New York	0	214,918	199,752
Philippine Commercial International Bank, Makati	Branch	New York	2,570	31,798	7,317
Royal Bank of Canada, Montreal[9]	Commercial Bank	New York	0	210,324	3,906
Canadian Imperial Bank of Commerce, Toronto	Branch	Portland, Ore.	0	0	0
Lloyds Bank Plc, London[5]	Branch	Pittsburgh	0	0	0
Bank of Tokyo Ltd., Tokyo	Edge Bank	Houston	5,608	6,563	1,457
Banque Indosuez, Paris	Edge Bank	Houston	0	2,649	0
Societe General, Paris	Edge Bank	Houston	32,249	33,797	0
Barclays Bank Plc, London	Branch	Seattle	0	0	0
Canadian Imperial Bank of Commerce, Toronto	Branch	Seattle	0	0	0

Offices closed since 6/30/90			6/30/90	6/30/90	6/30/90
National Bank of Canada, Montreal	Agency	Irvine, Calif.	0	0	0
Barclays Bank Plc, London[5]	Agency	Los Angeles	0	0	0
Manila Banking Corp., Philippines[10]	Commercial Bank	Los Angeles	2,257	22,979	21,435
Bank of Credit & Commerce Hong Kong Ltd.	Agency	San Francisco	2,335	36,196	13,051
Bank of Credit & Commerce International, Luxembourg	Agency	Miami	19,038	247,700	241,037
Bayerische Vereinsbank, Munich	Agency	Atlanta	14,566	15,552	0
National Westminster Bank Plc., London	Branch	Boston	0	0	0

Offices consolidated due to merger*			6/30/90	6/30/90	6/30/90
Mitsui Bank Ltd., Tokyo[10]	Agency	Los Angeles	822,479	1,640,575	103
Taiyo Kobe Bank Ltd., Kobe[10]	Agency	Los Angeles	621,518	1,047,185	56,162
Algemene Bank Nederland, Amsterdam[11]	Commercial Bank	Chicago	450,488[12]	1,391,739[12]	1,027,778[12]
Mitsui Bank Ltd., Tokyo[10]	Branch	Chicago	514,039	994,586	4,858
Taiyo Kobe Bank Ltd., Kobe[10]	Branch	Chicago	458,374	853,443	1,087
Algemene Bank Nederland, Amsterdam[11]	Commercial Bank	Vernon Hills	0.000[12]	00.000[12]	00.000[12]
Bank of Ireland, Dublin[13]	Commercial Bank	Exeter, N.H.	54,330[12]	257,061[12]	231,615[12]
Bank of Ireland, Dublin[13]	Commercial Bank	Keene, N.H.	0	91,833	76,528
Bank of Ireland, Dublin[13]	Commercial Bank	Lebanon, N.H.	15,911[12]	136,216[12]	125,584[12]
Bank of Ireland, Dublin[13]	Commercial Bank	North Conway, N.H.	46,315[12]	254,250[12]	174,421[12]
Bank of Ireland, Dublin[13]	Commercial Bank	Rochester, N.H.	17,230[12]	139,648[12]	130,738[12]
Bergen Bank, Oslo, Norway[14]	Commercial Bank	Wolfeboro, N.H.	16,250	135,922	125,024
Copenhagen Handelsbank, Denmark[15]	Branch	New York	12,585	24,164	2,068
Mitsui Bank Ltd., Tokyo[10]	Branch	New York	25,671	73,849	3,295
Norske Creditbank, Oslo, Norway[14]	Branch	New York	2,016,139	7,196,315	5,042,324
Provinsbank, Aarhus, Denmark[15]	Branch	New York	0	27,403	6,923
Taiyo Kobe Bank Ltd., Kobe[10]	Branch	New York	235,306	457,282	205,256
	Branch	New York	1,551,319	5,770,564	3,661,724

(*)— Bank merger resulted in office consolidation. The 6/30/89 data for the offices consolidated are reported and information regarding the bank is included in a footnote. (1)— The bank, Harris Bank Libertyville, acquired Libertyville Federal Savings & Loan Assn., through the RTC, 4/27. (2)— Harris Bankcorp acquired Frankfort Bancshares, Inc., parent of the $92 million-asset Frankfort State Bank, 10/1. (3)— Banco Santander Puerto Rico absorbed Caguas Central FSB, 9/90. (4)— Acquired Bank of New England/Old Colony for $75 million 10/90. (5)— Sold its operations in Los Angeles, Boston, and Pittsburgh to Daiwa Bank Ltd., 3/1/90. (6)— Transformed agency office into a Los Angeles rep. office. (7)— Marine Midland Bank (Delaware), Wilmington, was merged into Marine Midland Bank NA, Buffalo, N.Y., 3/31/90. (8)— Miami National Bank was acquired by CommerceBank NA, 3/90. (9)— Closed Royal Bank & Trust Co., 9/89. (10)— Mitsui Bank Ltd and Taiyo Kobe Bank Ltd. merged to form Mitsui Taiyo Kobe Bank on 4/1/90. (11)— Exchange National Bank, Chicago, acquired La Salle National Bank and then changed title to LaSalle National Bank, 9/22/90. And LaSalle Bank Northbrook acquired Exchange Bank of Lake County, Vernon Hills. (12)— Data are as of 6/30/90. (13)— The bank owns First NH Banks, Manchester, a bank holding company, whose title was changed to Bank of Ireland First Holding Inc., 10/26/90. In 2/90, First Cheshire Bank, Keene, merged into First NH Bank NA, Manchester. On 1/6/90, Wolfeboro National Bank, N.H. was merged into an affiliate, First Central Bank, Laconia. On 12/31/90, First Central Bank and four other First NH Banks affiliates— Exeter Banking Co., First NH Bank of Lebanon, First NH-White Mountain Bank, North Conway, and First NH Banks Granite State, Rochester— were merged into First Capital Bank, Concord. First Capital Bank then changed its title to First NH Bank. (14)— Bergen Bank and Norske Creditbank merged to form Norske Bank on 4/17/90. (15)— Merged with Danske Bank on 1/1/90. (16)— Manitabank California was closed by the FDIC 3/8/91 and then sold to a subsidiary of U.S. Trust Corp., New York. **Compiled by American Banker, Copyright 1991.**

Thrifts and Mortgages

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Mortgage Servicers Build Portfolios

The largest servicers handled 20% of all home loans by the end of the year, and are still gaining

By Phil Roosevelt

Some of the big gainers in the second half of 1990 are still pushing hard.

Tightening their grip on the mortgage servicing industry, the top 25 players increased their portfolios by nearly 10% in the second half of last year, an *American Banker* survey has found.

At yearend, the group was servicing $533.2 billion of mortgages, or 20% of all home loans. The share was up from 19% at midyear.

Funneling Payments

Servicing, the backbone of mortgage banking, entails funneling monthly payments from homeowners to holders of mortgage-backed securities.

Servicers also tend to property tax and insurance payments and, when necessary, initiate foreclosure proceedings.

Some of the big gainers in the second half of 1990 are still pushing hard. Sears Mortgage Corp., which zoomed to No. 16 from No. 38 with a big acquisition from Southeast Banking Corp., is looking for more portfolios this year and also has boosted its retail originations.

Prudential Home Mortgage, which jumped to No. 17 from No. 22, last month agreed to acquire a large originations unit and some servicing facilities from Standard Federal Savings Bank, Gaithersburg, Md.

And Barclays American, which shot up to No. 11 from No. 23, is still seeing its portfolio increase by nearly $1 billion a month, said executive vice president Timothy B. Schuck.

The key is a deal whereby the company buys the servicing rights on many of the loans originated by Norwest Corp.

Breaking into the Ranks

Meanwhile, a new name is breaking into the top ranks of servicing: KeyCorp. The Buffalo, N.Y.-based banking company was awarded No. 18-ranked Goldome Realty Credit Corp. as part of a government-assisted acquisition of parent Goldome.

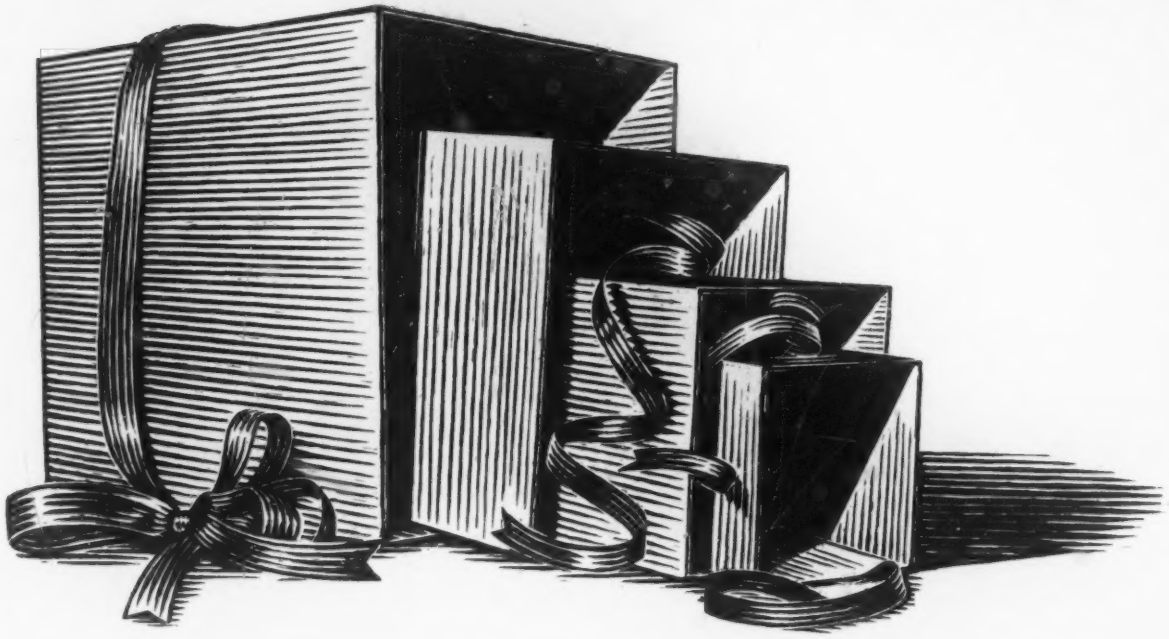
KeyCorp, through a mortgage unit in Milwaukie, Ore., was already servicing nearly $4 billion of loans, said Ralph Carestio, an executive vice president.

With the Goldome portfolio, KeyCorp's total has risen to about $18 billion. Had the deal been completed by yearend, KeyCorp would have ranked No. 10.

"We have made a very active decision at KeyCorp that mortgage servicing and the mortgage banking business is a line of business that we intend to expand in," Mr. Carestio said in an interview.

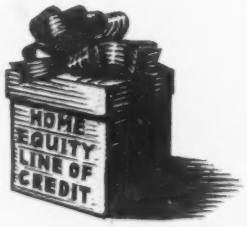
KeyCorp probably will consolidate its servicing operations in Buffalo at some point, he said.

Another goal, he added, is to boost retail originations. Both Goldome and KeyCorp have been relying heavily on purchasing mortgages from other lenders. □



No other insurance company thinks big enough to offer the smallest of packages.

Only The Prudential offers Home Equity Line of Credit insurance as a single package. Other carriers will insure these loans only as part of a larger credit insurance package.



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Top 25 Mortgage Servicers

Based on servicing for investors by a firm's bank, thrift, and mortgage company subsidiaries combined Dec. 31, 1990, compared with June 30, 1990 (dollar figures in millions)

Rank 12/90	Rank 6/90		Servicing Volume 12/31/90	Servicing Volume 6/30/90	% Chg.	Number of Subsidiaries 12/31/90	Number of Subsidiaries 6/30/90	Parent Company
1	1	Citicorp Mortgage, Inc., St. Louis	66,100	63,700	3.77			Citicorp, New York
2	**2**	**Fleet/Norstar Financial Group, Inc., Providence, R.I. (a)**	**52,300**	**48,948**	**7.33**	**2**	**2**	
3	3	Fireman's Fund Mortgage Corp., Farmington Hills, Mich.	36,585	33,823	5.21			Fireman's Fund Corp., Novato, Calif.
4	4	GMAC Mortgage Co., Elkins Park, Pa. (b)	32,201	28,603	12.58			General Motors Acceptance Corp., Detroit
5	**5**	**Standard Federal Savings Bank, Gaithersburg, Md. (c)**	**27,242**	**25,603**	**6.40**	**3**	**3**	
6	5	Lomas Mortgage USA, Dallas	23,753	23,089	2.70			Lomas Financial Corp., Dallas
7	7	Chase Home Mortgage Corp., Tampa, Fla. (d)	23,740	21,389	10.99		3	Chase Manhattan Corp., New York (e)
8	8	BancBoston Mortgage Companies, Inc., Jacksonville, Fla.	18,967	19,500	-2.73			Bank of Boston Corp.
9	9	Shearson Lehman Mortgage Corp., Irvine, Calif.	18,688	17,973	3.98			Shearson Lehman Hutton Inc., New York
10	10	First Union Mortgage Corp., Charlotte, N.C.	17,879	17,254	3.62			First Union Corp., Charlotte, N.C.
11	23	Barclays American/Mortgage Corp., Charlotte, N.C.	17,005	10,857	56.62			Barclays Bank, Plc, London, United Kingdom (f)
12	12	Chemical Mortgage Corp., Columbus, Ohio	16,238	14,364	13.05			Chemical Banking Corp., New York
13	11	Metmor Financial Inc., Overland Park, Kan.	16,190	16,382	-1.15			Metropolitan Life Insurance Co., New York
14	–	NCNB Mortgage Corp., Dallas (g)	15,963	4,668	242.40		2	NCNB Corp., Charlotte, N.C. (h)
15	19	Countrywide Funding Corp., Inc., Pasadena, Calif.	15,163	12,505	21.26			Countrywide Credit Industries, Inc., Pasadena, Calif.
16	48	Sears Mortgage Corp., Vernon Hills, Ill. (i)	14,731	6,956	111.77			Sears, Roebuck & Co., Chicago
17	22	Prudential Home Mortgage, Clayton, Mo.	14,400	11,400	26.32			Prudential Insurance Company of America, Newark, N.J.
18	16	Goldome Realty Credit Corp., Buffalo, N.Y. (j)	14,063	13,865	1.43			Goldome, Buffalo, N.Y. (j)
19	14	Marine Midland Mortgage Corp., Buffalo, N.Y.	14,027	13,472	4.12			Marine Midland Banks Inc., Buffalo, N.Y.
20*	**18‡**	**C&S/Sovran Corp., Norfolk, Va. (k)**	**13,992**	**13,323‡**	**5.02**	**2**	**2**	
21*	21	Great Western Bank, FSB, Beverly Hills	13,871	11,568	19.91			Great Western Financial Corp., Beverly Hills
22*	18	Glendale Federal Savings & Loan Assn., Calif.	13,515	12,690	6.50			Glenfed, Inc., Glendale, Calif.
23*	16	Home Savings of America, FA, Irwindale, Calif.	13,514	13,326	1.41			H.F. Ahmanson & Co., Los Angeles
24*	15	G.E. Capital Mortgage Corp., Raleigh, N.C. (l)	13,000†	13,330	-0.98			General Electric Capital Corp., Stamford, Conn.
25*	24	Bowest Corp., La Jolla, Calif.	12,998	10,767	20.72			Bowest Holding Corp., San Diego, Calif.
		Totals for the top 25	**$535,168**	**$488,053**	**9.66%**			
		Dropping out of the Top 25						
26	**17**	**First Interstate Bancorp., Los Angeles (m)**	**12,022**	**12,574**	**-7.34**	**5**	**5**	
28	20	Weyerhaeuser Mortgage Co., Los Angeles	11,285	11,956	-5.69			Weyerhaeuser Co., Tacoma, Wash.
29	**19**	**BancPlus Savings Assn., Pasadena, Tex. (n)**	**10,580**	**10,889**	**-8.92**	**2**	**2**	

Data Sources: American Banker questionnaire to the top mortgage companies and commercial banks in servicing for investors and the Thrift Financial Report submitted by S.A.I.F.-insured thrifts to the Office of Thrift Supervision. **ADP Data Services Division, New York,** provided the thrift data. **Description of Table:** A listing of the top 25 firms in the mortgage industry. The listing includes mortgage companies, commercial banks, and thrifts. For firms with more than one subsidiary engaged in servicing mortgages for others, a combined servicing figure for all of these subsidiaries is used, and the name of the parent company is shown in bold type. **(a)**— Consolidated data for the corporation's two mortgage company subsidiaries: (1) Fleet Real Estate Funding Corp., Florence, S.C. and (2) Fleet Mortgage Corp., Milwaukee. **(b)**— All data exclude the master servicing portfolio acquired from Residential Funding Corp., on March 6, 1990. This portfolio totaled $11.4 billion on Dec. 31, 1990, and $7.5 billion on June 30, 1990. **(c)**— The data are consolidated to include servicing done by the the thrift and its two mortgage company subsidiaries: (1) America's Mortgage Corp., Springfield, Ill. and (2) America's Mortgage Servicing, Inc., Lisle, Ill. **(d)**— The data for June 30 are for: (1) Chase Home Mortgage Corp., Tempe, Fla., (2) Chase Lincoln First Bank NA, Rochester, N.Y., and (3) Chase Bank of Arizona, Scottsdale. Chase Home Mortgage acquired the servicing portfolios of the affiliate banks in the second half of 1990. **(e)**— The total servicing portfolio for the corporation—including servicing for itself plus investors— was $30.1 billion at yearend. **(f)**— The mortgage company is a direct subsidiary of Barclays American Corp., Charlotte, which, in turn, is a subsidiary of the bank. **(g)**— The June data are combined data for NCNB Texas Mortgage Corp., Dallas, and NCNB mortgage Corp., Charlotte, N.C. At yearend 1990, NCNB Texas Mortgage Corp. changed its title when it merged NCNB Mortgage Corp. Also, on Oct. 12, 1990, the company acquired the $9.5 billion servicing portfolio of Fundamental Mortgage Corp., Dallas. **(h)**— The mortgage company is a direct subsidiary of NCNB Texas National Bank, Dallas, which, in turn, is a subsidiary of the corporation. **(i)**— Acquired the $6.5 billion servicing portfolio of Southeast Mortgage Corp., Miami. **(j)**— The FDIC seized the bank on 5/31/91 and divided its assets between KeyCorp, Albany, N.Y., and First Empire State Corp., Buffalo, with the former acquiring the mortgage company. **(k)**— The data are combined for the companies two mortgage company subsidiaries: (1) Sovran Mortgage Corp., Richmond, and (2) C&S Real Estate Services, Inc., Tucker, Ga. **(l)**— The June 30, 1990 data are for Travelers Mortgage Services, Inc., Cherry Hill, N.J. The company's parent, The Travelers Corp., Hartford, Conn., sold the company to General Electric Capital Corp. **(m)**— The data are for: (1) First Interstate Mortgage Co., Pasadena, Calif., (2)— First Interstate Mortgage Co., Chicago; (3) First Interstate Bank of Oregon NA, Portland; (4) First Interstate Bank of Washington NA, Seattle; and (5) First Interstate Bank of Casper NA, Wyo. **(n)**— The data are consolidated for the thrift and its mortgage subsidiary, BancPlus Mortgage Corp., San Antonio, Tex. The thrift currently is in the RTC conservatorship program, and the mortgage company will be sold in 1991. **(†)**— Estimated by American Banker from industry sources. **(‡)**— Revised since publication on June 10, 1991. **($)**— Pro forma rank. C&S/Sovran was formed in Aug. 1990.

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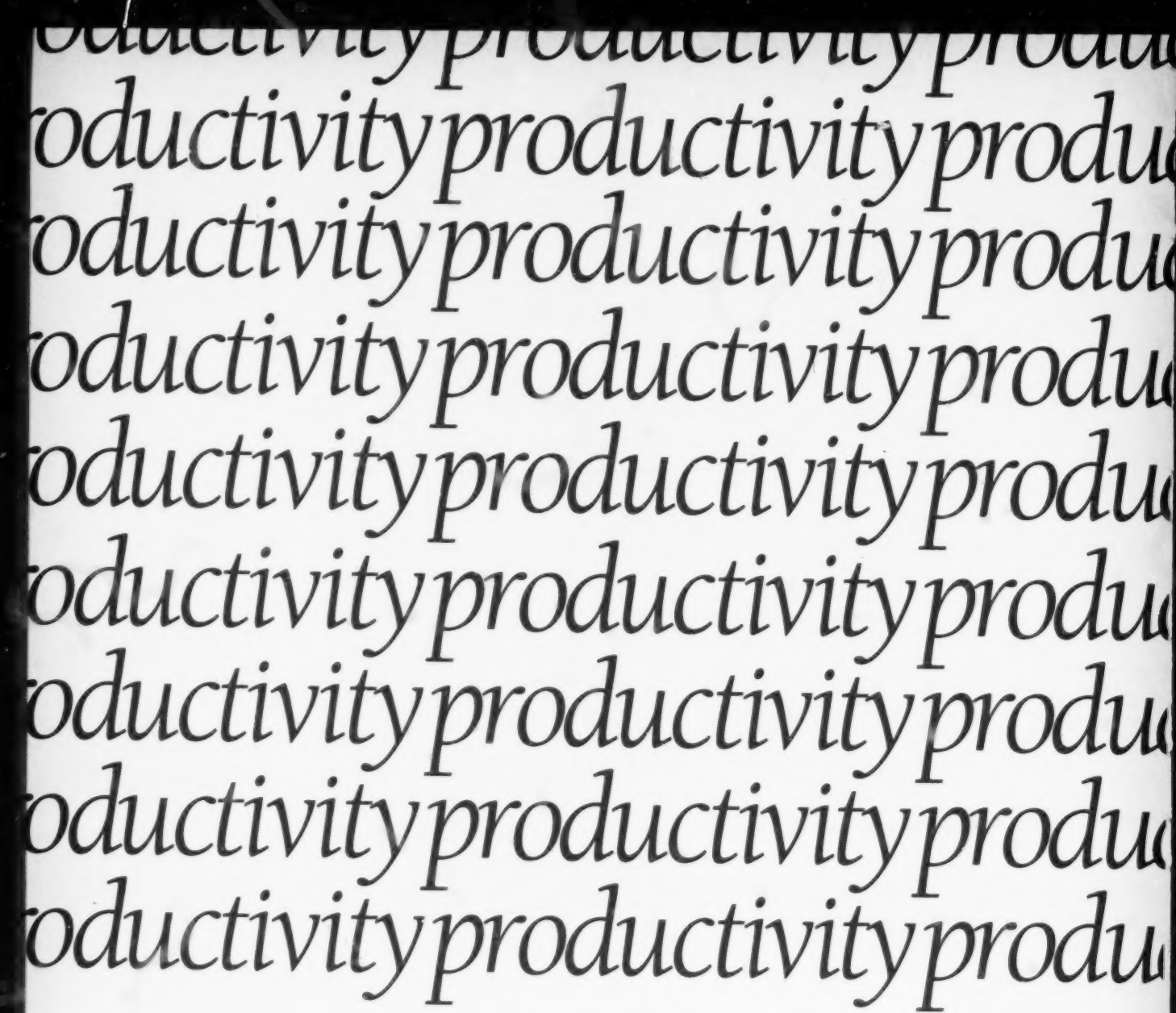
Top 100 Firms in Mortgage Servicing for Investors

Among mortgage companies and commercial banks, based on permanent mortgages serviced for investors on Dec. 31, 1990

Rank 1990	Name of Firm and Headquarters City	Dollar Volume of Mortgages Serviced 12/31/90	12/31/89	Rank 1989	Gain in Rank	Number of Mortgages Serviced 12/31/90	12/31/89	Number of Investors Excluding Pools 12/31/90	12/31/89	Number of Pools 12/31/90	12/31/89	Year Opened
1	Citicorp Mortgage, Inc., St. Louis	66,100,000,000	60,800,000,000	1		710,000	696,800	1,408	322	19,579	11,831	1967
2	Firemen's Fund Mortgage Corp., Farmington Hills, Mich.	35,585,115,969	29,706,093,000	2		570,860	512,314	424	483	29,367	21,311	1946
3	GMAC Mortgage Co., Elkins Park, Pa.	32,200,808,855[1]	29,670,723,398	3		493,969[2]	418,907	1,218	845	5,967	4,492	1985
4	Fleet Mortgage Corp., Milwaukee, Wis.	27,000,995,000	22,097,752,480	4		548,117	487,086	700	497	7,893	6,681	1921
5	Lomas Mortgage USA, Dallas	23,753,318,000	21,001,026,000	5		603,651	532,575	1,300	N.A.	14,467	5,876	1894
6	Chase Home Mortgage Corp., Tampa, Fla.[3]	23,740,045,980	14,040,617,586	10	+4	295,862	185,943	280	203	20,704	6,179	1980
7	Fleet Real Estate Funding Corp., Florence, S.C.	22,312,209,000	19,181,461,035	6		346,977	321,633	696	756	9,837	9,488	1930
8	BancBoston Mortgage Companies, Inc., Jacksonville, Fla.	18,967,243,614	14,387,000,000	9	+1	311,588	288,675	550	716	10,243	6,722	1908
9	Shearson Lehman Hutton Mortgage Corp., Irvine, Calif.	18,687,725,396	13,685,878,486	11	+2	241,682	191,032	213	218	4,352	3,946	1946
10	First Union Mortgage Corp., Charlotte, N.C.	17,878,614,000	15,297,957,000	8		265,723	228,099	340	340	2,718	2,156	1946
11	Barclays American/Mortgage Corp., Charlotte, N.C.	17,004,769,000	6,606,373,741	32	+ 21	242,532	116,805	80	106	8,577	4,410	1984
12	Chemical Mortgage Corp., Columbus, Ohio	16,238,059,000	12,187,641,000	13	+1	178,315	134,176	221	226	3,281	2,723	1946
13	Metmor Financial, Inc., Overland Park, Kan.	16,192,563,491	16,964,149,000	7		285,409	300,653	496	793	6,739	6,352	1969
14	NCNB Mortgage Corp., Dallas	15,982,707,000	.....	...		238,978	.....	710	.....	9,011	.....	1990
15	Countrywide Funding Corp., Inc., Pasadena, Calif.	15,162,560,000	11,762,625,000	14		187,323	159,465	101	89	5,932	4,278	1969
16	Sears Mortgage Corp., Vernon Hills, Ill.	14,731,253,750	6,089,695,702	36	+ 20	199,744	79,623	425	250	3,238	430	1962
17	Prudential Home Mortgage, Clayton, Mo.	14,400,000,000	.....	...		137,218	.....	0	.....	0	.....	1977
18	Goldome Realty Credit Corp., Buffalo, N.Y.	14,083,095,086	12,237,408,000	12		209,310	198,078	243	501	11,448	8,426	1983
19	Marine Midland Mortgage Corp., Buffalo, N.Y.	14,026,962,000	.....	...		157,243	.....	126	.....	19,300	.....	1990
20	G.E. Capital Mortgage Corp., Raleigh, N.C.[4]	13,000,000,000[5]	11,001,818,018	17		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
21	Bowest Corp., La Jolla, Calif.	12,998,000,000	10,182,118,292	19		239,153	205,699	222	204	7,327	6,481	1971
22	Independence One Mortgage Corp., Southfield, Mich.	11,888,798,818	9,250,936,186	25	+3	193,890	165,372	114	207	6,802	5,058	1970
23	Weyerhaeuser Mortgage Co., Woodland Hills, Calif.	11,284,800,198	11,572,623,000	15		152,858	159,839	335	393	3,504	3,399	1955
24	BancPlus Mortgage Corp., San Antonio, Tex.	10,473,959,121	10,774,407,000	18		192,674	199,090	191	192	7,359	7,053	1985
25	USGI, Inc., Norwalk, Conn.	10,100,000,000	9,332,399,000	23		4,178	4,062	700	247	232	482	1979
26	Sovran Mortgage Corp., Richmond	9,833,809,651	8,755,587,000	26		172,818	160,574	282	286	4,263	3,957	1983
27	Empire of America Realty Credit Corp., Buffalo, N.Y.	9,250,725,925	9,340,589,326	22		144,594	148,492	114	133	6,286	4,598	1984
28	Barnett Mortgage Company, Jacksonville, Fla.	9,238,041,436	7,929,454,149	29	+1	142,392	129,622	N.A.	172	1,766	38,905	1948
29	Imco Realty Services Inc., Santa Rosa, Calif.	9,172,752,000	6,549,610,000	33	+4	133,090	95,500	1,200	885	5,982	2,358	1973
30	Midland Mortgage Co., Oklahoma City	8,495,364,983	6,289,165,050	34	+4	150,105	106,508	230	272	5,011	4,242	1950
31	Knutson Mortgage Corp., Bloomington, Minn.	8,120,969,271	9,287,775,807	24		132,285	163,726	370	362	5,601	5,371	1954
32	National Mortgage Co., Memphis, Tenn.	7,721,986,494	7,034,457,365	31		183,941	172,072	110	100	3,474	3,250	1951
33	National City Mortgage Co., Miamisburg, Ohio	7,623,123,061	4,535,572,291	49	+ 16	152,050	91,264	350	0	6,970	4,199	1955
34	Waterfield Mortgage Co., Inc., Fort Wayne, Ind.	7,561,000,000	7,340,000,000	30		156,950	161,150	215	219	2,404	2,257	1928
35	Bank of America NT&SA, San Francisco[6]	7,400,000,000	5,800,000,000	37	+2	136,476	120,396	188	324	1,180	1,884	1904
36	Mellon Financial Services Corp., Houston	7,275,043,445	N.A.	...		140,070	N.A.	504	N.A.	3,532	N.A.	1946
37	Foster Mortgage Corp., Fort Worth, Tex.	7,229,666,093	8,183,922,922	28		94,308	106,337	178	276	7,189	7,472	1938
38	Commonwealth Mortgage Corp. of America, Houston	6,733,905,537	9,740,278,091	20		155,486	228,202	450	522	3,912	4,413	1955
39	Banc One Mortgage Corp., Indianapolis	6,716,000,000	4,189,867,730	47	+8	125,581	95,148	450	266	6,620	4,927	1967
40	Meridian Mortgage Corp., Wayne, Pa.	6,385,731,686	N.A.	...		92,195	N.A.	83	N.A.	5,601	N.A.	1983
41	U.S. Bancorp Mortgage Co., Portland, Ore.	6,356,187,553	4,463,637,366	50	+9	96,152	74,394	196	202	5,350	2,889	1957
42	ARCS Mortgage, Inc., Calabasas, Calif.	6,343,773,062	4,836,809,000	44	+2	68,952	59,450	121	71	4,566	781	1971
43	J.I. Kislak Mortgage Service Corp., Miami	5,676,089,914	5,075,132,217	41		136,374	132,222	0	0	3,076	2,904	1953
44	Security Pacific National Bank, Los Angeles	5,620,527,060	3,937,532,496	56	+ 12	67,801	50,373	172	154	1,480	418	1871
45	Associates National Mortgage Corp., Irving, Tex.	5,585,585,000	5,390,669,000	38		73,911	69,011	24	24	7,242	9,174	1984
46	PaineWebber Mortgage Finance, Inc., Columbia, Md.	5,497,868,367	4,627,892,988	48	+2	40,103	33,664	61	61	1,561	1,207	1939
47	First Interstate Mortgage Co., Chicago	5,397,034,000	.....	...		2,650	.....	200	.....	76	.....	1922
48	Troy & Nichols, Inc., Monroe, La.	5,378,000,000	5,145,095,000	40		127,436	128,172	332	373	2,506	2,549	1947
49	Shawmut Mortgage Co., West Hartford, Conn.	5,323,245,000	3,929,327,000	57	+8	67,673	56,085	218	240	3,818	1,458	1965
50	Dorman & Wilson, Inc., White Plains, N.Y.	5,177,255,000	4,875,731,000	43		648	699	9	12	0	0	1937
51	Huntington Mortgage Co., Columbus, Ohio	5,131,867,000	2,723,600,000	83	+ 32	56,150	40,155	80	75	1,194	692	1976
52	Lincoln Service Corp., Owensboro, Ky.	4,978,012,901	4,253,841,019	52		70,147	60,692	100	122	1,636	1,229	1976
53	Anchor Mortgage Services, Inc., Albion, N.Y.	4,969,652,676	6,229,065,291	36		80,568	109,883	250	0	831	686	1973
54	Reilly Mortgage Group, Inc., Vienna, Va.	4,943,476,265	N.A.	...		1,380	N.A.	80	N.A.	117	N.A.	1976
55	SunTrust Mortgage, Inc., Atlanta	4,905,402,000	4,235,643,000	53		79,291	74,352	237	264	2,720	1,415	1927
56	Sunbelt National Mortgage Corp., Dallas	4,772,762,663	5,036,932,560	42		94,140	98,998	303	372	7,086	6,767	1974
57	Dominion Bankshares Mortgage Corp., McLean, Va.	4,722,338,685	3,749,417,000	58	+1	57,991	55,081	52	55	1,478	3,475	1960
58	Real Estate Financing, Inc., Montgomery	4,639,301,166	3,157,612,000	70	+ 12	103,159	74,777	254	227	1,759	1,425	1946
59	Commonwealth Mortgage Co., Wellesley Hills, Mass.	4,578,000,000	4,028,411,233	55		48,800	46,636	126	113	1,259	1,792	N.A.
60	American Home Funding, Inc., Richmond	4,527,618,000	3,291,425,302	63	+3	85,256	64,560	82	79	3,153	2,744	1980
61	America's Mortgage Co., Springfield, Ill.	4,508,946,266	2,915,638,169	77	+ 16	67,177	48,088	25	25	1,473	1,278	1925
62	Wachovia Mortgage Co., Winston-Salem, N.C.	4,486,015,334	3,280,569,436	64	+2	77,419	63,563	120	125	1,381	1,403	1968
63	Coldwell Banker Mtge Bkg Services, Los Angeles	4,462,793,355	4,472,409,993	51		3,481	4,195	15	16	0	0	1972
64	PHH US Mortgage Corp., Cherry Hill, N.J.	4,369,622,000	2,758,314,000	82	+ 18	39,431	27,702	0	25	4,580	189	1977
65	Alliance Mortgage Co., Jacksonville, Fla.	4,329,565,916	4,894,408,185	46		85,071	91,259	175	225	3,896	3,826	1960
66	CrossLand Mortgage Corp., Salt Lake City	4,300,000,000	5,369,000,000	39		39,900	52,000	174	181	1,400	7,139	1892
67	C&S Real Estate Services, Inc., Tucker, Ga.	4,159,000,000	3,229,216,493	66		73,978	64,532	360	374	1,178	1,053	1973
68	First Interstate Mortgage Co., Pasadena, Calif.	4,126,000,000	9,473,000,000	21		62,089	91,536	2,800	0	1,576	0	1971
69	Norwest Mortgage, Inc., Des Moines, Iowa	4,112,457,780	N.A.	...		94,941	N.A.	305	N.A.	3,089	N.A.	1906
70	NBD Mortgage Co., Troy, Mich.	4,080,461,777	3,140,869,985	71	+1	91,304	75,135	118	195	2,163	1,727	1973
71	Lumbermen's Investment Corp., Austin, Tex.	4,010,712,000	3,097,088,425	74	+3	93,209	82,162	324	252	1,941	1,476	1954
72	FBS Mortgage Corp., St. Paul, Minn.	3,985,859,000	2,635,849,000	86	+ 14	41,058	31,126	212	179	1,383	928	1988
73	Commercial Federal Mortgage Corp., Omaha, Neb.	3,800,154,000	3,569,225,764	59		79,680	75,631	143	234	2,367	1,098	1983
74	First California Mortgage Co., San Rafael, Calif.	3,718,417,000	3,100,000,000	73		34,986	28,150	150	131	N.A.	256	1953
75	AmSouth Mortgage Co., Inc., Birmingham, Ala.	3,660,499,025	3,126,234,288	72		97,280	92,401	205	212	1,789	1,554	1946
76	Altus Mortgage Corp., Mobile, Ala.	3,628,791,032	3,168,416,282	69		66,836	60,999	130	120	780	4,599	1983
77	CitFed Mortgage Corp. of America, Dayton, Ohio	3,626,071,091	3,363,701,276	62		52,516	52,873	51	48	2,548	2,667	1966
78	Citizens Fidelity Bank & Trust Co., Louisville, Ky. (d)	3,563,123,000	2,698,000,000	85	+7	62,367	49,650	80	81	3,348	2,060	1858
79	Maryland National Mortgage Corp., Baltimore	3,500,000,000	N.A.	...		42,090	N.A.	136	N.A.	2,181	N.A.	1977
80	National State Bank, Elizabeth, N.J.	3,373,851,575	2,336,539,449	93	+ 13	47,868	36,888	71	74	4,837	4,367	1865
81	United Mortgage Corp., Minneapolis	3,329,941,274	3,286,723,877	65		55,569	49,873	66	65	1,569	1,351	1975
82	Murray Mortgage Co., Dallas	3,309,464,157	3,480,000,000	61		49,965	52,320	253	250	2,715	2,864	1908
83	Latimer & Buck, Inc., Philadelphia	3,219,609,193	2,900,000,000	78		780	700	17	36	0	0	1952
84	Ryland Mortgage Co., Columbia, Md.	2,200,920,000	1,974,118,000	105	+ 21	36,193	23,256	50	53	1,996	1,359	1973
85	BancNewEngland Mortgage Co., Inc., East Providence, R.I.	3,0[illegible]36,000	4,168,300,000	54		48,961	66,200	215	230	1,173	2,653	1986
86	Meritor Mortgage Corp.-East, Philadelphia	2,[illegible]38,013,783	N.A.	...		61,966	N.A.	308	N.A.	2,750	N.A.	1942
87	Talman Home Mortgage Corp., Norridge, Ill.	3,001,634,349	4,835,150,000	45		68,106	113,786	171	164	1,066	2,141	1981
88	M-West Mortgage Corp., Orange, Calif.	2,989,000,000	3,207,991,525	68		41,150	44,180	120	124	2,616	2,438	1984
89	Heitman Financial Services Ltd., Chicago	2,957,982,914	3,036,635,000	75		788	928	0	5	5	0	1913
90	Crestar Mortgage Corp., Richmond	2,930,801,441	2,812,951,172	79		56,652	57,468	287	293	714	2,739	1927
91	Victoria Mortgage Co., San Antonio, Tex.	2,877,332,982	2,779,896,039	80		53,103	54,086	168	174	2,466	2,321	1951
92	Comerica Mortgage Corp., Auburn Hills, Mich.	2,813,745,000	N.A.	...		56,175	N.A.	28	N.A.	283	N.A.	1849
93	NVR Mortgage, L.P., Pittsburgh	2,789,434,322	2,713,445,630	84		35,308	38,790	89	103	2,145	2,300	1970
94	Directors Mortgage Loan Corp., Riverside, Calif.	2,746,761,186	2,172,080,867	99	+5	28,527	24,111	N.A.	34	N.A.	2,139	1964
95	Loan America Financial Corp., Miami Lakes, Fla.	2,705,508,556	2,546,471,396	88		26,404	26,321	74	78	1,900	1,383	1980
96	Interwest Mortgage Corp., Ponca City, Okla.	2,660,960,830	2,332,487,000	94		30,265	27,848	25	25	5,552	5,606	1967
97	CenTrust Mortgage Corp., Deerfield Beach, Fla.	2,639,307,957	2,306,341,000	96		31,861	26,564	232	123	599	546	1975
98	Centerbank Mortgage Co., Waterbury, Conn.	2,617,[illegible]28,000	1,683,709,124	121	+ 23	36,707	21,081	121	42	5,186	2,693	1814
99	TCF Mortgage Corp., Minneapolis	2,616,467,000	2,179,326,508	98		58,141	53,616	29	30	943	774	1982
100	Margaretten & Company, Inc., Perth Amboy, N.J.	2,532,391,457	2,404,000,000	92		40,789	39,531	57	61	1,065	951	1909

Data Source: American Banker questionnaire to the top 200 mortgage companies and commercial banks in mortgage servicing. **Description of table:** A ranking of individual mortgage companies and commercial banks based on the dollar volume of mortgages serviced for investors. **Dollar Volume of Mortgages Serviced:** permanent commercial and residential real estate mortgages serviced for investors. Excludes mortgages owned by the institution, as well as forward commitments, home improvement loans and all temporary financing, such as construction and development loans. **Number of Mortgages Serviced:** are the number of loans associated with the volume reported. **Number of Investors Excluding Pools:** includes depository institutions such as thrifts and banks, pension funds, insurance companies, etc. **Number of Pools:** This is the sum of GNMA pools, FNMA pools and FHLMC pools. (d)—Doing business as PNC Mortgage Servicing Co. (*)— Excludes the $11.4 billion master servicing portfolio acquired from Residential Funding Corp., on March 6, 1990. (**)— Includes master servicing portfolio. (***)— The bank's parent, Chase Manhattan Corp., has a total servicing portfolio (includes servicing of mortgages in its own portfolio plus mortgages serviced for investors) of $30.1 billion. (****)— The 1989 data are for Travelers Mortgage Services, Inc., Cherry Hill, N.J., which was acquired by General Electric Capital Corp. in the second half of 1990. (*****)— Estimated by American Banker. (******)— The bank's parent, BankAmerica Corp., has a total servicing portfolio of $27.8 billion. This includes $9.5 billion serviced for investors by its bank and thrift affiliates and $18.3 billion in servicing of mortgages owned by its bank and thrift affiliates. Compiled by American Banker, Copyright 1991.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Ownership of the Top 100 Firms in Mortgage Servicing

The name of parent company as of Dec. 31, 1990, and recent developments

Rank 12/90	Name of Mortgage Servicer	Name of Parent Company	Recent Developments
1	Citicorp Mortgage, Inc., St. Louis	Citicorp, New York	
2	Firemen's Fund Mortgage Corp., Farmington Hills, Mich.	Fireman's Fund Corp., Novato, Calif.	
3	GMAC Mortgage Co., Elkins Park, Pa.	General Motors Acceptance Corp., Detroit	Also has $11.4 billion in master servicing of Residential Funding Corp.
4	Fleet Mortgage Corp., Milwaukee, Wis.	Fleet/Norstar Financial Group, Inc., Providence, R.I.	
5	Lomas Mortgage USA, Dallas	Lomas Financial Corp., Dallas	Acquired $3.5 billion from Bright Mortgage Co. and $800 million from Amerinway Mortgage Corp.
6	Chase Home Mortgage Corp., Tampa, Fla.	Chase Manhattan Corp., New York	Acquired $4.6 billion in servicing from 5 thrifts during 1990
7	Fleet Real Estate Funding Corp., Florence, S.C.	Fleet/Norstar Financial Group, Inc., Providence, R.I.	
8	BancBoston Mortgage Companies, Inc., Jacksonville, Fla.	Bank of Boston Corp.	
9	Shearson Lehman Hutton Mortgage Corp., Irvine, Calif.	Shearson Lehman Hutton Inc., New York	BankAmerica Corp. may acquire the mortgage company.
10	First Union Mortgage Corp., Charlotte, N.C.	First Union Corp., Charlotte, N.C.	
11	Barclays American/Mortgage Corp., Charlotte, N.C.	Barclays American Corp., Charlotte, N.C.	
12	Chemical Mortgage Corp., Columbus, Ohio	Chemical Banking Corp., New York	
13	Mesmor Financial, Inc., Overland Park, Kan.	Metropolitan Life Insurance Co., New York	
14	NCNB Mortgage Corp., Dallas	NCNB Corp., Charlotte, N.C.	Acquired Fundamental Mtge Corp. which was servicing $9.5 billion in loans.
15	Countrywide Funding Corp., Inc., Pasadena, Calif.	Countrywide Credit Industries, Inc., Pasadena, Calif.	
16	Sears Mortgage Corp., Vernon Hills, Ill.	Sears Roebuck & Co., Chicago	Acquired $6.5 billion in servicing from Southeast Mortgage Corp., Miami
17	Prudential Home Mortgage, Clayton, Mo.	Prudential Insurance Co. of America, Newark, N.J.	
18	Goldome Realty Credit Corp., Buffalo, N.Y.	Goldome, Buffalo, N.Y.	The FDIC seized the parent bank on 5/31/91, and Key Corp, Albany, N.Y. acquired the mortgage company.
19	Marine Midland Mortgage Corp., Buffalo, N.Y.	Marine Midland Banks, Inc., Buffalo, N.Y.	
20	G.E. Capital Mortgage Corp., Raleigh,N.C.	General Electric Capital Corp. Stamford, N.J.	Acquired the $13.3 billion servicing portfolio of Travelers Mortgage Services, Inc., Cherry Hill, N.J.
21	Bowest Corp., La Jolla, Calif.	Bowest Holding Corp., San Diego, Calif.	
22	Independence One Mortgage Corp., Southfield, Mich.	Michigan National Corp., Farmington Hills	
23	Weyerhaeuser Mortgage Co., Woodland Hills, Calif.	Weyerhaeuser Co., Tacoma, Wash.	Acquired $1.9 billion in servicing from six companies
24	BancPlus Mortgage Corp., San Antonio, Tex.	BancPlus Savings Assn., Pasadena, Tex.	
25	USGI, Inc., Norwalk, Conn.		Acquired $80 million in servicing from various sources
26	Sovran Mortgage Corp., Richmond	C&S/Sovran Corp., Norfolk, Va.	
27	Empire of America Realty Credit Corp., Buffalo, N.Y.	RTC	
28	Barnett Mortgage Company, Jacksonville, Fla.	Barnett Banks, Inc., Jacksonville	
29	Imco Realty Services Inc., Santa Rosa, Calif.		
30	Midland Mortgage Co., Oklahoma City		
31	Knutson Mortgage Corp., Bloomington, Minn.	RTC	
32	National Mortgage Co., Memphis, Tenn.		Acquired $590 million in RTC subservicing
33	National City Mortgage Co., Miamisburg, Ohio	National City Corp., Cleveland	
34	Waterfield Mortgage Co., Inc., Fort Wayne, Ind.		
35	Bank of America NT&SA, San Francisco	BankAmerica Corp., San Francisco	
36	Mellon Financial Services Corp., Houston	Mellon Bank Corp., Pittsburgh	
37	Foster Mortgage Corp., Fort Worth, Tex.	Benjamin Franklin Savings Assn., Houston	
38	Commonwealth Mortgage Corp. of America, Houston	Commonwealth Federal Savings Assn., Houston	RTC is negotiating to sell mortgage co.
39	Banc One Mortgage Corp., Indianapolis	Banc One Corp., Columbus, Ohio	
40	Meridian Mortgage Corp., Wayne, Pa.	Meridian Bancorp., Reading, Pa.	Acquired $1.6 billion in servicing from eight companies in 1990 and $2 bil. in servicing from Old Stone Mortgage Corp., Seattle, on 3/1/91
41	U.S. Bancorp Mortgage Co., Portland, Ore.	U.S. Bancorp., Inc., Portland, Ore.	
42	ARCS Mortgage, Inc., Calabasas, Calif.	Bank of New York Co., Inc.	
43	J.I. Kislak Mortgage Service Corp., Miami	J.I. Kislak, Inc., Miami	
44	Security Pacific National Bank, Los Angeles	Security Pacific Corp., Los Angeles	
45	Associates National Mortgage Corp., Irving, Tex.	Gulf + Western, Inc., New York	Acquired $1.48 in servicing from 3 thrifts
46	PaineWebber Mortgage Finance, Inc., Columbia, Md.	Paine Webber, Inc., New York	Acquired $477 million in servicing from various sources.
47	First Interstate Mortgage Co., Chicago	First Interstate Bancorp., Los Angeles	Acquired $403 million in servicing.
48	Troy & Nichols, Inc., Monroe, La.	Southwest Federal Savings Assn., Dallas	
49	Shawmut Mortgage Co., West Hartford, Conn.	Shawmut National Corp., Hartford, Conn.	Acquired $471 million in servicing from 3 companies
50	Dorman & Wilson, Inc., White Plains, N.Y.	0	
51	Huntington Mortgage Co., Columbus, Ohio	Huntington Bancshares, Inc., Columbus, Ohio	
52	Lincoln Service Corp., Owensboro, Ky.	Great Financial Federal Savings & Loan Assn., Louisville	
53	Anchor Mortgage Services, Inc., Albion, N.Y.	Anchor Savings Bank FSB, Northport, N.Y.	
54	Kelly Mortgage Group, Inc., Vienna, Va.	Perpetual Savings Bank, Alexandria, Va.	
55	SunTrust Mortgage, Inc., Atlanta	SunTrust Banks, Inc., Atlanta	Acquired $35 million in servicing during 1990
56	Sunbelt National Mortgage Corp., Dallas	Sunbelt Savings, FSB, Dallas	
57	Dominion Bankshares Mortgage Corp., McLean, Va.	Dominion Bankshares Corp., Roanoke, Va.	
58	Real Estate Financing, Inc., Montgomery	First Alabama Bancshares, Inc., Montgomery	Acquired $1 billion in servicing from six companies
59	Commonwealth Mortgage Co., Wellesley Hills, Mass.	0	Acquired $573 million in servicing from 3 companies
60	American Home Funding, Inc., Richmond	Rochester Community Savings Bank, N.Y.	Purchased servicing rights to $1 billion in residential mortgage loans from BancBoston
61	America's Mortgage Co., Springfield, Ill.	Standard Federal Savings Bank, Gaithersburg, Md.	
62	Wachovia Mortgage Co., Winston-Salem, N.C.	Wachovia Corp., Winston-Salem, N.C.	Acquired $231 million in servicing from 3 companies
63	Coldwell Banker Mtge Bkg Services, Los Angeles	Coldwell Banker Comm'l Group, Inc., Los Angeles	
64	PHH US Mortgage Corp., Cherry Hill, N.J.	PHH Group, Inc., Hunt Valley, Md.	
65	Alliance Mortgage Co., Jacksonville, Fla.	Bridges, Minchew & Wheeler Inc., Savannah, Ga.	
66	CrossLand Mortgage Corp., Salt Lake City	CrossLand Savings FSB, Brooklyn, New York	
67	C&S Real Estate Services, Inc., Tucker, Ga.	C&S/Sovran Corp., Norfolk, Va.	
68	First Interstate Mortgage Co., Pasadena, Calif.	First Interstate Bancorp., Los Angeles	
69	Norwest Mortgage, Inc., Des Moines, Iowa	Norwest Corp., Minneapolis	
70	NBD Mortgage Co., Troy, Mich.	NBD Bancorp, Inc., Detroit	
71	Lumbermen's Investment Corp., Austin, Tex.	Temple-Inland, Inc., Diboll, Tex.	Acquired $264 million in servicing from 5 companies and the RTC
72	FBS Mortgage Corp., St. Paul, Minn.	First Bank System, Inc., Minneapolis	
73	Commercial Federal Mortgage Corp., Omaha, Neb.	Commercial Federal Bank, Omaha, Neb.	Acquired $241 million in FNMA & GNMA servicing
74	First California Mortgage Co., San Rafael, Calif.		
75	AmSouth Mortgage Co., Inc., Birmingham, Ala.	AmSouth Bancorporation, Birmingham, Ala.	
76	Altus Mortgage Corp., Mobile, Ala.	Altus Bank, FSB, Mobile, Ala.	
77	CitFed Mortgage Corp. of America, Dayton, Ohio	Citizens Federal S & L Assn. of Dayton, Ohio	
78	Citizens Fidelity Bank & Trust Co., Louisville, Ky. (d)	PNC Financial Corp., Pittsburgh	
79	Maryland National Mortgage Corp., Baltimore	MNC Financial, Inc., Baltimore	
80	National State Bank, Elizabeth, N.J.	0	
81	United Mortgage Corp., Minneapolis	RTC	
82	Murray Mortgage Co., Dallas	0	
83	Lealmer & Buck, Inc., Philadelphia	First Fidelity Bancorporation, Newark, N.J.	
84	Ryland Mortgage Co., Columbia, Md.	Ryland Group, Inc., Columbia, Md.	
85	BancNewEngland Mortgage Co., Inc., East Providence, R.I.	Bank of New England Corp., Boston	Acquired $775 million in servicing from 12 companies
86	Meritor Mortgage Corp.-East, Philadelphia	Meritor Savings Bank, Philadelphia	Parent currently controlled by the FDIC
87	Talman Home Mortgage Corp., Norridge, Ill.	Talman Home Federal Savings & Loan Assn., Chicago	
88	M-West Mortgage Corp., Orange, Calif.		
89	Hoffman Financial Services Ltd., Chicago		
90	Crestar Mortgage Corp., Richmond	Crestar Financial Corp., Richmond	
91	Victoria Mortgage Co., San Antonio, Tex.	Victoria Savings Assn., San Antonio, Tex.	RTC about to sell company.
92	Comerica Mortgage Corp., Auburn Hills, Mich.	Comerica, Inc., Detroit	Acquired $567 million and sold $138 million in servicing.
93	NVR Mortgage, L.P., Pittsburgh	NVR, L.P., McLean, Va.	
94	Directors Mortgage Loan Corp., Riverside, Calif.		
95	Loan America Financial Corp., Miami Lakes, Fla.		
96	Interwest Mortgage Corp., Ponca City, Okla.	Heartland Federal Savings & Loan Assn., Ponca City, Okla.	
97	CenTrust Mortgage Corp., Deerfield Beach, Fla.	RTC	
98	Centerbank Mortgage Co., Waterbury, Conn.	Centerbank, Waterbury, Conn.	Acquired $892 million in servicing rights during 1990
99	TCF Mortgage Corp., Minneapolis	TCF Bank Savings, FSB, Minneapolis	Acquired the servicing rights to $225 million of residential mortgage loans.
100	Margeson & Company, Inc., Perth Amboy, N.J.	Margco Holdings, Inc. Corp., Perth Amboy, N.J.	

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Large S&Ls Holding On

Though the thrift industry as a whole is shrinking, assets fell slightly and deposits increased at top S&Ls

By Phil Roosevelt

When the thrift bailout law was passed in 1989, experts expected its tough requirements to prompt widespread sales of assets and deposits by capital-starved thrifts.

But shrinkage among the nation's large surviving thrifts has been relatively modest so far, an *American Banker* survey has found. Assets at the top 300 thrifts fell by just 2.5% last year, when institutions seized by the government are excluded. And deposits actually increased, by 1.5%.

Of course, the industry as a whole is clearly getting smaller. Total assets at savings and loans declined by 13.5% last year, stemming mostly from failed thrifts.

But large, privately operated institutions generally are sitting out the big shrink, even though scores of them fall short of capital requirements. One reason: Thrifts are evidently finding it hard to sell assets and deposits because of competition from the government's S&L cleanup agency, the Resolution Trust Corp.

"There are a lot of thrifts that would like to sell some branches here and there, but they can't compete pricewise against the RTC," said Robert Chaut, a managing director in the financial institutions group of Chase Manhattan Bank. "The RTC is selling branches for next to nothing."

Difficulty Shrinking

Hewlett, N.Y.-based Anchor Savings Bank, for one, recently disclosed that competition from the RTC and others had caused it to fall significantly short of its goals for branch sales. As a result, Anchor said it would have to file an amended plan with regulators for meeting capital requirements.

To some degree, the lack of shrinkage among the top 300 reflected heavy acquisitions of failed institutions by a handful of strong thrifts. For example, Great Western Bank, the nation's second-largest thrift, boosted its deposits by 26%, to $29.2 billion.

But the survey also suggests that a number of thrifts simply are having difficulty in shrinking. And that problem could become serious, given that asset and deposit sales are one of the few ways thrifts can boost capital ratios. The industry's earnings have been weak and capital markets have been shunning most thrifts.

"Every time they pass a new requirement, we barely make it."

Trouble Hitting Targets

Among the top 300 thrifts that are privately operated and subject to the toughened capital requirements of the bailout law, 25% flunked the requirement for tangible capital at yearend; 28% did not meet the minimum for core capital; and 42% fell short on risk-based capital. Those failure rates were little changed from midyear.

"It's very difficult in an environment like this for savings associations to demonstrate significant improvement in capital ratios," said Thomas A. Loeffler, assistant director of supervisory activities for the Office of Thrift Supervision. He said that thrifts have been hit with "a housing recession and a commercial real estate depression."

Failure to meet the capital requirements does not spell seizure. Many thrifts that flunk the tests are operating under long-term improvement plans approved by the OTS. But the survey results suggest that some may be having trouble hitting interim targets for improvement.

Branch sales once were touted as an ideal way to boost capital, with sellers historically receiving premiums of 3% to 5% of the deposits held by the branches. But premiums for thrift branches appear to have fallen sharply – to less than 1% for a number of RTC deals.

In January, after seeking a buyer for five months, Coast Savings Financial Corp. agreed to sell 19 San Diego branches to Home Savings of America for a premium of 2%. By comparison, Great American Bank, a large San Diego thrift, got a 6.2% premium in July, 1990, when it sold 130 branches to Wells Fargo & Co.

"There's just an awful lot of supply now and not many buyers," said Bradford Kopp, a managing director at Lehman Brothers Inc. "You probably can't get much of a premium selling deposits, and that defeats the purpose of the transaction – to get capital."

Meanwhile, the capital crunch is being felt sharply among many big thrifts. The industry had to scramble to meet a yearend increase in required risk-based capital, and is now facing a hike in required core capital from 3% of assets to at least 4%.

"Every time they pass a new requirement, we barely make it," said William Cooper, chief executive to TCF Financial Corp., Minneapolis. "They've been snapping at our heels." □

Top 300 U.S. Thrift Institutions

In Order of Deposits, December 31, 1990, Compared with December 31, 1989

Rank 12/31/90		Deposits 12/31/90	Deposits 12/31/89	Rank 1989	Gain	Assets 12/31/90	Assets 12/31/89	Net Income 1990	R.O.A.A (%)	Charter Type	Insurer Type
1	Home Savings of America, FA, Irvindale, Calif. (a)	38,955,434,000c	33,100,655,000c	1		51,253,405,000c	44,924,933,000c	198,124,000u	0.47u	4	2
2	Great Western Bank, FSB, Beverly Hills	29,150,284,000	23,117,689,000	2		39,230,309,000	34,949,576,000	220,894,000	0.59	2	2
3	California Federal Bank, FSB, Los Angeles	16,762,762,000	15,194,340,000	4	+1	21,504,990,000	23,269,859,000	(215,541,000)	-0.94	2	1
4	Glendale Federal Bank, FSB, Calif.	15,628,356,000	15,869,180,000	3		23,439,196,000	24,043,305,000	(70,820,000)	-0.29	2	2
5	World Savings, FS&LA, Oakland, Calif.	14,129,586,000	11,457,331,000	8	+3	22,042,045,000	19,263,899,000	182,087,000	0.86	4	2
6	American Savings Bank, FA, Irvine, Calif.	13,955,956,000	13,639,461,000	5		16,490,794,000	16,290,515,000	247,569,000	1.47	2	2
7	HomeFed Bank, FSB, San Diego, Calif.	13,739,425,000	13,034,251,000	6		18,260,755,000	17,752,680,000	(268,382,000)	-1.35	2	2
8	First Nationwide Bank, FSB, San Francisco	12,026,543,000	11,925,000,000	7		20,429,452,000	22,088,000,000	(37,733,000)	-0.18	2	2
9	Dime Savings Bank of New York, FSB, Garden City	8,831,889,000	9,759,151,000	11	+2	10,841,836,000	11,652,230,000	(113,752,000)	-1.01	2	1
10	Coast Federal Bank, Los Angeles	8,708,233,000	8,904,590,000	14	+4	10,247,415,000	11,293,189,000	(81,090,000)	-0.57	2	2
11	Goldome, Buffalo, N.Y.	7,855,637,000c	9,375,653,000c	12	+1	11,310,969,000c	12,989,150,000c	5,773,000c	0.30c	2	1
12	CrossLand Savings FSB, Brooklyn, New York	7,761,024,000c	8,994,067,000c	13	+1	11,177,977,000c	14,102,367,000c	(421,077,000)c	-3.33c	2	2
13	First Gibraltar Bank, FSB, Dallas	7,425,344,000	7,555,575,000	17	+4	8,860,436,000	9,774,756,000	95,521,000	1.01	2	2
14	Anchor Savings Bank, FSB, Northport, N.Y.	7,074,802,000	7,027,918,000	18	+4	8,825,543,000	8,936,276,000	(114,757,000)	-1.26	2	2
15	Great American Bank, FSB, San Diego, Calif.	6,682,556,000	11,419,312,000	9		10,561,690,000	15,898,585,000	(147,576,000)	-1.03	4	2
16	Standard Federal Bank, Troy, Mich.	5,897,087,000	6,167,305,000	22	+6	9,297,253,000	9,638,361,000	40,062,000	0.42	2	2
17	People's Bank, Bridgeport, Conn.	5,720,680,000	5,576,065,000	24	+7	6,917,710,000	7,037,923,000	(84,727,000)	-1.22	2	1
18	Columbia Savings & Loan Assn., Beverly Hills	5,619,044,000	7,828,652,784	16		5,358,626,000	9,334,522,079	(1,200,463,000)	-15.87	4	2
19	Manhattan Savings Bank, New York (d)	5,282,558,000	2,589,642,000	78	+59	5,909,720,000	3,670,987,000	73,565,000	1.20	2	1
20	Household Bank, FSB, Newport Beach, Calif.	5,030,077,000	3,454,676,000	47	+27	7,887,017,000	7,051,505,000	41,807,000	0.54	4	2
21	Meritor Savings Bank, Philadelphia	4,819,880,000c	10,503,153,000c	7		6,519,714,000c	12,639,807,000c	(105,333,000)c	-2.36c	2	1
22	Pacific First Bank, FSB, Seattle	4,803,885,000	3,177,204,000	59	+37	7,040,547,000	5,667,474,000	20,964,000	0.49	4	2
23	Citibank, FSB, San Francisco	4,764,337,000	4,906,184,000	25	+2	6,728,237,000	7,393,077,000	47,813,000	0.68	2	2
24	Green Point Savings Bank, Brooklyn, New York	4,488,931,000	4,071,846,000	31	+14	5,121,429,000	4,614,000,000	91,230,000	1.84	1	1
25	Long Island Savings Bank FSB, Melville, N.Y. (b)	4,463,179,000	4,388,823,000	31	+6	5,489,574,000	5,374,389,000	11,753,000	0.21	1	2
26	Chevy Chase Savings Bank, FSB, Md.	4,455,534,000	4,380,201,000	33	+7	5,018,844,000	4,713,146,000	45,101,000	0.84	2	2
27	Citibank, FSB, Chicago	4,393,714,000	3,713,444,000	43	+16	5,425,351,000	5,476,808,000	55,751,000	1.03	2	2
28	Imperial Federal Savings Assn., San Diego, Calif. ☆	4,393,306,000	6,624,900,000	20		6,583,515,000	9,581,584,000	(218,230,000)	-2.82	3	2
29	Sunbelt Savings, FSB, Dallas	4,341,038,000	3,718,284,000	42	+13	8,364,072,000	9,108,052,000	(45,378,000)	-0.50	3	2
30	Talman Home Federal Savings & Loan Assn., Chicago	4,189,185,000	4,403,945,000	29		5,887,595,000	6,072,659,000	13,202,000	0.22	4	2
31	Howard Savings Bank, Newark, N.J.	4,146,833,000	4,648,228,000	28		4,364,152,000	5,081,374,000	(161,345,000)	-3.41	2	1
32	Fidelity Federal Bank, FSB, Glendale, Calif.	3,992,977,000	3,327,214,000	53	+21	5,687,676,000	4,971,885,000	25,256,000	0.47	2	2
33	Dollar Dry Dock Bank, White Plains, N.Y.	3,814,312,000	4,396,064,000	30		4,225,965,000	5,020,009,000	(38,342,000)	-0.84	2	1
34	Washington Mutual Savings Bank, Seattle	3,686,099,000	3,479,335,000	47	+13	5,679,941,000	6,080,902,000	5,491,000	0.09	2	1
35	First Federal of Michigan, Detroit	3,665,132,000c	4,347,249,000c	35		10,310,473,000c	11,086,251,000c	7,851,000c	0.07c	4	2
36	Apple Bank For Savings, New York	3,616,478,000	3,484,459,000	46	+10	4,013,369,000	3,849,429,000	6,037,000	0.15	1	1
37	Perpetual Savings Bank, FSB, McLean, Va.	3,571,550,000	4,353,178,000	34		4,716,021,000	5,983,718,000	(157,700,000)	-2.79	2	2
38	Columbia Savings, FS&LA, Englewood, Colo.	3,529,036,000	3,389,404,000	51	+13	5,149,253,000	4,844,902,000	55,754,000	1.04	4	2
39	First Federal Savings & Loan Assn., Rochester, N.Y.	3,528,813,000	3,830,525,000	41	+2	5,642,034,000	5,640,253,000	4,841,000	0.09	3	2
40	Western Fed. Savings & Loan Assn., Marina Del Rey, Calif.	3,489,781,000	3,562,843,000	45	+5	4,994,666,000	4,808,685,000	9,518,000	0.19	4	2
41	Metropolitan Federal Bank, FSB, Fargo, N.D. (e)	3,402,155,000c	1,458,228,000u	147	+106	4,531,594,000c	2,426,406,000u	31,169,000c	1.00c	2	2
42	Downey Savings & Loan Assn., Newport Beach, Calif.	3,384,020,000	3,192,465,000	57	+15	4,155,564,000	3,774,336,000	40,375,000	0.97	4	2
43	Northeast Savings, FA, Hartford, Conn.	3,372,110,000	3,847,120,000	40		4,933,875,000	5,413,470,000	(98,791,000)	-1.98	4	2
44	City Savings, FSB, Somerset, N.J. ☆	3,318,898,000	6,305,261,000	21		5,730,919,000	8,582,471,000	(234,049,000)	-3.31	1	2
45	TCF Bank Savings, FSB, Minneapolis	3,318,750,000	3,322,514,000	54	+9	4,241,118,000	4,658,239,000	(22,909,000)	-0.51	2	2
46	American Savings & Loan Assn. of Florida, Miami	3,257,011,000	3,357,691,000	52	+6	4,412,434,000	4,929,398,000	(74,185,000)	-1.51	4	2
47	Southwest Federal Savings Assn., Dallas ☆	3,195,724,000	3,901,861,000	39		4,701,632,000	5,520,886,000	(42,902,000)	-0.84	3	2
48	Emigrant Savings Bank, New York	3,175,013,000	3,269,328,640	55	+7	3,511,985,000	3,571,954,772	31,528,000	0.90	2	1
49	Hudson City Savings Bank, Paramus, N.J.	3,131,611,000	2,870,671,981	63	+14	3,485,689,000	3,219,534,598	35,352,000	1.05	1	1
50	American Savings Bank, FSB, White Plains, N.Y.	3,119,697,000	3,451,664,000	50		4,011,637,000	4,430,202,000	(94,445,000)	-2.41	2	1
51	Transohio Savings Bank, Cleveland	3,072,377,000	3,633,227,000	44		4,914,569,000	5,399,077,000	(41,804,000)	-0.81	4	2
52	Citizens Federal Bank, FSB, Miami	3,060,063,000	2,989,776,000	60	+8	4,170,518,000	4,257,056,000	7,881,000	0.19	2	2
53	Carteret Savings Bank, FA, Morristown, N.J.	3,028,516,000	4,272,447,000	36		5,576,023,000	6,132,423,000	(115,143,000)	-1.91	2	2
54	Capitol Federal Savings & Loan Assn., Topeka, Kan.	3,006,867,071	2,739,938,000	70	+16	3,470,077,344	3,157,662,000	38,579,000	1.15	3	2
55	FarWest Savings & Loan Assn., Newport Beach, Calif.	2,983,775,000	3,498,330,000	48		3,714,999,000	4,354,899,000	(261,780,000)	-6.12	4	2
56	Guaranty Federal Savings Bank, Dallas	2,875,972,000	2,742,963,000	69	+13	3,662,603,000	4,009,979,000	8,329,000	0.22	2	2
57	AmeriFirst Federal Savings Bank, Miami	2,848,404,000	3,183,573,000	58	+1	3,431,179,000	4,116,403,000	(173,421,000)	-4.49	1	2
58	Franklin Savings Assn., Ottawa, Kan. ☆	2,845,211,000	4,377,876,000	32		6,161,085,000	11,427,820,000	(230,618,000)	-2.97	4	2
59	First Financial Bank, FSB, Stevens Point, Wis.	2,794,543,000	2,014,500,000	105	+46	3,061,800,000	2,370,864,000	15,356,000	0.51	2	2
60	Georgia Federal Bank, FSB, Atlanta	2,791,821,000	2,755,412,000	68	+8	4,670,860,000	4,177,214,000	28,999,000	0.64	2	2
61	Farm & Home Savings Assn., Nevada, Mo.	2,774,162,000	2,489,071,000	80	+19	3,442,430,000	3,080,523,000	5,349,000	0.16	4	2
62	San Jacinto Savings Assn., FA, Houston ☆	2,749,776,000	2,905,465,000	62		2,660,132,000	3,319,868,000	(73,539,000)	-2.29	3	2
63	Society for Savings, Hartford, Conn.	2,730,709,000	2,831,841,000	64	+1	3,836,219,000	4,422,091,000	(53,410,000)	-1.27	2	1
64	Astoria Federal Savings & Loan Assn., Queens, New York	2,707,149,500	2,406,531,549	83	+19	3,378,220,448	3,109,348,625	14,162,000	0.44	3	2
65	Third Federal Savings & Loan Assn., Cleveland	2,703,107,000	2,368,876,000	86	+21	3,039,398,000	2,653,243,000	40,352,000	1.37	3	2
66	St. Paul Federal Bank for Savings, Chicago	2,670,945,000	2,560,900,000	79	+13	3,427,996,000	3,357,073,000	(5,847,000)	-0.17	2	2
67	Home Savings Assn. of Kansas City, FA, Mo.	2,695,105,000	2,827,758,000	65		2,944,195,000	3,264,012,000	(37,245,000)	-1.18	4	2
68	Sears Savings Bank, Glendale, Calif.	2,592,280,000	2,624,691,000	74	+6	4,300,582,000	4,465,589,000	(3,060,000)	-0.08	4	2
69	Bank of America, FSB, Portland, Ore.	2,520,646,000	3,213,813,000	56		2,927,195,000	4,988,142,000	1,134,000	0.04	2	2
70	First Federal Savings Bank, Cleveland	2,507,219,000	1,799,578,000	113	+43	3,043,335,000	2,108,295,000	(10,518,000)	-0.36	2	2
71	San Francisco Federal Savings & Loan Assn.	2,505,941,000	2,603,975,000	76	+5	3,353,921,000	3,406,573,000	2,128,000	0.06	4	2
72	United Savings Assn. of Texas, FSB, Houston	2,436,693,000	2,484,633,000	81	+9	2,898,331,000	3,274,765,000	16,376,000	0.48	2	2
73	First Federal Savings & Loan Assn., Pittsburgh	2,342,837,000	2,389,187,000	84	+11	3,089,704,000	3,[illegible]5,000	(31,192,000)	-0.97	3	2
74	Amwest Savings Assn., Bryan, Tex.	2,341,141,000	2,344,522,000	88	+14	3,481,616,000	3,[illegible]7,000	(753,000)	-0.02	4	2
75	Lincoln Savings Bank, FSB, New York	2,328,383,000	2,264,983,000	90	+15	2,686,062,000	2,835,551,000	(33,579,000)	-1.21	2	1
76	Sacramento Savings Bank, Calif.	2,301,567,000	2,074,889,000	100	+24	2,546,322,000	2,308,809,000	25,591,000	0.97	2	2
77	Greater New York Savings Bank, New York	2,292,459,000	2,259,862,000	91	+14	3,052,495,000	3,105,098,000	(16,789,000)	-0.55	2	1
78	Commercial Federal Bank, FSB, Omaha, Neb.	2,275,229,000	2,681,267,550	72		3,464,916,000	5,860,659,035	(268,000)	0.00	2	2
79	Rochester Community Savings Bank, N.Y.	2,263,555,000	2,612,964,000	75		3,726,614,000	4,028,011,000	(1,659,130)	-0.04	2	1
80	Citizens Savings Bank, Providence, R.I.	2,243,423,000	1,624,627,000	131	+51	2,812,145,000	2,248,906,000	17,006,000	0.72	2	1
81	Fortune Savings Bank, Clearwater, Fla.	2,237,048,000	2,251,711,000	93	+12	3,014,541,000	3,150,796,000	(67,000)	0.00	4	2
82	Oak Tree Savings Bank, SSB, New Orleans, La.	2,233,689,000	2,256,907,000	92	+10	2,272,209,000	2,780,212,000	(196,479,000)	-7.34	2	2
83	Atlantic Financial Savings, FA, Bala Cynwyd, Pa. ☆	2,230,678,000	4,876,399,000	26		2,835,668,000	6,873,268,000	(601,815,000)	-15.10	3	2
84	Bank Western, FSB, Denver	2,226,284,000	2,231,557,000	95	+11	2,742,479,000	3,259,299,000	(74,304,000)	-2.27	2	2
85	Homestead Savings, FS&LA, Millbrae, Calif.	2,180,428,000	2,583,236,000	77		2,367,258,000	2,892,632,000	(39,360,000)	-1.53	4	2
86	Coral Gables Federal Savings & Loan Assn., Fla.	2,160,551,688	2,053,107,331	103	+17	2,450,827,056	2,515,950,857	6,251,000	0.24	3	2
87	Florida Federal Savings Bank, St. Petersburg ☆	2,150,583,000	2,643,220,000	73		3,182,127,000	4,657,789,000	3,168,000	0.09	1	2
88	Old Stone Bank, FSB, Providence, R.I.	2,149,450,000	2,482,619,000	82		2,747,543,000	3,222,367,000	(8,488,000)	-0.29	2	2
89	Lincoln Savings & Loan Assn., FA, Los Angeles ☆	2,117,630,000	2,907,620,000	61		2,524,835,000	2,906,307,000	(525,837,000)	-15.80	3	2
90	Dollar Bank, FSB, Pittsburgh	2,045,279,000	2,055,604,000	102	+12	2,391,370,000	2,415,715,000	(11,299,000)	-0.45	1	2
91	River Bank America, New York	2,037,225,000	2,059,645,000	101	+10	2,842,392,000	2,939,446,000	(23,467,000)	-0.83	2	1
92	HonFed Bank, FSB, Honolulu	1,990,757,000	2,081,110,000	99	+7	2,898,433,000	3,165,856,000	44,546,000	1.45	2	2
93	Great Lakes Bancorp, Ann Arbor, Mich.	1,987,432,000	1,921,299,000	108	+15	3,391,573,000	3,395,388,000	(26,844,000)	-0.78	2	2
94	Guardian Savings & Loan Assn., Houston	1,971,985,000	2,154,446,000	96	+2	3,892,065,000	3,879,780,000	(56,251,000)	-1.42	4	2
95	Champion Federal Savings & Loan Assn., Bloomington, Ill.	1,968,437,000	2,146,635,140	97	+2	2,440,005,000	2,802,904,466	9,086,000	0.35	3	2
96	Cragin Federal Bank for Savings, Chicago	1,938,961,000	1,922,937,309	107	+11	2,458,968,000	2,335,970,280	7,882,000	0.31	1	2
97	Valley Federal S & L Assn., Van Nuys, Calif.	1,913,974,000	2,361,607,000	87		2,698,361,000	3,015,374,000	22,123,000	0.77	4	2
98	Peoples Heritage Savings Bank, Portland, Me.	1,892,870,000	1,820,263,000	112	+14	2,341,315,000	2,533,682,000	(61,032,000)	-2.41	2	1
99	Collective Federal Savings Bank, Egg Harbor City, N.J.	1,880,633,000	1,620,418,000	132	+33	2,504,248,000	2,225,638,000	11,376,000	0.50	2	2
100	Boston Five Cents Savings Bank FSB	1,852,952,000	1,695,871,000	123	+23	2,234,963,000	2,318,404,000	(17,304,000)	-0.76	2	1

For footnotes, see page 122

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Top 300 U.S. Thrift Institutions

In Order of Deposits, December 31, 1990, Compared with December 31, 1989

Rank 12/31/90		Deposits 12/31/90	Deposits 12/31/89	Rank 1989	Gain	Assets 12/31/90	Assets 12/31/89	Net Income 1990	R.O.A.A. (%)	Chart. Type	Instr. Type
101	Albany Savings Bank, FSB, N.Y.	1,850,420,000	1,776,275,000	116	+15	2,113,861,000	2,036,819,000	10,071,000	0.48	1	2
102	Decatur Federal Savings & Loan Asen., Ga.	1,810,120,000	1,698,255,000	122	+20	2,524,118,000	2,312,111,000	4,576,000	0.18	4	2
103	Union Federal Savings Bank, Brea, Calif.	1,808,567,000	1,582,149,000	133	+30	2,387,058,000	2,415,157,000	(7,982,000)	-0.32	2	2
104	Citibank, FSB, Miami	1,801,925,000	1,507,286,000	145	+41	2,362,244,000	2,370,834,000	18,502,000	0.69	2	2
105	Security Bank, SSB, Milwaukee, Wis.	1,771,116,000	1,780,415,363	118	+13	2,126,763,000	2,120,903,201	18,268,000	0.84	3	2
106	Western Financial Savings Bank, Irvine, Calif.	1,756,780,000	1,410,991,000	152	+46	2,977,242,000	2,870,261,000	10,192,000	0.33	2	2
107	American Federal Bank, FSB, Dallas	1,754,498,000	1,757,828,000	119	+12	2,592,866,000	3,211,539,000	35,220,000	1.30	2	2
108	First Federal Bank of California, Santa Monica	1,740,651,000	1,553,242,000	136	+28	3,049,320,000	2,586,706,000	27,031,000	0.93	2	2
109	Bell Federal Savings & Loan Asen., Chicago	1,698,448,000	1,635,264,000	130	+21	1,867,489,000	1,796,864,000	17,619,000	0.96	3	2
110	Bay View Federal Bank, FSB, San Mateo, Calif.	1,693,777,000	1,855,091,000	111	+1	2,848,646,000	2,879,019,000	7,136,000	0.25	2	2
111	Leader Federal Bank for Savings, Memphis, Tenn.	1,683,751,000	1,724,972,000	120	+9	2,080,010,000	2,138,618,000	(8,779,000)	-0.40	1	2
112	First Savings Bank, FSB, Greenville, S.C.	1,677,241,000	1,769,212,080	117	+5	2,210,687,000	2,270,743,712	7,219,000	0.31	2	2
113	PriMerit Bank, Las Vegas, Nev.	1,671,399,000	1,536,378,000	137	+24	2,713,711,000	2,767,153,000	10,142,000	0.35	2	2
114	Southern California Federal S & L Asen., Beverly Hills	1,663,420,000	1,688,743,000	124	+10	2,395,272,000	2,343,251,000	7,657,000	0.31	4	2
115	Secor Bank, FSB, Birmingham, Ala.	1,622,417,000	1,653,507,000	128	+13	2,371,059,000	2,328,361,000	(1,564,000)	-0.06	2	2
116	Citizens Federal Savings & Loan Asen., Dayton, Ohio	1,610,083,000	2,009,469,000	106		1,943,440,000	2,254,613,000	(2,099,000)	-0.10	3	2
117	First Constitution Bank, New Haven, Conn.	1,606,121,000	1,579,211,000	135	+18	2,106,860,000	2,380,276,000	(80,314,000)	-3.60	2	1
118	Bluebonnet Savings Bank, FSB, Dallas	1,597,187,000	1,785,407,000	115		3,215,955,000	3,157,293,000	16,886,000	0.52	2	2
119	Pima Savings & Loan Asen., Tucson, Ariz. ☆	1,578,738,000	2,128,117,000	98		1,486,987,000	2,734,063,000	(210,248,000)	-11.11	3	2
120	Pelican Homestead & Savings Asen., Metairie, La.	1,577,930,000	1,512,364,000	144	+24	1,477,236,000	1,687,298,000	(38,894,000)	-2.35	3	2
121	Loyola Federal Savings & Loan Asen., Baltimore	1,564,020,000	1,528,409,000	140	+19	2,075,251,000	2,113,726,000	8,342,000	0.39	4	2
122	Washington Federal Savings & Loan Asen., Seattle	1,554,830,000	1,409,055,000	153	+31	2,653,181,000	2,509,894,000	63,003,000	2.22	4	2
123	Investors Savings Bank, Richmond	1,546,288,000	1,681,592,000	125	+2	2,089,015,000	2,219,061,000	(18,831,000)	-0.84	2	2
124	Santa Barbara Federal Savings & Loan Asen., Calif. ☆	1,525,908,969	1,904,401,000	109		2,824,954,752	4,666,123,000	(10,404,000)	-0.26	3	2
125	American Savings Bank, FSB, Honolulu	1,512,736,000	1,100,873,000	207	+82	2,031,272,000	1,651,453,000	12,969,000	0.69	2	2
126	Trustbank Savings, FSB, McLean, Va.	1,500,065,000	1,656,206,000	127	+1	1,823,394,000	2,117,790,000	(36,256,000)	-1.78	2	2
127	EurekaBank, FSB, Foster City, Calif.	1,496,545,000	1,531,821,198	138	+11	1,837,579,000	1,771,175,036	22,620,000	1.24	2	2
128	Southwest Savings & Loan Asen., FA, Phoenix, Ariz. ☆	1,491,829,000	1,643,261,000	129	+1	1,106,722,000	1,749,788,000	(213,076,000)	-13.82	3	2
129	Kilgore Federal Savings & Loan Asen., Tex. (f)	1,490,479,000	85,700,000			168,890,000	168,986,000	3,505,000	0.31	4	2
130	National Federal Savings Bank, Cleveland	1,481,113,000	1,384,075,000	157	+27	1,615,743,000	1,556,274,000	17,538,000	1.08	2	2
131	Benjamin Franklin Federal Savings Asen., Houston ☆	1,478,184,000	1,660,090,000	126		1,201,792,000	1,837,953,000	(206,969,000)	-12.95	4	2
132	Empire New York Savings Bank, New York	1,478,119,000	1,581,848,000	134	+2	2,028,190,000	2,018,448,000	17,394,000	0.85	2	1
133	BankAtlantic, FSB, Fort Lauderdale, Fla.	1,477,538,000	1,430,219,000	148	+15	1,906,847,000	1,886,453,000	(519,000)	-0.03	2	2
134	Beach Federal Savings & Loan Asen., Boynton Beach, Fla.	1,431,519,470	1,298,593,000	167	+33	1,485,204,127	1,365,081,000	6,674,000	0.47	4	2
135	Peoples Westchester Savings Bank, Hawthorne, N.Y.	1,417,626,000	1,416,583,000	150	+15	1,658,946,000	1,681,122,000	3,185,000	0.19	2	1
136	Ohio Savings Bank, Cleveland	1,408,558,464	1,388,445,793	155	+19	1,577,364,473	1,547,296,277	9,824,000	0.61	2	2
137	Flagler Federal Savings & Loan Asen., Miami	1,399,905,000	1,404,566,000	154	+17	1,533,705,000	1,566,826,000	(19,790,000)	-1.25	3	2
138	Independence Savings Bank, Brooklyn, New York	1,395,918,276	1,370,272,837	159	+21	1,549,781,483	1,513,626,061	8,323,000	0.54	1	1
139	Commonwealth Federal Savings Asen., Houston ☆	1,391,044,000	1,709,148,000	121		1,005,856,000	1,614,168,000	(439,298,000)	-34.22	4	2
140	Fulton Federal Savings Bank, Atlanta	1,384,453,000	1,514,958,000	142	+2	2,016,621,000	2,310,006,000	(32,171,000)	-1.48	2	2
141	Provident Savings Bank, Jersey City, N.J.	1,377,775,000	1,346,853,000	162	+21	1,487,598,000	1,454,281,000	2,872,000	0.20	1	1
142	New Haven Savings Bank, Conn.	1,370,702,000	1,241,023,000	178	+36	1,769,406,000	1,696,060,000	7,461,000	0.42	1	1
143	Hollywood Federal Bank, FSB, Fla.	1,367,409,000	1,346,875,000	161	+18	1,525,465,000	1,593,448,000	(63,849,000)	-4.07	1	2
144	Columbia First Bank, FSB, Arlington, Va.	1,353,948,000	1,248,507,000	176	+32	2,106,269,000	2,165,502,000	(9,556,000)	-0.43	2	2
145	Far West Federal Bank, Portland, Ore.	1,344,188,000	1,529,193,765	139		2,747,106,000	3,359,497,530	(15,280,000)	-0.47	2	1
146	Roosevelt Bank, FSB, Chesterfield, Mo.	1,337,996,000	1,181,997,000	190	+44	2,370,963,000	2,668,414,000	1,205,000	0.05	2	2
147	State Savings Bank, Columbus, Ohio	1,326,215,000	1,142,571,000	202	+55	1,573,005,000	1,445,602,000	10,709,000	0.68	4	2
148	Investors Savings & Loan Asen., Millburn, N.J.	1,297,945,000	1,253,055,566	174	+26	1,669,506,000	2,026,290,080	5,381,000	0.29	3	2
149	Germantown Savings Bank, Bala Cynwyd, Pa.	1,297,461,000	1,286,656,000	166	+19	1,401,194,000	1,409,311,000	9,299,000	0.67	2	1
150	Jamaica Savings Bank, FSB, Lynbrook, N.Y.	1,296,795,462	1,249,320,185	175	+25	1,589,099,663	1,479,784,627	11,502,000	0.72	2	1
151	First New Hampshire Bank, Concord	1,281,867,000§				1,531,730,000		N.A.	N.A.	1	1
151	Pomona First Fed. Savings & Loan Asen., Calif.	1,278,081,000	1,224,876,000	181	+30	1,389,445,000	1,326,792,000	10,404,000	0.74	3	2
152	BancFlorida, FSB, Naples	1,276,175,000	1,285,797,000	169	+17	1,684,855,000	1,780,827,000	(9,979,000)	-0.55	2	2
153	Fidelity New York, FSB, Floral Park, N.Y.	1,273,927,000	1,302,889,000	165	+12	1,913,575,000	1,937,310,000	5,702,000	0.29	1	2
154	First Federal Savings Bank, Santurce, P.R.	1,251,319,820	1,301,317,423	166	+12	1,818,985,984	1,927,835,776	(17,713,000)	-0.93	2	2
155	Beneficial Savings Bank, Philadelphia	1,237,431,000	1,284,346,000	170	+15	1,315,682,000	1,356,313,000	7,822,000	0.59	1	1
156	Beverly Hills Federal Savings Bank, Laguna Hills, Calif.	1,233,404,405	1,387,896,000	156		1,407,991,984	1,525,669,000	16,156,000	1.11	2	2
157	Ensign Federal Savings Bank, New York ☆	1,231,753,000	1,514,718,000	143		1,411,719,000	1,888,984,000	(206,291,000)	-13.57	1	2
158	Roosevelt Savings Bank, Garden City, N.Y.	1,231,449,000	1,158,526,000	196	+40	1,409,891,000	1,349,902,000	8,502,000	0.61	1	1
159	United Savings Asen. of the Southwest, FSB, Houston (g)	1,225,157,000				1,363,666,000		(8,562,000)	-0.56	2	2
160	Standard Federal Bank for Savings, Chicago	1,220,322,000	1,139,516,416	203	+43	1,311,261,000	1,227,951,810	6,099,000	0.47	1	2
161	Newworld Bank, Boston	1,219,941,000	1,219,947,000	184	+23	1,312,040,000	1,342,182,000	(17,978,000)	-1.33	2	1
162	Second National Federal Savings Bank, Salisbury, Md.	1,213,698,000	1,029,821,000	220	+58	1,758,682,000	1,510,785,000	(16,129,000)	-0.87	2	2
163	Columbia Banking Federal S & L Asen., Rochester, N.Y.	1,210,299,000	1,232,825,000	179	+16	1,642,420,000	1,621,925,000	5,470,000	0.33	3	2
164	Mid America Fed. Savings Bank, Clarendon Hills, Ill.	1,207,509,000	1,223,987,000	182	+18	1,475,858,000	1,583,241,000	4,650,000	0.29	2	2
165	Onondaga Savings Bank, Syracuse, N.Y.	1,206,460,000	1,182,474,000	189	+24	1,943,103,000	1,679,587,000	13,637,000	0.72	2	1
166	Maine Savings Bank, Portland	1,191,224,000	1,415,224,000	151		1,182,519,000	1,541,200,000	(91,858,000)	-6.50	2	1
167	South Boston Savings Bank, Boston	1,190,451,000	1,004,578,000	225	+58	1,500,798,000	1,441,694,000	11,219,000	0.77	2	1
168	North Side Savings Bank, Bronx, New York	1,177,819,000	1,193,979,000	187	+19	1,302,211,000	1,336,444,000	(5,302,000)	-0.40	2	1
169	First Heights Bank, FSB, Houston	1,176,672,000	1,159,079,000	197	+28	1,801,298,000	1,910,321,000	8,035,000	0.60	2	2
170	Norstar Bank Central New York, Syracuse	1,158,104,000	1,120,933,000	205	+35	1,391,465,000	1,387,409,000	6,475,000	0.46	2	1
171	Worcester County Institution for Savings, Worcester, Ma.	1,147,439,301	895,295,000	254	+83	1,286,407,077	1,157,577,000	(28,818,000)	-2.51	2	1
172	Bankers Savings, Perth Amboy, N.J.	1,146,999,000	709,957,000	324	+152	1,305,752,000	799,708,000	12,156,000	1.22	2	1
173	Altus Bank, FSB, Mobile, Ala.	1,140,768,000	1,358,802,000	160		2,049,484,000	2,261,560,000	(19,910,000)	-0.92	2	2
174	Anchor Savings & Loan Asen., Madison, Wis.	1,138,186,000	1,073,004,000	213	+39	1,291,137,000	1,299,496,000	(4,055,000)	-0.31	3	2
175	Chase Federal Bank, Miami	1,136,514,000	1,197,488,058	186	+11	1,328,911,000	1,577,285,970	(14,639,000)	-0.96	1	2
176	Heritage Bank for Savings, Holyoke, Mass.	1,123,177,000	1,176,678,000	191	+15	1,520,646,000	1,695,156,000	(56,081,000)	-3.51	2	1
177	Columbia Federal Savings Bank, Queens, New York	1,122,282,000	1,175,020,776	192	+15	1,366,041,000	1,443,923,219	5,715,000	0.40	3	2
178	Landmark Savings Asen., Pittsburgh	1,114,497,000	1,219,980,000	183	+5	1,466,667,000	1,664,458,000	1,034,000	0.07	4	2
179	D&N Bank, FSB, Hancock, Mich.	1,109,675,000	1,167,718,000	194	+15	1,873,896,000	2,048,040,000	(17,216,000)	-0.86	2	2
180	Centerbank, Waterbury, Conn.	1,109,279,000	1,098,271,000	208	+28	1,768,922,000	1,863,458,000	(49,683,000)	-2.79	2	1
181	First Mutual of Boston	1,102,762,000	1,228,762,000	180		1,158,204,000	1,304,691,000	(83,804,000)	-6.82	1	1
182	First Savings of Arkansas, FA, Little Rock ☆	1,087,221,000	1,152,426,000	199	+17	677,744,000	1,007,458,000	(75,038,000)	-6.38	3	2
183	First Federal Savings & Loan Asen., Lincoln, Neb.	1,082,619,000	1,056,155,000	214	+31	1,225,832,000	1,221,819,000	5,549,000	0.44	3	2
184	Ridgewood Savings Bank, Queens, New York	1,074,173,000	1,022,730,350	221	+37	1,212,097,000	1,155,234,904	10,261,000	0.87	1	1
185	United Savings of America, FSB/LA, Chicago	1,064,951,977	1,243,617,162	177		1,187,647,443	1,348,166,760	(18,605,000)	-1.47	3	2
186	Mutual Savings Bank of Wisconsin SA, Milwaukee	1,038,467,000	987,387,230	230	+44	1,171,183,000	1,114,107,333	7,207,000	0.61	1	2
187	United Federal Savings Asen., St. Louis, Mo.	1,037,340,000	1,082,349,000	209	+22	1,291,482,000	1,410,708,000	(5,078,000)	-0.36	3	2
188	Pioneer Federal Savings Bank, Clearwater, Fla. ☆	1,037,029,000	1,419,810,000	149		1,316,284,000	1,935,739,000	(59,243,000)	-3.59	1	2
189	Financial Fed. Savings & Loan Asen., Miami Lakes, Fla.	1,027,511,000	1,172,709,000	193	+4	1,311,151,000	1,548,748,000	(5,835,000)	-0.40	3	2
190	Provident Institution for Savings, Boston	1,023,949,000	1,165,533,604	195	+5	1,450,356,010	1,539,144,229	(19,348,000)	-1.18	2	1
191	New Bedford Institution for Savings, Mass.	1,022,730,000	971,500,000	235	+44	1,226,722,000	1,202,182,000	2,944,000	0.24	2	1
192	Columbia Savings Bank, SLA, Fair Lawn, N.J.	1,022,611,000	1,032,797,965	218	+26	1,211,684,000	1,229,942,732	748,000	0.06	3	2
193	Santander Federal Savings Bank, Bayamon, P.R.	1,021,840,000	997,838,405	227	+34	1,216,707,000	1,061,115,581	6,165,000	0.51	2	2
194	First Federal Savings & Loan Asen., Toledo, Ohio	1,011,347,000	1,217,418,000	185		1,022,500,000	1,256,700,000	(24,251,000)	-2.15	3	2
195	Wilmington Saving Fund Society, FSB, Del.	1,008,949,000	1,084,743,000	212	+17	1,346,796,000	1,434,151,000	(84,782,000)	-5.64	2	1
196	Gem Savings Asen., FA, Dayton, Ohio	1,005,098,516	1,186,097,743	188		1,133,563,889	1,497,395,415	825,000	0.06	4	2
197	Security Savings Bank, SLA, Vineland, N.J.	992,519,000	976,104,000	232	+35	1,389,321,000	1,528,470,000	(19,448,000)	-1.28	4	2
198	Connecticut Savings Bank, New Haven	992,211,000	1,042,713,000	216	+18	1,142,221,000	1,259,126,000	(72,396,000)	-6.09	1	1
199	American Pioneer Savings Bank, Orlando, Fla. ☆	992,136,000	1,381,212,000	158		1,049,904,000	1,754,514,000	(113,550,000)	-8.21	3	2
200	Coreset Federal Savings Bank, Richmond	990,481,000	990,806,000	229	+29	1,209,981,000	1,262,075,000	(84,043,000)	-4.98	2	2

(§)— Rank bank would have had, had it been included in survey. Based on inaccurate information provided by its parent, the bank was classified as commercial bank by American Banker for the yearend rankings.

For all other footnotes see page 122.

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Top 300 U.S. Thrift Institutions

In Order of Deposits, December 31, 1990, Compared with December 31, 1989

Rank 12/31/90		Deposits 12/31/90	Deposits 12/31/89	Rank 1989	Gain	Assets 12/31/90	Assets 12/31/89	Net Income 1990	R.O.A.A. (%)	Chart. Type	Insur. Type
201	Ponce Federal Bank, FSB, P.R.	989,569,384	973,156,251	234	+33	1,284,697,430	1,367,127,663	(3,354,000)	-0.25	2	2
202	Great Financial Federal S & L Assn., Louisville, Ky.	988,996,000	925,374,000	246	+44	1,157,134,000	1,084,631,000	9,483,000	0.85	3	2
203	The First, FA, Orlando, Fla.	986,726,000	1,031,897,902	219	+16	1,134,641,000	1,247,846,000	126,000	0.01	3	2
204	Morris Savings Bank, Morristown, N.J.	975,498,000	1,038,904,000	217	+13	1,067,668,000	1,130,341,000	(6,326,000)	-0.59	2	1
205	Cumberland Federal Savings Bank, Louisville, Ky.	973,215,000	1,049,207,000	215	+10	1,375,299,000	1,353,550,000	543,000	0.04	2	2
206	Hawthorne Savings & Loan Assn., Calif.	970,538,321	923,577,779	247	+41	1,095,359,805	1,051,034,939	11,892,000	1.01	4	2
207	Ameribanc Savings Bank, Annandale, Va.	965,303,000	975,954,000	233	+26	1,211,997,000	1,333,166,000	(19,990,000)	-1.44	2	2
208	Springfield Institution for Savings, Mass.	964,611,000	959,448,000	238	+30	1,070,115,000	1,082,302,000	(1,935,000)	-0.18	1	1
209	American Charter Federal S & L Assn., Lincoln, Neb.	960,289,000	950,571,000	240	+31	1,212,798,000	1,386,736,000	5,556,000	0.43	3	2
210	Staten Island Savings Bank, New York	955,499,000	795,490,000	263	+73	1,039,612,000	870,736,000	5,126,000	0.54	1	1
211	New England Savings Bank, New London, Conn.	955,369,000	742,071,000	308	+97	1,242,905,000	1,107,998,000	(43,727,000)	-3.39	2	1
212	County Bank, FSB, Santa Barbara, Calif.	952,848,000	1,132,496,000	204		1,171,387,000	1,432,853,000	4,079,000	0.31	2	2
213	Mechanics & Farmers Savings Bank, FSB, Bridgeport, Conn.	950,395,000	906,957,000	252	+39	1,165,394,000	1,297,239,000	(130,001,000)	-9.92	1	1
214	Sandia Federal Savings & Loan Assn., Albuquerque, N.M. ★	939,917,000	990,959,000	228	+14	475,598,000	612,881,000	(103,835,000)	-15.46	3	2
215	Eastern Bank, Lynn, Mass.	934,500,000	909,319,000	251	+36	1,025,000,000	987,688,000	(20,399,000)	-2.05	2	1
216	ABQ Bank, FSB, Albuquerque, N.M. ★	933,883,000	1,469,705,000	146		969,351,000	2,018,703,000	(173,346,000)	-12.16	1	2
217	ComFed Savings Bank, FA, Lowell, Mass. ★	932,865,000	970,830,000	236	+19	1,402,978,000	1,504,435,000	(164,561,000)	-10.54	1	2
218	Standard Federal Savings Bank, Gaithersburg, Md.	927,871,000	1,254,210,000	173		1,795,859,000	1,712,760,000	6,250,000	0.35	2	2
219	Security Savings & Loan Assn., Scottsdale, Ariz. ★	927,064,000	958,203,000	239	+20	437,625,000	521,341,000	(91,262,000)	-15.36	4	2
220	First Indiana Bank, FSB, Indianapolis	920,245,000	875,689,000	259	+39	1,146,251,000	1,169,642,000	5,182,000	0.43	2	2
221	Security First Fed. S & L Assn., Daytona Beach, Fla.	917,827,000	927,903,000	245	+24	1,051,917,000	1,115,144,000	(4,270,000)	-0.39	3	2
222	Firstrust Savings Bank, Philadelphia	909,265,000	916,000,000	250	+28	1,158,433,000	1,210,000,000	18,416,000	1.58	2	1
223	New Hampshire Savings Bank, Concord	908,092,000	787,824,000	286	+63	984,666,000	935,675,000	(52,098,000)	-5.99	2	1
224	Hunter Savings Assn., Cincinnati	894,446,000	962,200,000	237	+13	997,163,000	1,266,642,000	2,742,000	0.23	4	2
225	Coast Bank, FSB, Sarasota, Fla.	890,683,000	880,510,000	255	+30	1,135,767,000	1,170,287,000	3,850,000	0.32	2	2
226	Union Federal Savings Bank, Indianapolis	887,574,000	790,356,000	285	+59	1,218,944,000	1,280,332,000	3,368,000	0.34	2	2
227	New Brunswick Savings Bank, N.J.	886,721,000	807,356,000	277	+50	973,184,000	902,439,000	(5,967,000)	-0.63	2	1
228	Superior Bank, FSB, Oakbrook, Ill.	886,520,000	1,007,900,000	224		1,194,677,000	1,261,807,000	8,423,000	0.69	2	2
229	Northwest Savings Bank, Warren, Pa.	885,780,000	753,654,000	302	+73	983,679,000	836,352,000	4,247,000	0.44	3	2
230	Pacific Southwest Savings Bank, FSB, Corpus Christi, Tex.	884,656,000	879,498,000	256	+26	1,024,128,000	1,075,768,000	8,097,000	0.76	2	2
231	United Savings Bank, FSB, San Francisco	883,968,000	807,303,000	278	+47	1,155,419,000	1,018,826,000	7,370,000	0.65	4	2
232	Gateway Bank, Norwalk, Conn.	883,954,000	815,418,000	275	+43	1,253,436,000	1,289,823,000	(26,097,000)	-2.03	2	1
233	Stockton Savings Bank, FSB, Calif.	883,950,000	805,121,000	279	+46	1,034,714,000	1,010,290,000	7,024,000	0.65	2	2
234	Harris Savings Assn., Harrisburg, Pa.	875,669,000	846,415,000	265	+31	982,139,000	964,889,000	3,852,000	0.36	3	2
235	Amoskeag Bank, Manchester, N.H.	867,303,000	1,016,892,000	222		1,068,316,000	1,377,944,000	(60,783,000)	-5.14	2	1
236	Franklin Federal Bancorp, FSB, Austin, Tex.	866,261,000	876,025,000	258	+22	1,855,178,000	1,871,720,000	8,527,000	0.45	2	2
237	Home Savings Bank, FSB, Hollywood, Fla.	864,903,751	819,667,919	272	+35	942,765,877	895,167,781	5,771,000	0.61	1	2
238	Metropolitan Federal S & L Assn., Nashville, Tenn.	864,573,000	921,340,000	248	+10	1,035,581,000	1,164,388,000	(48,037,000)	-4.18	4	2
239	First Home Federal Savings & Loan Assn., Greensboro, N.C.	862,794,000	929,302,000	244	+5	1,058,877,000	1,176,802,000	(10,806,000)	-0.93	4	2
240	First Federal Savings & Loan Assn., Fort Myers, Fla.	859,664,000	787,538,000	287	+47	951,700,000	976,370,000	5,423,000	0.58	4	2
241	Financial Fed. Trust & Savings Bank, Olympia Fields, Ill.	859,003,189	786,261,418	289	+48	924,272,911	843,038,785	5,055,000	0.57	1	2
242	Commonwealth Federal Savings Bank, Norristown, Pa.	857,862,000	852,542,000	262	+20	1,118,465,000	1,108,127,000	7,525,000	0.66	1	2
243	Roslyn Savings Bank, N.Y.	856,464,000	823,803,784	271	+28	1,007,029,000	970,399,882	8,918,000	0.90	1	1
244	American Federal Bank, FSB, Greenville, S.C.	855,954,000	849,885,000	263	+19	1,129,901,000	1,114,535,000	6,232,000	0.55	2	2
245	Pathway Financial, FA, Chicago	852,976,000	929,338,000	243		996,140,000	1,189,903,000	14,954,000	1.40	4	2
246	American Savings Bank, New Britain, Conn.	841,360,182	798,069,543	282	+36	980,587,821	914,141,478	11,866,000	1.25	1	1
247	Dartmouth Bank, Manchester, N.H. (h)	840,982,000	926,729,000†	240†		976,466,000	1,153,647,000†	(83,603,000)	-8.06	1	1
248	Century Federal Savings & Loan Assn., Pasadena, Calif.	836,502,000	841,844,000	267	+19	1,035,794,000	1,053,931,000	2,803,000	0.24	3	2
249	Crestmont Federal Savings & Loan Assn., Edison, N.J.	835,876,000	1,151,157,000	200		1,481,897,000	1,557,852,000	(6,203,000)	-0.39	4	2
250	Heart Federal Savings & Loan Assn., Auburn, Calif.	829,496,000	773,149,000	296	+46	934,429,000	879,517,000	8,283,000	0.87	4	2
251	USAA Federal Savings Bank, San Antonio, Tex.	826,065,000	643,807,000	344	+93	2,646,269,000	848,142,000	30,768,000	3.04	4	2
252	Mid-State Federal Savings Bank, Ocala, Fla.	825,475,000	862,787,000	280	+8	953,448,000	1,011,876,000	(2,812,000)	-0.28	2	2
253	Home Federal Bank of Tennessee, FSB, Knoxville	824,947,000	774,832,000	293	+40	907,932,000	854,814,000	6,500,000	0.71	3	2
254	Peoples Savings Bank, Worcester, Mass.	815,875,000	667,686,000	334	+80	891,301,000	805,884,000	3,162,000	0.37	2	1
255	Northwestern Savings & Loan Assn., Chicago	814,828,000	838,854,000	298	+13	1,379,175,000	1,308,197,000	10,958,000	0.79	4	2
256	University Savings Bank, Seattle	813,955,000	742,642,890	307	+51	953,044,000	824,609,755	6,458,000	0.71	2	1
257	Central Federal Savings Bank, Mineola, N.Y. ★	811,979,000	786,430,000	288	+31	858,648,000	953,174,000	(926,000)	-0.10	1	2
258	Binghamton Savings Bank, N.Y.	810,486,000	757,276,000	301	+43	966,423,000	938,564,000	8,172,000	0.87	2	1
259	Washington Mutual, FSB, Seattle	808,344,000	508,555,000			1,527,754,000	723,825,000	7,194,000	0.82	2	2
260	Home Savings & Loan Co., Youngstown, Ohio	806,372,000	784,330,000	290	+30	883,741,000	853,818,000	5,383,000	0.61	3	2
261	Penn Savings Bank, FSB, Wyomissing, Pa.	806,299,000	847,134,000	264	+3	1,195,414,000	1,156,542,000	5,931,000	0.50	2	2
262	Local Federal Bank, FSB, Oklahoma City	800,334,000	636,841,000	345	+83	1,013,342,000	811,106,000	12,095,000	1.23	2	2
263	Commerce Federal Savings Assn., San Antonio, Tex. ★	792,527,000	824,849,000	270	+7	344,039,000	538,973,000	(49,615,000)	-8.02	3	2
264	Fidelity Federal Bank, FSB, Nashville, Tenn.	791,898,000	745,987,000	306	+42	1,022,584,000	1,019,974,000	6,768,000	0.66	2	2
265	Liberty Bank, Middletown, Conn.	784,419,000	736,076,606	311	+46	926,358,000	915,477,723	(8,989,000)	-0.98	1	1
266	Diamond Savings & Loan Co., Findlay, Ohio	784,304,000	818,815,000	273	+7	905,292,000	1,009,604,000	(25,491,000)	-2.65	4	2
267	First Western Savings Assn., Las Vegas, Nev.	777,000,000	816,873,000	274	+7	1,161,156,000	1,189,860,000	247,000	0.02	4	2
268	MidFirst Bank, SSB, Oklahoma City	776,298,000	535,435,000			943,690,378	756,622,000	2,892,000	0.33	2	2
269	Spencer Savings Bank, SLA, Garfield, N.J.	765,233,000	748,186,655	305	+36	842,690,000	825,262,111	(1,297,000)	-0.15	3	2
270	Republic Federal Savings & Loan Assn., Los Angeles	764,631,000	949,113,000	241		1,204,512,000	1,614,692,000	(1,398,000)	-0.10	4	2
271	Queens County Savings Bank, Queens, New York	764,292,018	759,004,567	300	+29	858,975,116	833,675,236	5,678,000	0.67	1	1
272	First Federal Savings Bank, Lakewood, Colo.	760,441,000	709,581,000	325	+53	879,524,000	823,788,000	286,000	0.03	1	2
273	Heritage Federal Savings Bank, Taylor, Mich.	758,717,000	781,457,000	291	+18	896,804,000	915,202,000	4,220,000	0.46	2	2
274	First Atlantic Fed. Savings Assn., South Plainfield, N.J. ★	759,327,000	1,002,288,503	226		716,958,000	1,296,681,973	(48,875,000)	-5.23	3	2
275	Eastland Savings Bank, Woonsocket, R.I.	753,492,000	737,021,000	310	+35	842,337,000	850,010,000	(40,164,000)	-4.54	2	1
276	Heartland Fed. Savings & Loan Assn., Ponca City, Okla.	751,933,000	726,880,000	315	+39	861,735,000	926,117,000	13,288,000	1.39	3	2
277	Continental Federal Savings Bank, Fairfax, Va.	748,758,000	778,921,717	292	+15	1,090,491,000	1,115,944,818	(2,126,000)	-0.19	2	2
278	Citifirst, FSB, Washington, D.C.	748,552,000	774,782,187	294	+16	1,138,396,000	1,211,203,000	6,460,000	0.54	4	2
279	Home & City Savings Bank, Albany, N.Y.	746,086,269	738,129,000	309	+30	864,817,056	845,675,000	5,702,000	0.66	2	1
280	Redlands Federal Bank, Calif.	742,976,000	697,793,518	326	+46	820,877,000	772,449,685	3,796,000	0.46	3	2
281	Capital Federal Savings & Loan Assn., Aurora, Colo. ★	729,391,000	842,966,000	266		837,539,000	1,077,683,000	(66,960,000)	-6.89	3	2
282	Berkeley Federal Savings Bank, Millburn, N.J.	727,030,000	769,096,610	299	+17	841,739,000	887,337,089	(4,833,000)	-0.54	1	1
283	Magnolia Federal Bank for Savings, Hattiesburg, Miss.	721,649,000	684,103,000	330	+47	911,431,000	780,015,000	1,854,000	0.22	1	2
284	Virginia Federal Savings Bank, Richmond	716,875,000	454,706,000			958,092,000	762,416,000	(12,457,000)	-1.30	2	2
285	United Federal Savings Bank of Iowa, Des Moines	712,470,485	792,482,000	284		895,845,483	998,735,000	(12,206,000)	-1.25	1	2
286	Victoria Savings Assn., FSA, Tex. ★	710,655,000	750,256,000	304	+18	431,480,000	742,940,000	(441,970,000)	-53.75	3	2
287	Long Beach Savings & Loan Assn., Calif.	710,277,000	802,264,000	280		794,939,000	972,153,000	7,151,000	0.85	4	2
288	Bell Savings Bank, PaSA, Upper Darby, Pa.	709,035,745	774,238,000	295	+7	843,754,633	932,966,000	(25,939,000)	-2.56	2	2
289	Cimarron Federal S&L Assn., Muskogee, Okla.	707,695,000	711,144,000	320	+31	782,657,000	820,682,000	5,051,000	0.59	3	2
290	Attleboro-Pawtucket Savings Bank, Pawtucket, R.I.	707,610,000	735,707,000	312	+22	800,139,000	846,584,000	(16,589,000)	-2.07	1	1
291	York Federal Savings & Loan Assn., Pa.	701,725,000	654,745,000	341	+50	832,021,000	848,903,000	5,207,000	0.60	4	2
292	Poughkeepsie Savings Bank, FSB, N.Y.	701,280,000	772,574,033	297	+5	1,352,969,000	1,807,019,414	(41,206,000)	-2.81	2	2
293	First Federal S & L Assn., West Palm Beach, Fla.	698,767,000	689,456,000	333	+40	781,643,000	771,366,000	916,000	0.11	3	2
294	First Federal Savings Bank & Trust, Pontiac, Mich.	692,027,000	979,219,000	231		1,050,865,000	1,447,188,000	(20,878,000)	-1.74	4	2
295	BancPlus Federal Savings Assn., Pasadena, Tex. ★	691,912,000	594,154,000			307,914,000	489,180,000	(15,641,000)	-3.85	3	2
296	AmeriFed Federal Savings Bank, Joliet, Ill.	690,140,000	584,586,000			783,456,000	822,676,000	(1,579,000)	-0.19	1	2
297	Westinghouse Federal Bank, FSB, Galesburg, Ill.	689,245,000	372,262,000			877,804,000	391,135,000	421,000	0.08	2	2
298	First Federal Savings & Loan Assn., Honolulu, Hawaii	686,413,698	666,456,581	335	+37	807,307,945	801,915,743	9,589,000	1.15	4	2
299	Columbia Savings Assn., FA, Emporia, Kan.	683,896,000	685,219,000	329	+30	819,559,000	893,891,000	(7,697,000)	-0.90	4	2
300	Horizon Savings Bank, FSB, Wilmette, Ill. ★	683,314,000	1,086,591,000	210		618,356,000	1,223,701,000	(40,296,000)	-4.96	1	2

Data sources: Deposit and asset data are from American Banker's survey of the top 400 thrifts in the nation. All income data were provided by **ADP Data Services Division,** New York, from its data bases of regulatory condition and income reports submitted by thrifts to the Office of Thrift Supervision (OTS) and the Federal Deposit Insurance Corp. (FDIC). In addition, ADP provided deposit and asset data for thrifts not responding to the American Banker survey. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Net income** is income after taxes but before extraordinary items. For SAIF-insured thrifts, net income for 1990 is the sum of net income reported to the OTS for each quarter of the calendar year. For BIF-insured thrifts, it is net income reported to the FDIC for the full calendar year. R.O.A.A. is the return on average gross assets, i.e., net income, as defined above as a percentage of average assets. **Charter Types:** 1-Mutual Savings Bank. 2-Stock Savings Bank. 3-Mutual Savings & Loan Association. 4- Stock Savings & Loan Association. **Insurance Types:** (1)— BIF-insured (the FDIC's Bank Insurance Fund); (2)— SAIF-insured (the OTS' Savings Association Insurance Fund). **(a)**— Consolidated to include Bowery Savings Bank and Home Savings Bank of New York. The latter was acquired in Nov. 1990. Net income and the return on average assets are unconsolidated data and include only Home Savings' California operations. **(b)**— Combined regulatory data for Long Island Savings Bank FSB, Melville, and its division in Centereach, N.Y. **(c)**— Consolidated to include other thrift subsidiaries. **(d)**— On 5/2/90, Williamsburgh Savings Bank, Brooklyn, a subsidiary of Republic New York Corp., acquired The Manhattan Savings Bank. Williamsburgh then changed its title and location. **(e)**— Data for Metropolitan Federal Bank of Iowa, Mason City, are included in the 1990 data but were excluded from the 1989 data. **(f)**— Merged 13 thrifts with $1.26 billion in assets in 1990. **(g)**— Newly-chartered on 5/11/90. **(h)**— At yearend 1990, United Savings Bank merged Belknap Bank & Trust Co., Dartmouth Banking Co. and Sewer Bank, and then changed title. **(†)**— Data are pro forma, reflecting merger at yearend 1990. **(u)**— Unconsolidated regulatory data, excluding other thrift subsidiaries. **(★)**— Indicates thrift was in RTC conservatorship at yearend.

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Top 300 Thrifts' Capital Positions

The equity capital, tangible capital, core capital, and risk-based capital of the nation's top thrifts on December 31, 1990
Thrifts are listed geographically, and within state by deposit order (dollar amounts in thousands)

Deposit Rank		Total Deposits	Equity Capital	Tangible Capital	Core Capital	Risk-based Capital	Tangible Cap. Ratio	Core Cap. Ratio	Risk-based Cap. Ratio
	ALABAMA								
115	Secor Bank, FSB, Birmingham	1,622,417	113,346	46,885	86,924	155,683	1.99	3.69	13.46
173	Altus Bank, FSB, Mobile	1,140,768	41,188	-32,088	-2,355	-2,355	-1.62	-0.12	-0.20
	ARIZONA								
119	Pima Savings & Loan Assn., Tucson ★	1,578,738	-248,991	-256,012	-256,012	-256,012	-17.32	-17.32	-22.09
128	Southwest Savings & Loan Assn., FA, Phoenix ★	1,491,829	-587,779	-587,779	-587,779	-593,711	-53.14	-53.14	-51.25
219	Security Savings & Loan Assn., Scottsdale ★	927,064	-862,032	-862,032	-862,032	-867,259	-138.70	-138.70	-128.93
	ARKANSAS								
182	First Savings of Arkansas, FA, Little Rock ★	1,087,221	-754,416	-754,416	-754,416	-754,416	-108.46	-108.46	-104.35
	CALIFORNIA								
1	Home Savings of America, FA, Irwindale	38,955,434c	2,479,228u	1,731,022u	2,104,465u	3,078,164u	3.43u	4.17u	9.49u
2	Great Western Bank, FSB, Beverly Hills	29,064,677	1,973,424	1,671,402	1,687,970	2,524,708	4.42	4.46	8.92
3	California Federal Bank, FSB, Los Angeles	16,762,762	1,091,211	546,333	883,810	1,129,449	2.53	4.09	7.31
4	Glendale Federal Bank, FSB	15,628,356	1,018,708	500,083	872,896	1,191,086	2.10	3.65	7.82
5	World Savings, FS&LA, Oakland	14,129,588	1,303,730	1,002,751	1,303,730	1,517,040	4.61	6.00	13.52
6	American Savings Bank, FA, Irvine	13,955,956	679,680	677,141	679,680	708,487	4.11	4.12	13.82
7	HomeFed Bank, FSB, San Diego	13,739,425	770,044	593,261	739,031	1,054,770	3.29	4.10	7.29
8	First Nationwide Bank, FSB, San Francisco	12,026,543	1,293,417	837,272	984,445	1,315,903	4.16	4.89	8.70
10	Coast Federal Bank, Los Angeles	8,708,233	223,843	205,096	358,136	515,488	2.01	3.51	6.51
15	Great American Bank, FSB, San Diego	6,682,556	227,455	63,217	141,663	277,620	0.61	1.37	3.35
18	Columbia Savings & Loan Assn., Beverly Hills	5,619,044	-1,126,295	-1,247,892	-1,247,892	-1,248,241	-23.83	-23.83	-26.62
20	Household Bank, FSB, Newport Beach	5,030,077	425,052	255,301	304,614	445,079	3.31	3.95	9.11
23	Citibank, FSB, San Francisco	4,764,337	982,913	786,417	980,107	891,708	12.04	13.47	16.72
28	Imperial Federal Savings Assn., San Diego Calif. ★	4,393,306	-221,148	-246,288	-246,288	-251,458	-3.80	-3.80	-5.05
32	Fidelity Federal Bank, FSB, Glendale	3,992,977	223,854	194,410	212,590	302,289	3.44	3.75	8.42
40	Western Fed. Savings & Loan Assn., Marina Del Rey	3,489,781	213,927	76,271	169,063	191,441	1.57	3.42	6.14
42	Downey Savings & Loan Assn., Newport Beach	3,384,020	256,896	212,268	212,268	230,390	5.15	5.15	11.19
55	FarWest Savings & Loan Assn., Newport Beach	2,983,775	-180,278	-234,599	-234,599	-236,770	-7.12	-7.12	-8.40
68	Sears Savings Bank, Glendale	2,592,280	192,077	192,077	192,077	211,774	4.47	4.47	9.95
71	San Francisco Federal Savings & Loan Assn.	2,505,941	162,984	150,371	150,371	168,772	4.48	4.48	7.85
76	Secramento Savings Bank	2,301,567	173,988	158,438	158,438	167,676	6.26	6.26	9.74
85	Homestead Savings, FS&LA, Millbrae	2,180,428	27,994	-17,892	-17,892	-17,892	-0.73	-0.73	-1.23
89	Lincoln Savings & Loan Assn., FA, Los Angeles ★	2,117,630	-2,052,481	-3,294,036	-3,294,036	-3,294,036	-119.56	-119.56	-90.59
97	Valley Federal S & L Assn., Van Nuys	1,913,974	-5,681	-18,086	-18,086	-18,086	-0.67	-0.67	-0.88
103	Union Federal Savings Bank, Brea	1,808,567	124,764	68,160	74,826	87,540	2.91	3.18	5.04
106	Western Financial Savings Bank, Irvine	1,756,780	133,020	115,218	115,218	203,764	3.91	3.91	8.88
108	First Federal Bank of California, Santa Monica	1,740,651	160,485	160,485	160,485	169,472	5.26	5.26	8.61
110	Bay View Federal Bank, FSB, San Mateo	1,693,777	170,847	160,241	167,574	178,008	5.65	5.89	9.18
114	Southern Calif. Federal S & L Assn., Beverly Hills	1,663,420	68,878	8,810	43,838	48,654	0.38	1.88	4.47
124	Santa Barbara Federal Savings & Loan Assn. ★	1,525,872	26,678	26,678	26,678	26,507	0.70	0.70	2.02
127	EurekaBank, FSB, Foster City	1,496,545	122,829	121,596	121,901	124,192	6.62	6.64	13.44
151	Pomona First Fed. Savings & Loan Assn.	1,278,081	89,813	89,001	89,001	90,322	6.41	6.41	10.22
156	Beverly Hills Federal Savings Bank, Laguna Hills	1,233,404	104,468	104,468	104,468	104,468	7.42	7.42	345.42
206	Hawthorne Savings & Loan Assn.	970,538	85,473	82,645	82,645	82,645	7.56	7.56	12.11
212	County Bank, FSB, Santa Barbara	952,848	30,553	23,841	27,278	34,960	2.00	2.28	2.41
231	United Savings Bank, FSB, San Francisco	883,968	50,429	44,354	45,628	48,080	3.86	3.97	8.15
233	Stockton Savings Bank, FSB	883,950	59,412	48,574	48,574	50,574	4.64	4.64	7.36
248	Century Federal Savings & Loan Assn., Pasadena	836,502	46,166	40,580	40,673	45,128	3.92	3.93	8.30
250	Heart Federal Savings & Loan Assn., Auburn	829,496	68,692	63,552	63,552	65,957	6.84	6.84	12.67
270	Republic Federal Savings & Loan Assn., Los Angeles	764,631	105,068	62,764	83,085	91,408	5.38	7.11	7.39
280	Redlands Federal Bank	742,976	48,504	45,962	45,962	47,753	5.60	5.60	7.36
287	Long Beach Savings & Loan Assn.	710,277	44,209	25,512	25,512	28,608	3.16	3.16	4.17
	COLORADO								
38	Columbia Savings, FS&LA, Englewood	3,529,036	203,648	191,013	203,648	215,600	3.73	3.98	24.11
84	Bank Western, FSB, Denver	2,226,284	107,072	102,328	102,328	127,144	3.76	3.76	7.71
272	First Federal Savings Bank, Lakewood	760,441	54,512	51,954	52,523	54,981	5.92	5.99	11.29
281	Capital Federal Savings & Loan Assn., Aurora ★	729,391	-164,241	-167,423	-167,423	-167,822	-19.69	-19.69	-18.51
	CONNECTICUT								
17	People's Bank, Bridgeport	5,720,680	377,140						
43	Northeast Savings, FA, Hartford	3,372,110	176,113	89,066	161,789	175,860	1.84	3.34	7.84
63	Society for Savings, Hartford	2,730,709	198,358						
117	First Constitution Bank, New Haven	1,606,121	98,699						
142	New Haven Savings Bank	1,370,703	159,325						
180	Centerbank, Waterbury	1,109,279	153,507						
198	Connecticut Savings Bank, New Haven	992,211	15,242						
211	New England Savings Bank, New London	955,369	85,529						
213	Mechanics & Farmers Savings Bank, FSB, Bridgeport	950,395	-88,936	-88,936	-88,936	-88,936	-7.63	-7.63	-9.06
232	Gateway Bank, Norwalk	883,954	90,436						
246	American Savings Bank, New Britain	841,380	113,057						
265	Liberty Bank, Middletown	784,419	55,007						
	DELAWARE								
195	Wilmington Saving Fund Society, FSB	1,008,949	3,965	2,436	3,045	6,090	0.16	0.20	0.49
	DISTRICT OF COLUMBIA								
278	Citibank, FSB	748,552	279,655	265,155	265,155	268,602	23.02	23.02	36.36
	FLORIDA								
46	American Savings & Loan Assn. of Florida, Miami	3,257,011	118,160	17,396	94,445	113,163	0.40	2.19	5.73
82	Citizens Federal Bank, FSB, Miami	3,060,093	207,359	157,641	243,766	285,103	3.83	5.88	11.79
87	AmeriFirst Federal Savings Bank, Miami	2,848,404	-101,676	-111,664	-111,664	-111,664	-3.15	-3.15	-3.91
91	Fortune Savings Bank, Clearwater	2,237,048	122,833	110,811	118,991	132,090	3.69	3.93	7.62
96	Coral Gables Federal Savings & Loan Assn.	2,160,552	201,797	106,347	132,392	136,547	4.51	5.62	10.31
97	Florida Federal Savings Bank, St. Petersburg ★	2,150,593	-434,908	-434,908	-434,908	-434,908	-13.84	-13.84	-26.39
104	Citibank, FSB, Miami	1,801,925	400,941	322,636	357,489	369,616	13.89	15.39	14.81
133	BankAtlantic, FSB, Fort Lauderdale	1,477,538	59,958	57,757	58,579	79,847	3.03	3.08	6.90
134	Beach Federal Savings & Loan Assn., Boynton Beach	1,431,472	2,000	2,000	2,000	4,000	0.13	0.13	3.09
137	Flagler Federal Savings & Loan Assn., Miami	1,399,905	7,426	-22,656	-4,319	-4,319	-1.50	-0.29	-0.47
143	Hollywood Federal Bank, FSB	1,367,409	-52,747	-52,747	-52,747	-52,758	-3.45	-3.45	-4.80
152	BancFlorida, FSB, Naples	1,276,175	65,953	58,214	58,214	84,727	3.47	3.47	6.39
175	Chase Federal Bank, Miami	1,136,514	29,401	29,327	29,327	35,558	2.21	2.21	4.79
186	Pioneer Federal Savings Bank, Clearwater ★	1,037,029	-169,302	-170,722	-170,722	-173,562	-12.98	-12.98	-15.78
189	Financial Fed. Savings & Loan Assn., Miami Lakes	1,027,511	21,176	21,176	21,176	28,918	1.61	1.61	4.04
199	American Pioneer Savings Bank, Orlando ★	992,136	-299,900	-296,232	-296,232	-296,232	-24.97	-24.97	-26.43
203	The First, FA, Orlando	986,726	19,112	-3,314	13,452	17,348	-0.30	1.20	2.20
221	Security First Fed. S & L Assn., Daytona Beach	917,827	16,800	-37,593	-22,683	-22,683	-3.78	-2.28	-3.61
225	Coast Bank, FSB, Sarasota	890,683	69,404	18,438	34,736	37,043	1.70	3.20	7.21
237	Home Savings Bank, FSB, Hollywood	864,904	68,013	68,013	68,013	69,217	7.21	7.21	18.25
240	First Federal Savings & Loan Assn., Fort Myers	859,664	80,716	79,640	79,640	79,933	8.38	8.38	18.35
252	Mid-State Federal Savings Bank, Ocala	825,475	49,298	40,151	40,151	43,557	4.25	4.25	8.39
293	First Federal S & L Assn., West Palm Beach	698,767	41,096	40,577	40,577	42,109	5.22	5.22	10.11
	GEORGIA								
80	Georgia Federal Bank, FSB, Atlanta	2,791,821	285,245	153,981	162,565	192,328	3.39	3.57	7.34
102	Decatur Federal Savings & Loan Assn.	1,810,120	121,989	118,003	121,989	130,750	4.68	4.84	8.37
140	Fulton Federal Savings Bank, Atlanta	1,384,453	-17,171	-88,371	-59,312	-59,312	-4.56	-3.06	-4.84

For footnotes, see page 126.

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Top 300 Thrifts' Capital Positions

The equity capital, tangible capital, core capital, and risk-based capital of the nation's top thrifts on December 31, 1990
Thrifts are listed geographically, and within state by deposit order (dollar amounts in thousands)

Deposit Rank		Total Deposits	Equity Capital	Tangible Capital	Core Capital	Risk-based Capital	Tangible Cap. Ratio	Core Cap. Ratio	Risk-based Cap. Ratio
	HAWAII								
92	HonFed Bank, FSB, Honolulu	1,990,757	133,599	76,604	121,614	180,303	2.70	4.26	12.14
125	American Savings Bank, FSB, Honolulu	1,512,736	130,286	70,607	70,607	73,994	3.58	3.58	8.60
298	First Federal Savings & Loan Asen., Honolulu	686,414	101,338	101,076	101,076	105,035	11.17	11.17	22.53
	ILLINOIS								
27	Citibank, FSB, Chicago	4,393,714	660,817	621,219	621,219	662,284	11.53	11.53	15.19
30	Talman Home Federal Savings & Loan Asen., Chicago	4,189,465	344,736	-169,601	-89,002	-89,002	-3.16	-1.66	-3.38
86	St. Paul Federal Bank for Savings, Chicago	2,670,945	207,549	197,066	199,964	243,073	5.77	5.85	10.01
95	Champion Fed'l Savings & Loan Asen., Bloomington	1,968,437	96,618	-14,186	20,526	39,014	-0.61	0.89	2.81
98	Cragin Federal Bank for Savings, Chicago	1,938,961	195,525	159,953	187,894	199,937	6.61	7.76	16.78
109	Bell Federal Savings & Loan Asen., Chicago	1,698,448	149,596	149,596	149,596	149,896	8.01	8.01	16.92
160	Standard Federal Bank for Savings, Chicago	1,220,322	74,190	70,815	76,550	77,320	5.42	5.85	13.94
164	Mid America Fed. Savings Bank, Clarendon Hills	1,207,509	56,317	53,886	53,886	55,194	3.65	3.65	7.38
185	United Savings of America, FS&LA, Chicago	1,064,952	41,639	-120,951	-100,332	-100,345	-8.80	-7.30	-11.94
228	Superior Bank, FSB, Oakbrook	886,520	58,547	41,076	58,547	59,107	3.49	4.97	21.40
241	Financial Fed. Trust & Savings Bank, Olympia Fields	859,009	54,418	52,783	52,783	52,783	5.71	5.71	21.62
245	Pathway Financial, FA, Chicago	852,976	52,604	52,604	52,604	57,338	5.28	5.28	16.25
255	Northwestern Savings & Loan Asen., Chicago	814,828	171,184	146,737	146,737	155,075	10.79	10.79	22.56
286	AmeriFed Federal Savings Bank, Joliet	690,410	49,093	41,416	41,416	41,797	5.34	5.34	12.01
287	Westinghouse Federal Bank, FSB, Galesburg	689,245	41,357	37,421	37,421	43,876	4.28	4.28	10.21
300	Horizon Savings Bank, FSB, Wilmette ☆	683,314	-137,839	-137,839	-137,839	-137,839	-22.11	-22.11	-37.81
	INDIANA								
220	First Indiana Bank, FSB, Indianapolis	920,245	70,835	68,581	68,581	73,073	6.00	6.00	8.75
226	Union Federal Savings Bank, Indianapolis	887,574	60,626	37,297	55,283	60,885	3.11	4.61	8.30
	IOWA								
285	United Federal Savings Bank of Iowa, Des Moines	712,470	-9,369	-18,128	-9,546	-9,546	-2.05	-1.08	-1.57
	KANSAS								
54	Capitol Federal Savings & Loan Asen., Topeka	3,006,867	304,826	304,826	304,826	305,726	8.78	8.78	18.19
58	Franklin Savings Asen., Ottawa ☆	2,845,211	-50,087	-92,926	-92,926	-97,519	-1.37	-1.37	-2.94
299	Columbia Savings Asen., FA, Emporia	683,896	19,353	10,241	14,848	20,672	1.27	1.83	3.57
	KENTUCKY								
202	Great Financial Federal S & L Asen., Louisville	998,996	111,498	111,041	111,498	113,247	8.72	8.76	17.46
205	Cumberland Federal Savings Bank, Louisville	973,215	59,447	50,612	55,321	58,967	3.68	4.00	8.21
	LOUISIANA								
82	Oak Tree Savings Bank, SSB, New Orleans	2,233,689	-198,256	-421,999	-421,999	-421,999	-19.34	-19.34	-20.12
120	Pelican Homestead & Savings Asen., Metairie	1,577,930	-186,565	-257,849	-236,794	-236,794	-18.37	-16.87	-28.41
	MAINE								
98	Peoples Heritage Savings Bank, Portland	1,892,870	104,147						
166	Maine Savings Bank, Portland	1,191,224	-92,565						
	MARYLAND								
26	Chevy Chase Savings Bank, FSB	4,455,534	180,696	109,303	171,843	341,741	1.98	3.11	8.45
121	Loyola Federal Savings & Loan Asen., Baltimore	1,564,370	131,092	112,122	112,122	121,871	5.46	5.46	7.97
162	Second National Federal Savings Bank, Salisbury	1,213,698	46,852	42,897	44,499	86,928	2.44	2.54	6.17
218	Standard Federal Savings Bank, Gaithersburg	927,871	41,951	42,333	42,333	52,209	2.28	2.28	3.33
	MASSACHUSETTS								
100	Boston Five Cents Savings Bank, FSB	1,852,952	107,588	99,265	104,005	122,474	4.48	4.69	8.09
161	Newoold Bank, Boston	1,219,941	82,156						
167	South Boston Savings Bank, Boston	1,190,451	101,879						
171	Worcester County Institution for Savings, Worcester	1,147,439	106,587						
176	Heritage Bank for Savings, Holyoke	1,123,177	41,841						
181	First Mutual of Boston	1,102,762	-24,694						
190	Provident Institution for Savings, Boston	1,023,949	93,163						
191	New Bedford Institution for Savings	1,022,730	197,560						
209	Springfield Institution for Savings	964,611	90,736						
215	Eastern Bank, Lynn	934,500	81,891						
217	ComFed Savings Bank, FA, Lowell ☆	932,865	-88,442	-88,442	-88,442	-88,442	-6.60	-6.60	-9.19
254	Peoples Savings Bank, Worcester	815,875	71,115						
	MICHIGAN								
16	Standard Federal Bank, Troy	5,857,887	468,811	338,258	437,199	448,252	3.88	4.77	11.22
35	First Federal of Michigan, Detroit	3,665,132c	410,705u	353,998u	410,397u	456,823u	3.49u	4.04u	10.93u
93	Great Lakes Bancorp, Ann Arbor	1,987,432	146,367	91,154	143,875	197,681	2.73	4.31	8.67
179	D&N Bank, FSB, Hancock	1,109,675	88,391	46,166	73,729	86,808	2.51	4.01	7.41
273	Heritage Federal Savings Bank, Taylor	759,717	53,469	44,522	53,469	58,198	5.01	6.02	14.01
294	First Federal Savings Bank & Trust, Pontiac	692,027	16,310	-5,586	10,941	21,882	0.51	0.99	2.96
	MINNESOTA								
45	TCF Bank Savings, FSB, Minneapolis	3,318,750	154,645	80,995	145,167	194,689	1.96	3.52	7.55
	MISSISSIPPI								
283	Magnolia Federal Bank for Savings, Hattiesburg	721,649	38,200	37,901	37,901	42,142	4.16	4.16	8.30
	MISSOURI								
61	Farm & Home Savings Asen., Nevada	2,774,162	176,668	170,626	173,055	172,872	4.97	5.03	12.04
67	Home Savings Asen. of Kansas City, FA	2,606,105	30,507	9,456	26,046	52,057	0.32	0.89	1.99
146	Roosevelt Bank, FSB, Chesterfield	1,337,996	105,298	88,977	105,298	107,650	3.78	4.47	12.61
187	United Postal Savings Asen., St. Louis	1,037,340	62,502	23,222	46,700	49,531	1.85	3.72	7.58
	NEBRASKA								
78	Commercial Federal Bank, FSB, Omaha	2,275,229	146,662	22,575	122,020	138,255	0.42	2.25	6.03
183	First Federal Savings & Loan Asen., Lincoln	1,082,619	67,035	36,270	55,059	61,501	2.90	4.40	8.06
208	American Charter Federal S & L Asen., Lincoln	960,289	3,542	3,024	3,024	6,048	0.25	0.25	1.00
	NEVADA								
113	Prilliant Bank, Las Vegas	1,671,399	179,804	59,626	91,982	95,212	2.30	3.50	7.43
267	First Western Savings Asen., Las Vegas	777,000	76,052	33,033	50,408	52,218	2.85	4.35	10.15
	NEW HAMPSHIRE								
223	New Hampshire Savings Bank, Concord	908,092	-34,557						
235	Amoskeag Bank, Manchester	867,303	-5,192						
247	Dartmouth Bank, Manchester	840,982	-17,099						
	NEW JERSEY								
31	Howard Savings Bank, Newark	4,146,833	124,210						
44	City Savings, FSB, Somerset ☆	3,318,898	0	0	0	0	0.00	0.00	0.00
49	Hudson City Savings Bank, Paramus	3,131,611	303,437						
53	Carteret Savings Bank, FA, Morristown	3,028,516	181,573	51,723	138,061	190,117	0.94	2.51	5.54
99	Collective Federal Savings Bank, Egg Harbor City	1,860,743	127,617	114,532	119,350	122,978	4.80	4.80	11.73
141	Provident Savings Bank, Jersey City	1,377,775	98,456						
148	Investors Savings & Loan Asen., Millburn	1,297,945	106,211	106,211	106,211	107,530	6.36	6.36	24.57
172	Bankers Savings, Perth Amboy	1,146,998	105,012						
192	Columbia Savings Bank, SLA, Fair Lawn	1,022,611	63,236	63,219	63,219	66,898	5.23	5.23	8.02
197	Security Savings Bank, SLA, Vineland	992,519	66,874	7,655	31,187	46,931	0.57	2.32	4.48
204	[illegible] Savings Bank, Morristown	975,498	81,388						
227	[illegible] Brunswick Savings Bank	886,721	66,735						
2[illegible]	[illegible]tmont Federal Savings & Loan Asen., Edison	835,876	55,784	50,070	50,373	62,945	3.40	3.42	7.51
269	Spencer Savings Bank, SLA, Garfield	765,293	66,830	61,100	66,736	72,004	7.30	7.97	16.06
274	First Atlantic Fed. Savings Asen., South Plainfield ☆	759,327	-164,757	-183,636	-183,636	-183,636	-25.29	-25.29	-32.55
282	Berkeley Federal Savings Bank, Millburn	727,030	11,495	6,785	6,785	8,914	0.80	0.80	1.88
	NEW MEXICO								
214	Sandia Federal Savings & Loan Asen., Albuquerque ☆	939,917	-856,769	-856,904	-856,904	-859,374	-180.22	-180.22	-155.78
216	ABQ Bank, FSB, Albuquerque ☆	933,863	-378,615	-379,091	-379,091	-379,567	-39.32	-39.32	-47.30

For footnotes, see page 126

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Top 300 Thrifts' Capital Positions

The equity capital, tangible capital, core capital, and risk-based capital of the nation's top thrifts on December 31, 1990
Thrifts are listed geographically, and within state by deposit order (dollar amounts in thousands)

Deposit Rank		Total Deposits	Equity Capital	Tangible Capital	Core Capital	Risk-based Capital	Tangible Cap. Ratio	Core Cap. Ratio	Risk-based Cap. Ratio
	NEW YORK								
9	Dime Savings Bank of New York, FSB, Garden City	8,831,889	508,930	473,300	481,497	608,193	4.37	4.44	7.25
11	Goldome, Buffalo	7,855,637c	127,644c						
12	CrossLand Savings, FSB, Brooklyn, New York	7,761,024c	225,990u	-347,204u	-183,086u	-189,859u	-3.17u	-1.67u	-2.33u
14	Anchor Savings Bank, FSB, Northport	7,074,802	143,628	-122,849	4,724	9,448	-1.44	0.05	0.24
19	Manhattan Savings Bank, New York	5,282,558	517,461						
24	Green Point Savings Bank, Brooklyn, New York	4,488,931	609,179						
25	Long Island Savings Bank, FSB, Melville	4,463,179b	535,805b	43,366b	90,227b	102,522b	0.87b	1.81b	3.69b
33	Dollar Dry Dock Bank, White Plains	3,814,312	139,012						
36	Apple Bank For Savings, New York	3,616,478	240,945						
39	First Federal Savings & Loan Assn., Rochester	3,528,813	146,688	33,178	118,239	134,008	0.60	2.11	4.57
48	Emigrant Savings Bank, New York	3,175,013	232,490						
50	American Savings Bank, FSB, White Plains	3,119,697	198,622						
64	Astoria Fed'l Svgs & Loan Assn., Queens, New York	2,707,149	252,877	233,549	247,041	261,076	6.92	7.29	14.82
75	Lincoln Savings Bank, FSB, New York	2,328,383	127,433	45,133	95,471	143,110	1.73	3.65	7.91
77	Greater New York Savings Bank, New York	2,292,459	186,425						
79	Rochester Community Savings Bank	2,263,555	309,748						
91	River Bank America, New York	2,037,225	131,179						
101	Albany Savings Bank, FSB	1,850,420	147,614	147,614	147,614	150,564	6.98	6.98	12.37
132	East New York Savings Bank, New York	1,478,119	149,902						
135	Peoples Westchester Savings Bank, Hawthorne	1,417,626	156,634						
138	Independence Savings Bank, Brooklyn, New York	1,395,918	126,232						
150	Jamaica Savings Bank, FSB, Lynbrook	1,296,795	268,644	252,709	252,709	254,505	16.26	16.26	34.49
153	Fidelity New York, FSB, Floral Park	1,273,927	64,651	-14,130	13,390	21,745	-0.77	0.73	2.62
157	Ensign Federal Savings Bank, New York ☆	1,231,753	-244,681	-244,681	-244,681	-244,713	-17.33	-17.33	-18.71
158	Roosevelt Savings Bank, Garden City	1,231,449	76,224						
163	Columbia Banking Federal S & L Assn., Rochester	1,210,299	25,779	25,779	25,779	39,806	1.56	1.56	2.85
166	Onondaga Savings Bank, Syracuse	1,206,460	112,591						
169	North Side Savings Bank, Bronx, New York	1,177,819	92,860						
170	Norstar Bank Central New York, Syracuse	1,158,104	112,140						
177	Columbia Federal Savings Bank, Queens, New York	1,122,282	55,427	55,427	55,427	58,714	4.06	4.06	8.06
184	Ridgewood Savings Bank, Queens, New York	1,074,173	131,847						
210	Staten Island Savings Bank, New York	955,499	77,287						
243	Roslyn Savings Bank	856,464	127,872						
256	Binghamton Savings Bank	810,486	81,149						
271	Queens County Savings Bank, New York	764,292	78,086						
279	Home & City Savings Bank, Albany	746,086	96,239						
257	Central Federal Savings Bank, Mineola ☆	811,979	-109,674	-109,674	-109,674	-109,674	-12.72	-12.72	-18.23
292	Poughkeepsie Savings Bank, FSB	701,280	45,727	43,999	43,999	58,218	3.25	3.25	6.18
	NORTH CAROLINA								
239	First Home Federal Savings & Loan Assn., Greeneboro	862,794	28,570	10,570	26,203	34,215	1.01	2.51	5.00
	NORTH DAKOTA								
41	Metropolitan Federal Bank, FSB, Fargo	3,402,155	230,448	160,902	202,367	220,393	3.80	4.52	12.34
	OHIO								
51	Trenchslo Savings Bank, Cleveland	3,072,377	124,150	102,737	175,920	211,229	2.11	3.61	7.24
65	Third Federal Savings & Loan Assn., Cleveland	2,703,107	283,598	283,598	283,598	283,748	9.33	9.33	21.58
70	First Federal Savings Bank, Cleveland	2,507,219	149,030	141,614	141,614	151,478	4.65	4.65	8.90
116	Citizens Federal Savings & Loan Assn., Dayton	1,610,083	101,342	38,722	66,969	70,696	2.06	3.56	6.95
130	Cardinal Federal Savings Bank, Cleveland	1,481,113	76,680	76,680	76,680	85,992	4.75	4.75	14.02
136	Ohio Savings Bank, Cleveland	1,408,558	106,008	75,430	97,228	102,525	4.88	6.29	7.93
147	State Savings Bank, Columbus	1,326,215	110,645	103,930	103,930	115,539	6.00	6.00	10.05
194	First Federal Savings & Loan Assn., Toledo	1,011,347	1,806	1,252	1,449	2,898	0.12	0.14	0.41
196	Gem Savings Assn., FA, Dayton	1,005,099	97,825	48,486	60,607	67,558	4.47	5.53	8.75
224	Hunter Savings Assn., Cincinnati	894,446	74,709	73,019	73,019	76,294	7.37	7.37	15.35
260	Home Savings & Loan Co., Youngstown	806,372	68,242	68,242	68,242	69,092	7.72	7.72	16.46
286	Diamond Savings & Loan Co., Findlay	784,304	44,701	29,246	37,603	45,797	3.27	4.20	6.34
	OKLAHOMA								
282	Local Federal Bank, FSB, Oklahoma City	800,334	48,704	42,397	48,704	50,799	2.61	3.00	8.02
288	MidFirst Bank, SSB, Oklahoma City	776,298	44,716	39,434	44,051	44,870	3.92	4.38	10.48
276	Heartland Fed. Savings & Loan Assn., Ponca City	751,933	32,073	32,073	32,073	35,264	3.72	3.72	16.58
289	Cimarron Federal S&L Assn., Muskogee	707,695	10,560	10,560	10,560	11,905	1.35	1.35	12.20
	OREGON								
88	Bank of America, FSB, Portland	2,520,646	311,134	159,640	199,550	204,148	5.75	7.09	21.74
145	Far West Federal Bank, Portland	1,344,188	7,233	-297,130	-260,478	-260,892	-12.16	-10.66	-14.04
	PENNSYLVANIA								
21	Meritor Savings Bank, Philadelphia	4,819,880c	199,044c						
73	First Federal Savings & Loan Assn., Pittsburgh	2,342,837	60,354	-146,112	-102,732	-102,878	-5.05	-3.55	-7.34
83	Atlantic Financial Savings, FA, Bala Cynwyd☆	2,230,678	-930,367	-930,904	-930,904	-930,904	-23.08	-23.08	-33.15
90	Dollar Bank, FSB, Pittsburgh	2,045,279	110,704	43,510	78,379	117,493	1.87	3.37	7.53
149	Germantown Savings Bank, Bala Cynwyd	1,297,461	97,258						
156	Beneficial Savings Bank, Philadelphia	1,237,431	75,863						
178	Landmark Savings Assn., Pittsburgh	1,114,497	43,395	17,020	42,511	54,865	1.18	2.94	5.77
222	Firstrust Savings Bank, Philadelphia	909,265	160,321						
229	Northwest Savings Bank, Warren	885,780	55,167	54,747	54,747	63,014	5.56	5.56	11.30
234	Harris Savings Assn., Harrisburg	875,668	69,031	60,209	68,487	70,523	6.19	7.04	13.46
242	Commonwealth Federal Savings Bank, Norristown	857,862	99,350	52,407	68,673	71,561	4.83	6.33	12.84
251	Penn Savings Bank, FSB, Wyomissing	806,299	53,530	53,456	53,456	57,089	4.47	4.47	8.13
268	Bell Savings Bank, PaSA, Upper Darby	709,036	20,732	10,820	13,525	26,344	1.29	1.81	2.99
291	York Federal Savings & Loan Assn.	701,725	46,832	45,812	45,812	49,598	5.50	5.50	7.65
	PUERTO RICO								
154	First Federal Savings Bank, Santurce	1,251,320	63,004	25,654	26,932	53,864	1.35	1.42	4.28
193	Santander Federal Savings Bank, Bayamon	1,021,840	69,443	48,769	60,961	67,856	4.08	5.05	9.00
201	Ponce Federal Bank, FSB	989,568	57,530	57,081	57,081	67,647	4.45	4.45	7.84
	RHODE ISLAND								
80	Citizens Savings Bank, Providence	2,243,423	222,327						
88	Old Stone Bank, FSB, Providence	2,149,450	158,644	149,257	150,708	186,563	5.51	5.57	7.79
275	Eastland Savings Bank, Woonsocket	753,492	39,899						
290	Attleboro-Pawtucket Savings Bank, Pawtucket	707,610	19,923						
	SOUTH CAROLINA								
112	First Savings Bank, FSB, Greenville	1,677,241	99,842	66,442	97,350	110,022	3.06	4.49	7.59
244	American Federal Bank, FSB, Greenville	855,954	55,625	7,970	24,157	30,426	0.74	2.24	3.93
	TENNESSEE								
111	Leader Federal Bank for Savings, Memphis	1,683,751	76,117	50,007	65,684	99,421	2.46	3.23	8.00
238	Metropolitan Federal S & L Assn., Nashville	864,573	35,175	16,685	31,324	45,773	1.59	2.98	4.58
253	Home Federal Bank of Tennessee, FSB, Knoxville	824,947	74,018	59,168	72,542	74,740	6.64	8.14	14.10
264	Fidelity Federal Bank, FSB, Nashville	791,898	76,918	66,818	76,388	77,610	6.79	7.54	14.43
	TEXAS								
13	First Gibraltar Bank, FSB, Dallas	7,425,344	409,586	348,904	389,399	389,419	3.96	4.20	25.67
29	Sunbelt Savings, FSB, Dallas	4,341,036	-49,324	-56,529	-49,324	-49,324	-0.66	-0.59	-13.50
47	Southwest Federal Savings Assn., Dallas ☆	3,195,724	-435,261	-435,261	-364,534	-364,534	-9.23	-7.73	-35.55
98	Guaranty Federal Savings Bank, Dallas	2,875,972	137,181	105,290	136,727	137,853	2.91	3.78	28.71
62	San Jacinto Savings Assn., FA, Houston ☆	2,749,776	-565,525	-630,680	-630,680	-638,571	-21.84	-21.84	-18.27
72	United Savings Assn. of Texas, FSB, Houston	2,436,693	149,852	123,081	148,305	150,135	4.29	5.17	19.99
74	Amwest Savings Assn., Bryan	2,341,141	118,494	108,227	116,326	113,859	3.12	3.35	16.47
94	Guardian Savings & Loan Assn., Houston	1,973,319	85,749	48,950	85,749	99,496	1.34	2.35	13.17

For footnotes, see next page

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Top 300 Thrifts' Capital Positions

The equity capital, tangible capital, core capital, and risk-based capital of the nation's top thrifts on December 31, 1990
Thrifts are listed geographically, and within state by deposit order (dollar amounts in thousands)

Deposit Rank		Total Deposits	Equity Capital	Tangible Capital	Core Capital	Risk-based Capital	Tangible Cap. Ratio	Core Cap. Ratio	Risk-based Cap. Ratio
	TEXAS (Continued)								
107	**American Federal Bank, FSB, Dallas**	1,754,498	104,922	95,911	103,724	106,648	3.71	4.01	56.50
118	**Bluebonnet Savings Bank, FSB, Dallas**	1,597,187	120,592	119,915	119,915	172,483	3.73	3.73	52.54
129	**Kilgore Federal Savings & Loan Assn.**	1,490,479	58,312	53,412	54,786	55,026	3.14	3.22	12.78
131	**Benjamin Franklin Federal Savings Assn., Houston ★**	1,478,184	-619,150	-619,150	-619,150	-619,150	-43.07	-43.07	-70.91
139	**Commonwealth Federal Savings Assn., Houston ★**	1,391,044	-1,218,573	-1,218,573	-1,218,573	-1,218,573	-143.02	-143.02	-133.70
159	**United Savings Assn. of the Southwest, FSB, Houston**	1,225,157	85,564	49,846	49,846	50,728	3.75	3.75	11.44
189	**First Heights Bank, FSB, Houston**	1,176,672	68,625	60,248	68,625	68,625	3.36	3.83	17.32
230	**Pacific Southwest Savings Bank, FSB, Corpus Christi**	884,656	43,734	41,706	43,734	44,146	4.08	4.23	43.71
236	**Franklin Federal Bancorp, FSB, Austin**	866,261	44,166	37,439	43,635	44,734	2.03	2.36	25.83
251	**USAA Federal Savings Bank, San Antonio**	826,065	223,493	223,493	223,493	241,499	8.45	8.45	11.35
263	**Commerce Federal Savings Assn., San Antonio ★**	792,527	-457,146	-457,822	-457,822	-462,795	-113.69	-113.69	-86.48
286	**Victoria Savings Assn., FSA ★**	710,655	-540,613	-542,550	-542,550	-542,550	-132.43	-132.43	-82.52
295	**BancPlus Federal Savings Assn., Pasadena ★**	691,912	-606,941	-662,612	-662,612	-662,612	-731.70	-731.70	-683.80
	VIRGINIA								
37	**Perpetual Savings Bank, FSB, McLean**	3,571,550	152,776	30,542	100,343	200,686	0.67	2.19	5.26
123	**Investors Savings Bank, Richmond**	1,546,288	53,633	26,014	40,266	54,818	1.25	1.92	2.97
126	**Trustbank Savings, FSB, McLean**	1,500,065	5,992	5,548	5,548	11,096	0.31	0.31	0.64
144	**Columbia First Bank, FSB, Arlington**	1,353,948	94,322	56,741	77,658	113,658	2.72	3.73	9.38
200	**Coreast Federal Savings Bank, Richmond**	990,481	-17,116	-36,120	-18,277	-18,277	-3.04	-1.54	-2.19
207	**Ameribanc Savings Bank, Annandale**	965,303	48,366	23,329	41,461	55,054	1.97	3.48	5.99
277	**Continental Federal Savings Bank, Fairfax**	748,758	62,525	60,027	60,027	66,779	5.58	5.58	9.48
284	**Virginia Federal Savings Bank, Richmond**	716,875	71,717	37,580	51,426	59,908	4.07	5.57	9.03
	WASHINGTON								
22	**Pacific First Bank, FSB, Seattle**	4,803,885	447,520	209,103	261,379	415,573	3.08	3.81	7.72
34	**Washington Mutual Savings Bank, Seattle**	3,696,099	407,412				4.48		
122	**Washington Federal Savings & Loan Assn., Seattle**	1,554,830	330,992	299,688	323,058	333,727	11.42	12.31	23.18
258	**University Savings Bank, Seattle**	813,955	63,767						
259	**Washington Mutual, FSB, Seattle**	808,344	106,265	66,568	66,568	70,692	4.48	4.48	8.72
	WISCONSIN								
59	**First Financial Bank, FSB, Stevens Point**	2,794,543	146,810	121,092	140,176	152,833	3.99	4.59	8.90
105	**Security Bank, SSB, Milwaukee**	1,771,116	260,390	260,182	260,182	268,553	12.16	12.16	18.59
174	**Anchor Savings & Loan Assn., Madison**	1,138,186	62,210	52,758	62,210	71,211	4.12	4.85	7.92
186	**Mutual Savings Bank of Wisconsin, SA, Milwaukee**	1,036,467	104,813	104,785	104,785	105,742	8.95	8.95	19.64

Data Sources: All capital data are from federal regulatory reports and were provided by **ADP Data Services Division,** New York. The capital data for SAIF-insured thrifts are from the *Thrift Financial Report* submitted to the Office of Thrift Supervision. The capital data for BIF-insured thrifts are from the *Report of Condition* submitted to the FDIC. The deposit data are from an **American Banker** survey. The following definitions of capital are taken from the *Thrift Financial Report*: **Equity capital** is the sum of capital stock (perpetual preferred and common stock), paid in capital, and retained earnings minus unrealized losses on marketable equity securities. **Tangible capital** is equity capital minus: (1) goodwill and other intangible assets; (2) nonqualifying equity instruments; (3) nonqualifying purchased loan servicing; and (4) investments and advances to certain (nonincludible) subsidiaries, plus: (1) minority interest in certain consolidated subsidiaries, and (2) nonwithdrawable deposit accounts (for mutual institutions). **Core (Tier 1) capital** is tangible capital plus qualifying supervisory goodwill plus other qualifying intangible assets. **Risk-based capital** is core capital plus "allowable" supplementary (Tier 2) capital less assets required to be deducted. **Supplementary capital** is the sum of: (1) qualifying subordinated debt and redeemable preferred stock; (2) capital certificates; (3) nonwithdrawable deposit accounts not included in core capital; (4) other equity instruments; and (5) general loan and lease valuation allowances. **Allowable** means supplementary capital cannot exceed core capital. **Assets required to be deducted** are those required by OTS Regulation 567.5(c). They include: (1) investments in other depository institutions that can be counted by those institutions in their regulatory capital, (2) an applicable percentage (depending on the reporting period) of all direct equity investments in which the ownership interest is less than 5%, and (3) an applicable percentage (again depending on the reporting period) of that portion of land loans and nonresidential construction loans in excess of 80% loan-to-value ratio. **Tangible capital ratio** is tangible capital as a percentage of tangible assets. **Tangible assets** are total assets plus the thrift's pro rata share of assets of unconsolidated subsidiaries less (1) goodwill and other intangible assets, (2) nonqualifying purchased loan servicing, and (3) the assets of certain (nonincludible) subsidiaries. **Core capital ratio** is core capital as a percentage of adjusted tangible assets. **Adjusted tangible assets** are tangible assets plus other qualifying intangible assets. **Risk-based capital ratio** is risk-based capital as a percentage of total risk-weight assets. **Risk-weight assets** are total assets adjusted for risk. Riskless assets such as cash and U.S. Government securities have a weight of 0%. High quality mortgage-backed securities have a weight of 20%, single family residential mortgage loans have a weight of 50%, nondeductible equity investments and qualifying supervisory goodwill have a weight of 100%, and repossessed assets and delinquent loans and investments have a weight of 200%. **Current minimal capital requirements:** at yearend, S.A.I.F.-insured thrifts are required to have a tangible capital ratio of **1.5%**, a core capital ratio of **3%**, and a risk-based capital ratio of **7.2%**. **(b)**— Combined regulatory data for Long Island Savings Bank FSB, Melville, and its division in Centereach, N.Y. **(c)**— Consolidated data, including thrift subsidiaries. **(d)**— Unconsolidated regulatory data, excluding thrift subsidiaries. **(e)**— In the RTC conservatorship program at yearend. **N.A.**— Not available **Compiled by American Banker, Copyright, 1991.**

1990 Top 300 Thrifts Summary

Earnings Performance (Dollar amounts in millions)

Top 10 Thrifts in Net Income

Inc. Rank 1990	Inc. Rank 1989		Net Inc. 1990	Net Inc. 1989
1	1	**American Savings Bank, Stockton**	247.6	215.7
2	7	**Great Western Bank, Beverly Hills**	220.7	99.5
3	2	**Home Savings of America, Irwindale**	198.1	192.8
4	3	**World Savings, FSB/LA, Oakland**	182.1	155.2
5	4	**First Gibraltar Bank, FSB, Houston**	95.5	129.8
6	9	**Green Point Savings Bank, Brooklyn**	91.2	78.0
7	13	**Manhattan Savings Bank, New York[1]**	73.6	50.7
8	11	**Washington FS&LA, Seattle**	63.0	58.6
9	14	**Columbia Savings, Englewood, Colo.**	55.8	49.7
10	10	**Citibank, FSB, Chicago**	55.8	59.0

Top 10 in Return on Assets

ROAA Rank 1990	ROAA Rank 1989		ROAA 1990	ROAA 1989
1	1	**USAA FSB, San Antonio**	3.04	3.16
2	2	**Washington FS&LA, Seattle**	2.22	2.49
3	9	**Green Point Savings Bank, Brooklyn**	1.84	1.79
4	10	**Firstrust Savings Bank, Philadelphia**	1.58	1.78
5	21	**American Savings Bank, Stockton**	1.47	1.37
6	–	**HonFed Bank, FSB, Honolulu**	1.45	0.15
7	–	**Pathway Financial, FA, Chicago**	1.40	0.64
8	19	**Heartland FS&LA, Ponca City, Okla.**	1.39	1.43
9	15	**Third FS&LA, Cleveland**	1.37	1.45
10	23	**American Svgs Bk, New Britain**	1.25	1.31

The 10 Largest Losses

Loss Rank 1990	Loss Rank 1989		Net Inc. 1990	Net Inc. 1989
1	7	**Columbia S&LA, Beverly Hills**	(1,200)	(519)
2	6	**Atlantic Fin'l Savings, Bala Cynwyd**	(602)	(545)
3	5	**Lincoln S&LA, FA, Los Angeles[2]**	(526)	(1,029)
4	–	**Victoria SA, FSA, Tex.**	(442)	(60)
5	25	**Commonwealth FSA, Houston**	(430)	(227)
6	28	**CrossLand Savings FSB, Brooklyn**	(421)	(192)
7	–	**HomeFed Bank, FSB, San Diego[3]**	(268)	112.7
8	–	**Far West S&LA, Newport Beach**	(262)	(38.7)
9	2	**City Savings, FSB, Somerset, N.J.**	(234)	(1,122)
10	–	**Franklin SA, Ottawa, Kan.**	(231)	(45.4)

Data Sources: Data were supplied by **ADP Data Services Division,** New York. **Net Inc.** is net income after taxes but before extraordinary items. **(*)**— The 1989 data are for the former Williamsburgh Savings Bank. **(1)**— Ranked sixth in earnings in 1989. **( )**— Indicates a net loss.

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The 25 Largest Deposit Gainers and Losses

From Dec. 31, 1989, to Dec. 31, 1990 (dollar amounts in millions)

	GAINERS	Deposits 12/31/90	Deposits 12/31/89	Percent Increase	Deposit Rank
1	**Kilgore Federal Savings & Loan Assn., Tex.**	1,490	86	1,639.18	129
2	**Metropolitan Federal Bank, FSB, Fargo, N.D.**	3,402	1,458	133.31	41
3	**Manhattan Savings Bank, New York**	5,283	2,570	105.58	19
4	**Westinghouse Federal Bank, FSB, Galesburg, Ill.**	689	372	85.15	297
5	**Bankers Savings, Perth Amboy, N.J.**	1,147	710	61.56	172
6	**Washington Mutual, FSB, Seattle**	806	509	58.95	259
7	**Virginia Federal Savings Bank, Richmond**	717	455	57.66	284
8	**Pacific First Bank, FSB, Seattle**	4,804	3,177	51.20	22
9	**Household Bank, FSB, Newport Beach, Calif.**	5,030	3,455	45.60	20
10	**MidFirst Bank, SSB, Oklahoma City**	776	535	44.98	268
11	**First Federal Savings Bank, Cleveland**	2,507	1,800	39.32	70
12	**First Financial Bank, FSB, Stevens Point, Wis.**	2,795	2,015	38.72	59
13	**Citizens Savings Bank, Providence, R.I.**	2,243	1,625	38.09	80
14	**American Savings Bank, FSB, Honolulu**	1,513	1,101	37.41	125
15	**New England Savings Bank, New London, Conn.**	955	742	28.74	211
16	**USAA Federal Savings Bank, San Antonio, Tex.**	826	644	28.31	251
17	**Worcester County Institution for Savings, Ma.**	1,147	895	28.16	171
18	**Great Western Bank, FSB, Beverly Hills**	29,150	23,118	26.10	2
19	**Local Federal Bank, FSB, Oklahoma City**	800	639	25.28	262
20	**Western Financial Savings Bank, Irvine, Calif.**	1,757	1,411	24.51	106
21	**World Savings, FS&LA, Oakland, Calif.**	14,130	11,457	23.32	5
22	**Peoples Savings Bank, Worcester, Mass.**	816	668	22.19	254
23	**Staten Island Savings Bank, New York**	955	795	20.11	210
24	**Fidelity Federal Bank, FSB, Glendale, Calif.**	3,993	3,327	20.01	32
25	**Citibank, FSB, Miami**	1,802	1,507	19.55	104

	LOSERS*	Deposits 12/31/90	Deposits 12/31/89	Percent Decline	Deposit Rank
1	**Meritor Savings Bank, Philadelphia**	4,820	10,503	54.11	21
2	**Great American Bank, FSB, San Diego, Calif.**	6,683	11,419	41.48	15
3	**First Federal Savings Bank & Trust, Pontiac, Mich.**	692	979	29.33	294
4	**Carteret Savings Bank, FA, Morristown, N.J.**	3,029	4,272	29.12	53
5	**Columbia Savings & Loan Assn., Beverly Hills**	5,619	7,829	28.22	18
6	**Crestmont Federal S&LA, Edison, N.J.**	836	1,151	27.39	249
7	**Standard Federal Savings Bank, Gaithersburg, Md.**	928	1,254	26.02	218
8	**Bank of America, FSB, Portland, Ore.**	2,521	3,214	21.57	69
9	**Citizens Federal Savings & Loan Assn., Dayton, Ohio**	1,610	2,009	19.88	116
10	**Republic Federal Savings & Loan Assn., Los Angeles**	765	949	19.44	270
11	**Valley Federal S & L Assn., Van Nuys, Calif.**	1,914	2,362	18.95	97
12	**Perpetual Savings Bank, FSB, McLean, Va.**	3,572	4,353	17.96	37
13	**First Federal Savings & Loan Assn., Toledo, Ohio**	1,011	1,217	16.93	194
14	**Goldome, Buffalo, N.Y.**	7,856	9,376	16.21	11
15	**Altus Bank, FSB, Mobile, Ala.**	1,141	1,359	16.03	173
16	**Homestead Savings, FS&LA, Millbrae, Calif.**	2,180	2,593	15.92	85
17	**County Bank, FSB, Santa Barbara, Calif.**	953	1,132	15.86	212
18	**Maine Savings Bank, Portland**	1,191	1,415	15.83	166
19	**First Federal of Michigan, Detroit**	3,659	4,347	15.83	35
20	**Transohio Savings Bank, Cleveland**	3,072	3,633	15.44	51
21	**Gem Savings Assn., FA, Dayton, Ohio**	1,005	1,186	15.26	196
22	**Commercial Federal Bank, FSB, Omaha, Neb.**	2,275	2,680	15.11	78
23	**Amoskeag Bank, Manchester, N.H.**	867	1,017	14.71	235
24	**United Savings of America, FS&LA, Chicago**	1,065	1,244	14.37	185
25	**FarWest Savings & Loan Assn., Newport Beach, Calif.**	2,984	3,468	13.97	55

Compiled by...

Top 300 Thrifts in the United States

Ranked by assets on December 31, 1990 (dollar amounts in thousands)

Rank 12/89		Assets 12/31/90	Assets 12/31/89	Rank 12/89	Gain
1	Home Savings of America, FA, Irwindale, Calif.	51,253,405	44,924,933	1	
2	Great Western Bank, FSB, Beverly Hills	39,230,339	34,949,576	2	
3	Glendale Federal Bank, FSB, Calif.	23,439,196	24,043,905	3	
4	World Savings, FS&LA, Oakland, Calif.	22,042,045	19,263,899	6	+2
5	California Federal Bank, FSB, Los Angeles	21,504,990	23,269,859	4	
6	First Nationwide Bank, FSB, San Francisco	20,429,452	22,088,000	5	
7	HomeFed Bank, FSB, San Diego, Calif.	18,260,755	17,752,680	7	
8	American Savings Bank, FA, Irvine, Calif.	16,490,794	16,290,515	8	
9	Goldome, Buffalo, N.Y.	11,310,969	12,999,150	11	+2
10	CrossLand Savings FSB, Brooklyn, New York	11,177,977	14,102,367	10	
11	Dime Savings Bank of New York, FSB, Garden City	10,841,836	11,652,230	13	+2
12	Great American Bank, FSB, San Diego, Calif.	10,551,690	15,898,585	9	
13	First Federal of Michigan, Detroit	10,310,473	11,596,235	14	+1
14	Coast Federal Bank, Los Angeles	10,247,415	11,293,189	16	+2
15	Standard Federal Bank, Troy, Mich.	9,297,253	9,638,381	18	+3
16	First Gibraltar Bank, FSB, Dallas	8,860,438	9,774,756	17	+1
17	Anchor Savings Bank, FSB, Northport, N.Y.	8,825,543	8,938,276	22	+5
18	Sunbelt Savings, FSB, Dallas	8,354,072	9,108,052	21	+3
19	Household Bank, FSB, Newport Beach, Calif.	7,887,017	7,051,505	28	+9
20	Pacific First Bank, FSB, Seattle	7,040,547	5,667,474	37	+ 17
21	People's Bank, Bridgeport, Conn.	6,917,710	7,037,923	29	+8
22	Citibank, FSB, San Francisco	6,728,237	7,393,077	27	+5
23	Imperial Federal Savings Assn., San Diego, Calif.	6,583,515	9,581,584	19	
24	Meritor Savings Bank, Philadelphia	6,519,714	12,639,807	12	
25	Franklin Savings Assn., Ottawa, Kan.	6,146,085	11,427,820	15	
26	Manhattan Savings Bank, New York	5,909,720	3,670,997	71	+ 45
27	Talman Home Fed. Savings & Loan Assn., Chicago	5,887,595	6,072,659	33	+6
28	City Savings, FSB, Somerset, N.J.	5,730,919	8,562,471	24	
29	Fidelity Federal Bank, FSB, Glendale, Calif.	5,687,676	4,971,885	46	+ 17
30	Washington Mutual Savings Bank, Seattle	5,679,941	6,060,902	34	+4
31	First Federal Savings & Loan Assn., Rochester, N.Y.	5,642,034	5,640,253	38	+7
32	Carteret Savings Bank, FA, Morristown, N.J.	5,576,023	6,132,423	32	
33	Long Island Savings Bank FSB, Melville, N.Y. (a)	5,489,574	5,374,389	43	+ 10
34	Commercial Federal Bank, FSB, Omaha, Neb.	5,464,916	5,860,659	36	+2
35	Citibank, FSB, Chicago	5,425,351	5,476,806	40	+5
36	Columbia Savings & Loan Assn., Beverly Hills	5,358,626	9,334,[illegible]	20	
37	Columbia Savings, FS&LA, Englewood, Colo.	5,149,253	4,844,[illegible]	49	+ 12
38	Green Point Savings Bank, Brooklyn, New York	5,121,429	4,614,000	55	+ 17
39	Chevy Chase Savings Bank, FSB, Md.	5,018,844	4,713,146	51	+ 12
40	Western Federal S&L Assn., Marina Del Rey, Calif.	4,994,665	4,808,685	50	+ 10
41	Northeast Savings, FA, Hartford, Conn.	4,933,875	5,413,470	41	
42	Transohio Savings Bank, Cleveland	4,914,569	5,399,077	42	
43	Perpetual Savings Bank, FSB, McLean, Va.	4,716,021	5,993,718	35	
44	Southwest Federal Savings Assn., Dallas	4,701,632	5,520,886	39	
45	Georgia Federal Bank, FSB, Atlanta	4,670,860	4,177,214	62	+ 17
46	Metropolitan Federal Bank, FSB, Fargo, N.D.	4,531,594	2,426,406	114	+ 68
47	American Savings & Loan Assn. of Florida, Miami	4,412,434	4,929,396	48	+1
48	Howard Savings Bank, Newark, N.J.	4,364,152	5,081,374	44	
49	Sears Savings Bank, Glendale, Calif.	4,300,582	4,465,589	56	+7
50	TCF Bank Savings, FSB, Minneapolis	4,241,118	4,658,239	53	+3
51	Dollar Dry Dock Bank, White Plains, N.Y.	4,225,965	5,020,009	45	
52	Citizens Federal Bank, FSB, Miami	4,170,518	4,257,056	60	+8
53	Downey Savings & Loan Assn., Newport Beach, Calif.	4,155,564	3,774,336	69	+ 16
54	Apple Bank For Savings, New York	4,013,369	3,849,429	68	+ 14
55	American Savings Bank, FSB, White Plains, N.Y.	4,011,637	4,430,202	57	+2
56	Society for Savings, Hartford, Conn.	3,836,219	4,422,091	58	+2
57	Santa Barbara Federal Savings & Loan Assn., Calif.	3,824,955	4,666,123	52	
58	Rochester Community Savings Bank, N.Y.	3,726,614	4,028,011	64	+6
59	FarWest Savings & Loan Assn., Newport Beach, Calif.	3,714,988	4,354,699	59	
60	Guardian Savings & Loan Assn., Houston	3,692,065	3,679,780	70	+ 10
61	Guaranty Federal Savings Bank, Dallas	3,652,633	4,009,979	65	+4
62	Emigrant Savings Bank, New York	3,511,985	3,571,955	73	+ 11
63	Hudson City Savings Bank, Paramus, N.J.	3,485,669	3,219,535	83	+ 20
64	Amwest Savings Assn., Bryan, Tex.	3,481,616	3,919,697	67	+3
65	Capitol Federal Savings & Loan Assn., Topeka, Kan.	3,470,077	3,157,662	88	+ 23
66	Farm & Home Savings Assn., Nevada, Mo.	3,442,490	3,080,523	93	+ 27
67	AmeriFirst Federal Savings Bank, Miami	3,431,879	4,116,403	63	
68	St. Paul Federal Bank for Savings, Chicago	3,427,996	3,357,073	77	+9
69	Great Lakes Bancorp, Ann Arbor, Mich.	3,391,573	3,385,368	75	+6
70	Astoria Federal S & L Assn., Queens, New York	3,378,220	3,109,349	91	+ 21
71	San Francisco Federal Savings & Loan Assn.	3,353,921	3,406,573	74	+3
72	Bluebonnet Savings Bank, FSB, Dallas	3,215,955	3,157,293	89	+ 17
73	Florida Federal Savings Bank, St. Petersburg	3,182,127	4,657,789	54	
74	First Federal Savings & Loan Assn., Pittsburgh	3,089,704	3,126,975	90	+ 16
75	First Financial Bank, FSB, Stevens Point, Wis.	3,061,800	2,370,864	118	+ 43
76	Greater New York Savings Bank, New York	3,052,495	3,105,098	92	+ 16
77	First Federal Bank of California, Santa Monica	3,049,320	2,586,706	110	+ 33
78	First Federal Savings Bank, Cleveland	3,043,336	2,108,295	141	+ 63
79	Third Federal Savings & Loan Assn., Cleveland	3,039,398	2,653,243	108	+ 29
80	Fortune Savings Bank, Clearwater, Fla.	3,014,541	3,159,796	87	+7
81	Western Financial Savings Bank, Irvine, Calif.	2,977,242	2,870,261	101	+ 20
82	Home Savings Assn. of Kansas City, FA, Mo.	2,944,195	3,264,012	79	
83	Bank of America, FSB, Portland, Ore.	2,927,195	4,968,142	47	
84	HomFed Bank, FSB, Honolulu	2,898,433	3,165,856	86	+2
85	United Savings Assn. of Texas, FSB, Houston	2,898,331	3,260,735	80	
86	Bay View Federal Bank, FSB, San Mateo, Calif.	2,848,646	2,879,019	100	+ 14
87	River Bank America, New York	2,842,352	2,939,446	97	+ 10
88	Atlantic Financial Savings, FA, Bala Cynwyd, Pa.	2,835,669	6,873,268	30	
89	Citizens Savings Bank, Providence, R.I.	2,812,145	2,248,906	130	+ 41
90	Old Stone Bank, FSB, Providence, R.I.	2,747,543	3,222,367	82	
91	Far West Federal Bank, Portland, Ore.	2,747,106	3,359,498	76	
92	Bank Western, FSB, Denver	2,742,479	3,259,299	81	
93	PriMerit Bank, Las Vegas, Nev.	2,713,711	2,767,153	105	+ 12
94	Valley Federal S & L Assn., Van Nuys, Calif.	2,698,361	3,015,374	95	+1
95	Lincoln Savings Bank, FSB, New York	2,686,062	2,835,551	102	+7
96	San Jacinto Savings Assn., FA, Houston	2,660,132	3,319,868	78	
97	Washington Federal Savings & Loan Assn., Seattle	2,653,181	2,509,894	113	+ 16
98	USAA Federal Savings Bank, San Antonio, Tex.	2,646,269	846,142	320	+222
99	American Federal Bank, FSB, Dallas	2,592,866	3,211,539	84	
100	Sacramento Savings Bank, Calif.	2,546,322	2,308,609	126	+ 26
101	Lincoln Savings & Loan Assn., FA, Los Angeles	2,524,835	2,906,307	98	
102	Decatur Federal Savings & Loan Assn., Ga.	2,524,118	2,312,111	124	+ 22
103	Collective Fed. Savings Bank, Egg Harbor City, N.J.	2,504,248	2,225,638	132	+ 29
104	Cragin Federal Bank for Savings, Chicago	2,458,968	2,335,970	121	+ 17
105	Coral Gables Federal Savings & Loan Assn., Fla.	2,450,827	2,515,951	112	+7
106	Champion Federal S & L Assn., Bloomington, Ill.	2,440,005	2,602,904	109	+3
107	Southern California Federal S & L Assn., Beverly Hills	2,395,272	2,343,251	120	+ 13
108	Dollar Bank, FSB, Pittsburgh	2,391,370	2,415,715	115	+7
109	Union Federal Savings Bank, Brea, Calif.	2,387,058	2,415,157	116	+7
110	Citibank, FSB, Miami	2,382,244	2,370,834	119	+9
111	Secor Bank, FSB, Birmingham, Ala.	2,371,059	2,328,361	122	+ 11
112	Roosevelt Bank, FSB, Chesterfield, Mo.	2,370,963	2,668,414	107	
113	Homestead Savings, FS&LA, Millbrae, Calif.	2,367,258	2,892,632	99	
114	Peoples Heritage Savings Bank, Portland, Me.	2,341,315	2,533,682	111	
115	Oak Tree Savings Bank, SSB, New Orleans, La.	2,272,209	2,780,212	104	
116	Boston Five Cents Savings Bank FSB	2,234,953	2,318,404	123	+7
117	First Savings Bank, FSB, Greenville, S.C.	2,210,687	2,270,744	127	+ 10
118	Security Bank, SSB, Milwaukee, Wis.	2,126,763	2,120,803	138	+ 20
119	Albany Savings Bank, FSB, N.Y.	2,113,861	2,036,819	143	+ 24
120	First Constitution Bank, New Haven, Conn.	2,106,860	2,380,276	117	
121	Columbia First Bank, FSB, Arlington, Va.	2,106,269	2,165,502	135	+ 14
122	Investors Savings Bank, Richmond	2,089,015	2,219,061	133	+ 11
123	Leader Federal Bank for Savings, Memphis, Tenn.	2,060,010	2,138,618	137	+ 14
124	Loyola Federal Savings & Loan Assn., Baltimore	2,075,251	2,113,726	140	+ 16
125	Altus Bank, FSB, Mobile, Ala.	2,049,484	2,261,560	126	+3
126	American Savings Bank, FSB, Honolulu	2,031,272	1,851,453	172	+ 46
127	East New York Savings Bank, New York	2,028,190	2,018,448	146	+ 19
128	Fulton Federal Savings Bank, Atlanta	2,016,621	2,310,006	125	
129	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,943,440	2,254,613	129	
130	Onondaga Savings Bank, Syracuse, N.Y.	1,943,103	1,679,587	168	+ 38
131	Fidelity New York, FSB, Floral Park, N.Y.	1,913,575	1,937,310	147	+ 16
132	BankAtlantic, FSB, Fort Lauderdale, Fla.	1,906,847	1,886,453	153	+ 21
133	D&N Bank, FSB, Hancock, Mich.	1,873,896	2,048,040	142	+ 9
134	Bell Federal Savings & Loan Assn., Chicago	1,867,469	1,796,864	157	+ 23
135	Franklin Federal Bancorp, FSB, Austin, Tex.	1,855,178	1,871,720	154	+ 19
136	EurekaBank, FSB, Foster City, Calif.	1,837,579	1,771,175	159	+ 23
137	TrustBank Savings, FSB, McLean, Va.	1,823,394	2,117,790	139	+2
138	First Federal Savings Bank, Santurce, P.R.	1,818,986	1,927,806	150	+ 12
139	First Heights Bank, FSB, Houston	1,801,298	1,910,321	151	+ 12
140	Standard Federal Savings Bank, Gaithersburg, Md.	1,795,859	1,712,760	163	+ 23
141	New Haven Savings Bank, Conn.	1,769,406	1,696,060	164	+ 23
142	Centerbank, Waterbury, Conn.	1,768,922	1,863,456	155	+ 13
143	Second National Fed. Savings Bank, Salisbury, Md.	1,758,682	1,510,785	190	+ 47
144	BancFlorida, FSB, Naples	1,684,855	1,780,827	158	+ 14
145	Kilgore Federal Savings & Loan Assn., Tex.	1,672,890			
146	Investors Savings & Loan Assn., Millburn, N.J.	1,669,508	2,026,290	144	
147	Peoples Westchester Savings Bank, Hawthorne, N.Y.	1,658,946	1,681,122	167	+ 20
148	Columbia Banking Fed. S & L Assn., Rochester, N.Y.	1,642,420	1,621,925	173	+ 25
149	Cardinal Federal Savings Bank, Cleveland	1,615,743	1,556,274	182	+ 33
150	Jamaica Savings Bank, FSB, Lynbrook, N.Y.	1,589,100	1,479,785	193	+ 43

For footnotes, see next page

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Top 300 Thrifts in the United States

Ranked by assets on December 31, 1990 (dollar amounts in thousands)

Rank 12/90		Assets 12/31/90	Assets 12/31/89	Rank 12/89	Gain
151	Ohio Savings Bank, Cleveland	1,577,364	1,547,296	184	+ 33
152	State Savings Bank, Columbus, Ohio	1,573,005	1,445,602	196	+ 44
153	Independence Savings Bank, Brooklyn, New York	1,549,781	1,513,626	189	+ 36
154	Flagler Federal Savings & Loan Assn., Miami	1,533,705	1,566,826	181	+ 27
155‡	First New Hampshire Bank, Concord	1,531,730			
155	Washington Mutual, FSB, Seattle	1,527,754			
156	Hollywood Federal Bank, FSB, Fla.	1,525,465	1,593,448	178	+ 22
157	Heritage Bank for Savings, Holyoke, Mass.	1,520,646	1,695,156	165	+8
158	South Boston Savings Bank, Boston	1,500,798	1,441,694	198	+ 40
159	Provident Savings Bank, Jersey City, N.J.	1,487,598	1,454,281	194	+ 35
160	Pima Savings & Loan Assn., Tucson, Ariz.	1,486,987	2,734,063	106	
161	Beach Federal S & L Assn., Boynton Beach, Fla.	1,485,204	1,365,081	210	+ 49
162	Crestmont Fed. Savings & Loan Assn., Edison, N.J.	1,481,897	1,657,652	170	+8
163	Pelican Homestead & Savings Assn., Metairie, La.	1,477,236	1,687,298	166	+3
164	Mid America Fed. Savings Bank, Clarendon Hills, Ill.	1,475,858	1,583,241	179	+ 15
165	Landmark Savings Assn., Pittsburgh	1,466,667	1,654,458	171	+6
166	Provident Institution for Savings, Boston	1,450,356	1,539,144	186	+ 20
167	Ensign Federal Savings Bank, New York	1,411,719	1,888,984	152	
168	Roosevelt Savings Bank, Garden City, N.Y.	1,409,891	1,349,902	213	+ 45
169	Beverly Hills Fed. Svgs Bank, Laguna Hills, Calif.	1,407,992	1,525,669	188	+ 19
170	ComFed Savings Bank, FA, Lowell, Mass.	1,402,978	1,504,435	191	+ 21
171	Germantown Savings Bank, Bala Cynwyd, Pa.	1,401,194	1,409,311	203	+ 32
172	Norstar Bank Central New York, Syracuse	1,391,465	1,387,409	205	+ 33
173	Pomona First Fed. Savings & Loan Assn., Calif.	1,389,445	1,326,792	218	+ 45
174	Security Savings Bank, SLA, Vineland, N.J.	1,389,321	1,528,470	187	+ 13
175	Northwestern Savings & Loan Assn., Chicago	1,379,175	1,308,197	220	+ 45
176	Cumberland Federal Savings Bank, Louisville, Ky.	1,375,299	1,353,550	212	+ 36
177	Columbia Federal Savings Bank, Queens, New York	1,366,041	1,443,923	197	+ 20
178	United Savings Assn. of the Southwest, FSB, Houston	1,363,666			
179	Puget Sound Savings Bank, Seattle	1,361,864	1,312,032	219	+ 40
180	Poughkeepsie Savings Bank, FSB, N.Y.	1,352,969	1,607,019	177	
181	Wilmington Saving Fund Society, FSB, Del.	1,346,796	1,434,151	199	+ 18
182	Chase Federal Bank, Miami	1,328,911	1,577,286	180	
183	Pioneer Federal Savings Bank, Clearwater, Fla.	1,316,284	1,935,739	148	
184	Beneficial Savings Bank, Philadelphia	1,315,682	1,356,313	211	+ 27
185	Newworld Bank, Boston	1,312,040	1,342,182	215	+ 30
186	Standard Federal Bank for Savings, Chicago	1,311,261	1,227,952	236	+ 50
187	Financial Federal S & L Assn., Miami Lakes, Fla.	1,311,151	1,548,748	183	
188	Bankers Savings, Perth Amboy, N.J.	1,305,752	799,708	342	+154
189	North Side Savings Bank, Bronx, New York	1,302,211	1,336,444	216	+ 27
190	United Postal Savings Assn., St. Louis, Mo.	1,291,462	1,410,708	202	+ 12
191	Anchor Savings & Loan Assn., Madison, Wis.	1,291,137	1,299,496	222	+ 31
192	Worcester Cty Institution for Svgs, Worcester, Mass.	1,286,407	1,157,577	249	+ 57
193	Ponce Federal Bank, FSB, P.R.	1,284,697	1,367,128	209	+ 16
194	Gateway Bank, Norwalk, Conn.	1,253,436	1,289,823	225	+ 31
195	New England Savings Bank, New London, Conn.	1,242,905	1,107,998	260	+ 65
196	ITT Federal Bank, FSB, Irvine, Calif.	1,240,303	951,834	288	+ 92
197	New Bedford Institution for Savings, Mass.	1,228,722	1,202,182	241	+ 44
198	First Federal Savings & Loan Assn., Lincoln, Neb.	1,225,832	1,221,819	238	+ 40
199	Union Federal Savings Bank, Indianapolis	1,218,944	1,280,332	226	+ 27
200	Santander Federal Savings Bank, Guyamon, P.R.	1,216,707	1,061,116	267	+ 67
201	American Charter Federal S & L Assn., Lincoln, Neb.	1,212,798	1,386,736	206	+5
202	Ridgewood Savings Bank, Queens, New York	1,212,097	1,155,235	251	+ 49
203	AmeriBanc Savings Bank, Annandale, Va.	1,211,997	1,333,166	217	+ 14
204	Columbia Savings Bank, SLA, Fair Lawn, N.J.	1,211,684	1,229,943	235	+ 31
205	Coreast Federal Savings Bank, Richmond	1,209,981	1,262,075	229	+ 24
206	Republic Federal Savings & Loan Assn., Los Angeles	1,204,512	1,614,692	174	
207	Benjamin Franklin Federal Savings Assn., Houston	1,201,792	1,837,953	156	
208	Penn Savings Bank, FSB, Wyomissing, Pa.	1,195,414	1,156,542	250	+ 42
209	Superior Bank, FSB, Oakbrook, Ill.	1,194,677	1,261,807	230	+ 21
210	United Savings of America, FS&LA, Chicago	1,187,647	1,348,167	214	+4
211	Maine Savings Bank, Portland	1,182,519	1,541,200	185	
212	County Bank, FSB, Santa Barbara, Calif.	1,171,387	1,432,853	200	
213	Mutual Savings Bank of Wisconsin SA, Milwaukee	1,171,183	1,114,107	259	+ 46
214	Citibank, FSB, Washington, D.C.	1,168,396	1,211,203	239	+ 25
215	Mechanics & Farmers SB, FSB, Bridgeport, Conn.	1,165,394	1,297,239	223	+8
216	First Western Savings Assn., Las Vegas, Nev.	1,161,156	1,189,860	242	+ 26
217	Firstrust Savings Bank, Philadelphia	1,158,433	1,210,000	240	+ 23
218	First Mutual of Boston	1,158,204	1,304,691	221	+3
219	Great Financial Federal S & L Assn., Louisville, Ky.	1,157,134	1,064,631	262	+ 43
220	United Savings Bank, FSB, San Francisco	1,155,419	1,018,828	274	+ 54
221	First Indiana Bank, FSB, Indianapolis	1,146,251	1,169,642	247	+ 26
222	Connecticut Savings Bank, New Haven	1,142,221	1,259,126	231	+ 9
223	Coast Bank, FSB, Sarasota, Fla.	1,135,767	1,170,287	245	+ 22
224	The First, FA, Orlando, Fla.	1,134,641	1,247,846	234	+ 10
225	Gem Savings Assn., FA, Dayton, Ohio	1,133,564	1,497,395	192	
226	American Federal Bank, FSB, Greenville, S.C.	1,129,901	1,114,535	258	+ 32
227	Commonwealth Fed Savings Bank, Norristown, Pa.	1,118,465	1,106,127	261	+ 34
228	Southwest Savings & Loan Assn., FA, Phoenix, Ariz.	1,106,722	1,749,788	161	
229	Hawthorne Savings & Loan Assn., Calif.	1,095,360	1,051,035	269	+ 40
230	Continental Federal Savings Bank, Fairfax, Va.	1,080,491	1,115,945	256	+ 26
231	Washington Federal Savings Bank, Herndon, Va.	1,073,325	1,139,390	254	+ 23
232	Home Federal Savings Bank, Queens, New York	1,071,094	1,084,079	263	+ 31
233	Springfield Institution for Savings, Mass.	1,070,115	1,082,302	264	+ 31
234	Amoskeag Bank, Manchester, N.H.	1,068,316	1,377,944	208	
235	Morris Savings Bank, Morristown, N.J.	1,067,662	1,130,341	255	+ 20
236	First Home Federal S & L Assn., Greensboro, N.C.	1,058,877	1,176,802	244	+8
237	Security First Fed. S & L Assn., Daytona Beach, Fla.	1,051,917	1,115,144	257	+ 20
238	First Federal Savings Bank & Trust, Pontiac, Mich.	1,050,865	1,447,198	195	
239	American Pioneer Savings Bank, Orlando, Fla.	1,049,904	1,754,514	160	
240	Staten Island Savings Bank, New York	1,039,612	870,736	310	+ 70
241	Century Federal S & L Assn., Pasadena, Calif.	1,035,794	1,053,931	268	+ 27
242	Metropolitan Federal S & L Assn., Nashville, Tenn.	1,035,581	1,164,368	248	+6
243	Stockton Savings Bank, FSB, Calif.	1,034,714	1,010,290	277	+ 34
244	Eastern Bank, Lynn, Mass.	1,025,000	987,688	281	+ 37
245	Pacific Southwest SB, FSB, Corpus Christi, Tex.	1,024,128	1,075,768	266	+ 21
246	Fidelity Federal Bank, FSB, Nashville, Tenn.	1,022,584	1,019,974	273	+ 27
247	First Federal Savings & Loan Assn., Toledo, Ohio	1,022,500	1,256,700	232	
248	Local Federal Bank, FSB, Oklahoma City	1,013,342	811,106	335	+ 87
249	Roslyn Savings Bank, N.Y.	1,007,029	970,400	282	+ 33
250	Commonwealth Federal Savings Assn., Houston	1,005,856	1,614,168	175	
251	Hunter Savings Assn., Cincinnati	997,163	1,266,642	228	
252	Pathway Financial, FA, Chicago	996,140	1,169,903	246	
253	New Hampshire Savings Bank, Concord	984,666	935,675	290	+ 37
254	Northwest Savings Bank, Warren, Pa.	983,679	836,352	325	+ 71
255	Harris Savings Assn., Harrisburg, Pa.	982,139	964,889	283	+ 28
256	Dartmouth Bank, Manchester, N.H.	976,466			
257	New Brunswick Savings Bank, N.J.	973,184	902,439	302	+ 45
258	ABQ Bank, FSB, Albuquerque, N.M.	969,351	2,018,703	145	
259	Binghamton Savings Bank, N.Y.	966,423	936,564	289	+ 30
260	American Savings Bank, New Britain, Conn.	960,598	914,141	300	+ 40
261	Virginia Federal Savings Bank, Richmond	958,092	762,416		
262	Mid-State Federal Savings Bank, Ocala, Fla.	953,448	1,011,876	276	+ 14
263	University Savings Bank, Seattle	953,044	824,610	330	+ 67
264	First Federal Savings & Loan Assn., Fort Myers, Fla.	951,700	876,370	308	+ 44
265	MidFirst Bank, SSB, Oklahoma City	943,690	756,622		
266	Home Savings Bank, FSB, Hollywood, Fla.	942,766	895,168	303	+ 37
267	First Federal S&L Assn., Charleston, S.C.	941,615	923,354	295	+ 28
268	Heart Federal Savings & Loan Assn., Auburn, Calif.	934,429	879,517	307	+ 39
269	Pacific Coast S&L of America, San Francisco	934,192	1,040,267	270	+1
270	Liberty Bank, Middletown, Conn.	926,358	915,478	297	+ 27
271	Financial Fed. Trust & Svgs Bank, Olympia Fields, Ill.	924,273	843,040	323	+ 52
272	Magnolia Fed. Bank for Svgs, Hattiesburg, Miss.	911,431	760,015		
273	Olympic Federal Savings Assn., Berwyn, Ill.	910,056	1,145,568	252	
274	Home Federal Bank of Tennessee, FSB, Knoxville	907,932	854,614	316	+ 42
275	Diamond Savings & Loan Co., Findlay, Ohio	905,292	1,009,604	278	+5
276	Midland Savings Bank, FSB, Des Moines, Iowa	903,318	866,048	311	+ 35
277	Heritage Federal Savings Bank, Taylor, Mich.	896,804	915,202	299	+ 22
278	United Federal Savings Bank of Iowa, Des Moines	895,845	999,735	280	+2
279	Peoples Savings Bank, Worcester, Mass.	891,301	805,884	337	+ 58
280	South Carolina Federal S&L Assn., Columbia	889,364	932,354	292	+ 12
281	Home Savings & Loan Co., Youngstown, Ohio	883,741	853,818	317	+ 36
282	First Federal Savings Bank, Lakewood, Colo.	879,524	823,788	331	+ 48
283	Westinghouse Federal Bank, FSB, Galesburg, Ill.	877,804			
284	Charter Federal Savings Bank, Bristol, Va.	874,494	1,023,445	272	
285	Coastal Banc Savings Assn., Houston	873,194			
286	First American Savings Bank, FSB, Greensboro, N.C.	873,192	954,517	286	
287	Home Unity Savings & Loan Assn., Lafayette Hill, Pa.	865,809	893,327	305	+ 18
288	Home & City Savings Bank, Albany, N.Y.	864,817	845,675	322	+ 34
289	Heartland Federal S & L Assn., Ponca City, Okla.	861,735	926,117	294	+5
290	Queens County Savings Bank, Queens, New York	858,975	833,675	326	+ 36
291	Central Federal Savings Bank, Hinsdale, N.Y.	858,648	953,174	287	
292	Franklin First Fed. Savings Bank, Wilkes-Barre, Pa.	856,905	861,111	314	+ 22
293	John Hanson Savings Bank, FSB, Beltsville, Md.	845,769	910,047	301	+8
294	Bell Savings Bank, PaSA, Upper Darby, Pa.	843,755	932,966	291	
295	Spencer Savings Bank, SLA, Garfield, N.J.	842,690	825,262	329	+ 34
296	Eastland Savings Bank, Woonsocket, R.I.	842,337	850,010	318	+ 22
297	Berkeley Federal Savings Bank, Millburn, N.J.	841,739	887,337	306	+ 9
298	Main Line Federal Savings Bank, Villanova, Pa.	840,909	793,132	345	+ 47
299	Capital Federal Savings & Loan Assn., Aurora, Colo.	837,539	1,077,683	265	
300	York Federal Savings & Loan Assn., Pa.	832,021	848,903	319	+ 19

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker, data from the Office of Thrift Supervision and the Federal Deposit Insurance Corp. were used. OTS data were provided by **Sheshunoff Information Services Inc.**, Austin, Texas. FDIC data were provided by **ADP Data Services Division**, New York. **(a)**— Combined regulatory data for Long Island Savings Bank FSB, Melville, and its division in Centereach, N.Y. **(‡)**— Rank bank would have had if it had been included in the survey. Based on inaccurate information provided by its parent, the bank was classified as commercial bank by American Banker for the yearend rankings.

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Top 300 Thrifts in the United States

Listed geographically in asset size order within states

Rank 12/90		Assets 12/31/90
	ALABAMA	
111	Secor Bank, FSB, Birmingham	2,371,059,000
125	Altus Bank, FSB, Mobile	2,049,484,000
	ARIZONA	
160	Pima Savings & Loan Assn., Tucson	1,486,987,000
228	Southwest Savings & Loan Assn., FA, Phoenix	1,106,722,000
	CALIFORNIA	
1	Home Savings of America, FA, Irwindale	51,253,405,000
2	Great Western Bank, FSB, Beverly Hills	39,230,339,000
3	Glendale Federal Bank, FSB	23,439,196,000
4	World Savings, FS&LA, Oakland	22,042,045,000
5	California Federal Bank, FSB, Los Angeles	21,504,990,000
6	First Nationwide Bank, FSB, San Francisco	20,429,452,000
7	HomeFed Bank, FSB, San Diego	18,260,755,000
8	American Savings Bank, FA, Irvine	16,490,794,000
12	Great American Bank, FSB, San Diego	10,551,690,000
13	Coast Federal Bank, Los Angeles	10,247,415,000
19	Household Bank, FSB, Newport Beach	7,887,017,000
22	Citibank, FSB, San Francisco	6,728,237,000
23	Imperial Federal Savings Assn., San Diego	6,583,515,000
29	Fidelity Federal Bank, FSB, Glendale	5,687,676,000
36	Columbia Savings & Loan Assn., Beverly Hills	5,358,626,000
40	Western Fed. Savings & Loan Assn., Marina Del Rey	4,994,665,000
49	Sears Savings Bank, Glendale	4,300,582,000
54	Downey Savings & Loan Assn., Newport Beach	4,155,564,000
57	Santa Barbara Federal Savings & Loan Assn.	3,824,954,752
59	FarWest Savings & Loan Assn., Newport Beach	3,714,988,000
71	San Francisco Federal Savings & Loan Assn.	3,353,921,000
77	First Federal Bank of California, Santa Monica	3,049,320,000
81	Western Financial Savings Bank, Irvine	2,977,242,000
86	Bay View Federal Bank, FSB, San Mateo	2,848,646,000
94	Valley Federal S & L Assn., Van Nuys	2,698,361,000
100	Sacramento Savings Bank	2,546,322,000
101	Lincoln Savings & Loan Assn., FA, Los Angeles	2,524,835,000
107	Southern California Federal S & L Assn., Beverly Hills	2,395,272,000
109	Union Federal Savings Bank, Brea	2,387,056,000
113	Homestead Savings, FS&LA, Millbrae	2,367,258,000
136	EurekaBank, FSB, Foster City	1,837,579,000
169	Beverly Hills Federal Savings Bank, Laguna Hills	1,407,991,984
173	Pomona First Fed. Savings & Loan Assn.	1,389,445,000
196	ITT Federal Bank, FSB, Irvine	1,240,303,000
206	Republic Federal Savings & Loan Assn., Los Angeles	1,204,512,000
212	County Bank, FSB, Santa Barbara	1,171,387,000
220	United Savings Bank, FSB, San Francisco	1,155,419,000
229	Hawthorne Savings & Loan Assn.	1,095,359,806
241	Century Federal Savings & Loan Assn., Pasadena	1,035,794,000
243	Stockton Savings Bank, FSB	1,034,714,000
268	Heart Federal Savings & Loan Assn., Auburn	934,429,000
269	Pacific Coast S&L of America, San Francisco	934,192,000
	COLORADO	
37	Columbia Savings, FS&LA, Englewood	5,149,253,000
92	Bank Western, FSB, Denver	2,742,479,000
282	First Federal Savings Bank, Lakewood	879,524,000
299	Capital Federal Savings & Loan Assn., Aurora	837,539,000
	CONNECTICUT	
21	People's Bank, Bridgeport	6,917,710,000
41	Northeast Savings, FA, Hartford	4,933,875,000
56	Society for Savings, Hartford	3,836,219,000
120	First Constitution Bank, New Haven	2,106,860,000
141	New Haven Savings Bank	1,769,406,000
142	Centerbank, Waterbury	1,768,922,000
194	Gateway Bank, Norwalk	1,253,436,000
195	New England Savings Bank, New London	1,242,905,000
215	Mechanics & Farmers Savings Bank, FSB, Bridgeport	1,165,394,000
222	Connecticut Savings Bank, New Haven	1,142,221,000
260	American Savings Bank, New Britain	960,587,821
270	Liberty Bank, Middletown	926,358,000
	DELAWARE	
181	Wilmington Saving Fund Society, FSB	1,346,796,000
214	Citibank, FSB, Washington, D.C.	1,168,396,000
	FLORIDA	
47	American Savings & Loan Assn. of Florida, Miami	4,412,434,000
52	Citizens Federal Bank, FSB, Miami	4,170,518,000
67	AmeriFirst Federal Savings Bank, Miami	3,431,879,000
73	Florida Federal Savings Bank, St. Petersburg	3,182,127,000
80	Fortune Savings Bank, Clearwater	3,014,541,000
105	Coral Gables Federal Savings & Loan Assn.	2,450,827,056
110	Citibank, FSB, Miami	2,382,244,000
132	BankAtlantic, FSB, Fort Lauderdale	1,906,847,005
144	BancFlorida, FSB, Naples	1,684,855,050
154	Flagler Federal Savings & Loan Assn., Miami	1,520,705,000
156	Hollywood Federal Bank, FSB	1,513,465,000
161	Beach Federal Savings & Loan Assn., Boynton Beach	1,485,204,127
182	Chase Federal Bank, Miami	1,328,911,000
183	Pioneer Federal Savings Bank, Clearwater	1,316,284,000
187	Financial Fed. Savings & Loan Assn., Miami Lakes	1,311,161,000
223	Coast Bank, FSB, Sarasota	1,135,767,000
224	The First, FA, Orlando	1,134,641,000
237	Security First Fed. S & L Assn., Daytona Beach	1,051,917,000
239	American Pioneer Savings Bank, Orlando	1,049,804,000
262	Mid-State Federal Savings Bank, Ocala	953,448,000
264	First Federal Savings & Loan Assn., Fort Myers	951,700,000
266	Home Savings Bank, FSB, Hollywood	942,765,877

For footnotes see next page

Rank 12/90		Assets 12/31/90
	GEORGIA	
45	Georgia Federal Bank, FSB, Atlanta	4,670,860,000
102	Decatur Federal Savings & Loan Assn.	2,524,118,000
128	Fulton Federal Savings Bank, Atlanta	2,016,821,000
	HAWAII	
84	HomFed Bank, FSB, Honolulu	2,898,433,000
126	American Savings Bank, FSB, Honolulu	2,031,272,000
	ILLINOIS	
27	Talman Home Federal Savings & Loan Assn., Chicago	5,887,595,000
35	Citibank, FSB, Chicago	5,425,351,000
88	St. Paul Federal Bank for Savings, Chicago	3,427,996,000
104	Cragin Federal Bank for Savings, Chicago	2,458,968,000
108	Champion Federal Savings & Loan Assn., Bloomington	2,440,005,000
134	Bell Federal Savings & Loan Assn., Chicago	1,867,469,000
164	Mid America Fed. Savings Bank, Clarendon Hills	1,475,858,000
175	Northwestern Savings & Loan Assn., Chicago	1,379,175,000
186	Standard Federal Bank for Savings, Chicago	1,311,261,000
209	Superior Bank, FSB, Oakbrook	1,194,677,000
210	United Savings of America, FS&LA, Chicago	1,187,647,443
252	Pathway Financial, FA, Chicago	996,140,000
271	Financial Fed. Trust & Savings Bank, Olympic Fields	924,272,911
273	Olympic Federal Savings Assn., Berwyn	910,056,000
283	Westinghouse Federal Bank, FSB, Galesburg	877,804,000
	INDIANA	
199	Union Federal Savings Bank, Indianapolis	1,218,944,000
221	First Indiana Bank, FSB, Indianapolis	1,146,251,000
	IOWA	
276	Midland Savings Bank, FSB, Des Moines	903,318,000
278	United Federal Savings Bank of Iowa, Des Moines	886,845,483
	KANSAS	
25	Franklin Savings Assn., Ottawa	6,146,086,000
65	Capital Federal Savings & Loan Assn., Topeka	3,470,077,344
	KENTUCKY	
176	Cumberland Federal Savings Bank, Louisville	1,375,299,000
219	Great Financial Federal S & L Assn., Louisville	1,157,134,000
	LOUISIANA	
115	Oak Tree Savings Bank, SSB, New Orleans	2,272,209,000
183	Pelican Homestead & Savings Assn., Metairie	1,477,236,000
	MAINE	
114	Peoples Heritage Savings Bank, Portland	2,341,315,000
211	Maine Savings Bank, Portland	1,182,519,000
	MARYLAND	
39	Chevy Chase Savings Bank, FSB	5,018,844,000
124	Loyola Federal Savings & Loan Assn., Baltimore	2,075,251,000
140	Standard Federal Savings Bank, Gaithersburg	1,795,859,000
143	Second National Federal Savings Bank, Salisbury	1,758,682,000
253	John Hanson Savings Bank, FSB, Baltimore	845,769,000
	MASSACHUSETTS	
116	Boston Five Cents Savings Bank FSB	2,234,953,000
157	Heritage Bank for Savings, Holyoke	1,520,646,000
158	South Boston Savings Bank, Boston	1,500,798,000
166	Provident Institution for Savings, Boston	1,450,356,000
170	ComFed Savings Bank, FA, Lowell	1,402,978,000
185	Haverhill Bank, Boston	1,312,040,000
192	Worcester County Institution for Savings, Worcester	1,266,407,077
197	New Bedford Institution for Savings	1,228,722,000
218	First Mutual of Boston	1,158,204,000
233	Springfield Institution for Savings	1,070,115,000
244	Eastern Bank, Lynn	1,025,000,000
279	Peoples Savings Bank, Worcester	891,301,000
14	First Federal of Michigan, Detroit	9,982,317,000
15	Standard Federal Bank, Troy, Mich.	9,297,253,000
69	Great Lakes Bancorp, Ann Arbor, Mich.	3,391,573,000
133	DAN Bank, FSB, Hancock	1,873,896,000
238	First Federal Savings Bank & Trust, Pontiac	1,050,865,000
277	Heritage Federal Savings Bank, Taylor	886,804,000
	MINNESOTA	
50	TCF Bank Savings, FSB, Minneapolis	4,241,118,000
	MISSISSIPPI	
272	Magnolia Federal Bank for Savings, Hattiesburg	911,431,000
	MISSOURI	
46	Farm & Home Savings Assn., Nevada	3,442,490,000
62	Home Savings Assn. of Kansas City, FA	2,944,195,000
112	Roosevelt Bank, FSB, Chesterfield	2,370,963,000
190	United Postal Savings Assn., St. Louis	1,291,482,000
	NEBRASKA	
34	Commercial Federal Bank, FSB, Omaha	5,464,916,000
198	First Federal Savings & Loan Assn., Lincoln	1,225,832,000
201	American Charter Federal S & L Assn., Lincoln	1,212,798,000
	NEVADA	
93	Primerit Bank, Las Vegas	2,713,711,000
216	First Western Savings Assn., Las Vegas	1,161,156,000

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Top 300 Thrifts in the United States

Listed geographically in asset size order within states

Rank 12/90		Assets 12/31/90
	NEW HAMPSHIRE	
155‡	First New Hampshire Bank, Concord	1,531,730,000
234	Amoskeag Bank, Manchester	1,088,316,000
253	New Hampshire Savings Bank, Concord	984,666,000
256	Dartmouth Bank, Manchester	976,466,000
	NEW JERSEY	
28	City Savings, FSB, Somerset	5,730,919,000
32	Carteret Savings Bank, FA, Morristown	5,576,023,000
48	Howard Savings Bank, Newark	4,364,152,000
63	Hudson City Savings Bank, Paramus	3,485,669,000
103	Collective Federal Savings Bank, Egg Harbor City	2,504,248,000
146	Investors Savings & Loan Assn., Millburn	1,689,508,000
159	Provident Savings Bank, Jersey City	1,487,598,000
162	Crestmont Federal Savings & Loan Assn., Edison	1,481,897,000
174	Security Savings Bank, SLA, Vineland	1,389,321,000
188	Bankers Savings, Perth Amboy	1,305,752,000
204	Columbia Savings Bank, SLA, Fair Lawn	1,211,684,000
235	Morris Savings Bank, Morristown	1,067,668,000
257	New Brunswick Savings Bank	973,184,000
296	Spencer Savings Bank, SLA, Garfield	842,890,000
297	Berkeley Federal Savings Bank, Millburn	841,739,000
	NEW MEXICO	
258	ABQ Bank, FSB, Albuquerque	969,351,000
	NEW YORK	
9	Goldome, Buffalo	11,310,969,000
10	CrossLand Savings FSB, Brooklyn, New York	11,177,977,000
11	Dime Savings Bank of New York, FSB, Garden City	10,841,836,000
17	Anchor Savings Bank, FSB, Northport	8,825,543,000
26	Manhattan Savings Bank, New York	5,909,720,000
31	First Federal Savings & Loan Assn., Rochester	5,642,034,000
33	Long Island Savings Bank FSB, Melville (a)	5,489,574,000
38	Green Point Savings Bank, Brooklyn, New York	5,121,429,000
51	Dollar Dry Dock Bank, White Plains	4,225,965,000
54	Apple Bank For Savings, New York	4,013,369,000
55	American Savings Bank, FSB, White Plains	4,011,637,000
58	Rochester Community Savings Bank	3,726,614,000
62	Emigrant Savings Bank, New York	3,511,985,000
70	Astoria Federal Savings & Loan Assn., Queens, New York	3,378,220,448
76	Greater New York Savings Bank, New York	3,052,495,000
87	River Bank America, New York	2,842,392,000
95	Lincoln Savings Bank, FSB, New York	2,686,062,000
119	Albany Savings Bank, FSB	2,113,861,000
127	East New York Savings Bank, New York	2,028,190,000
130	Onondaga Savings Bank, Syracuse	1,943,103,000
131	Fidelity New York, FSB, Floral Park	1,913,575,000
147	Peoples Westchester Savings Bank, Hawthorne	1,658,946,000
148	Columbia Banking Federal S & L Assn., Rochester	1,642,420,000
150	Jamaica Savings Bank, FSB, Lynbrook	1,589,099,663
153	Independence Savings Bank, Brooklyn, New York	1,549,781,483
167	Ensign Federal Savings Bank, New York	1,411,719,000
168	Roosevelt Savings Bank, Garden City	1,409,891,000
172	Norstar Bank Central New York, Syracuse	1,391,465,000
177	Columbia Federal Savings Bank, Queens, New York	1,366,041,000
180	Poughkeepsie Savings Bank, FSB	1,352,969,000
189	North Side Savings Bank, Bronx, New York	1,302,211,000
202	Ridgewood Savings Bank, Queens, New York	1,212,097,000
232	Home Federal Savings Bank, Queens, New York	1,071,093,515
240	Staten Island Savings Bank, New York	1,039,612,000
249	Roslyn Savings Bank	1,007,029,000
259	Binghamton Savings Bank	966,423,000
288	Home & City Savings Bank, Albany	864,817,056
290	Queens County Savings Bank, Queens, New York	858,975,116
291	Central Federal Savings Bank, Mineola	858,648,000
	NORTH CAROLINA	
236	First Home Federal Savings & Loan Assn., Greensboro	1,058,877,000
286	First American Savings Bank, FSB, Greensboro	873,192,000
	NORTH DAKOTA	
46	Metropolitan Federal Bank, FSB, Fargo	4,531,594,000
	OHIO	
42	Transohio Savings Bank, Cleveland	4,914,569,000
78	First Federal Savings Bank, Cleveland	3,043,336,000
79	Third Federal Savings & Loan Assn., Cleveland	3,039,398,000
129	Citizens Federal Savings & Loan Assn., Dayton	1,943,440,000
149	Cardinal Federal Savings Bank, Cleveland	1,615,743,000
151	Ohio Savings Bank, Cleveland	1,577,364,473
152	State Savings Bank, Columbus	1,573,005,000
225	Gem Savings Assn., FA, Dayton	1,133,563,669
247	First Federal Savings & Loan Assn., Toledo	1,022,500,000
251	Hunter Savings Assn., Cincinnati	997,163,000
275	Diamond Savings & Loan Co., Findlay	905,292,000
281	Home Savings & Loan Co., Youngstown	883,741,000
	OKLAHOMA	
248	Local Federal Bank, FSB, Oklahoma City	1,013,342,000
265	MidFirst Bank, SSB, Oklahoma City	943,690,378
289	Heartland Fed. Savings & Loan Assn., Ponca City	861,735,000
	OREGON	
63	Bank of America, FSB, Portland, Ore.	2,927,195,000
91	Far West Federal Bank, Portland, Ore.	2,747,106,000
	PENNSYLVANIA	
24	Meritor Savings Bank, Philadelphia	6,519,714,000
74	First Federal Savings & Loan Assn., Pittsburgh	3,089,704,000
88	Atlantic Financial Savings, FA, Bala Cynwyd	2,835,889,000
108	Dollar Bank, FSB, Pittsburgh	2,391,370,000
165	Landmark Savings Assn., Pittsburgh	1,466,867,000
171	Germantown Savings Bank, Bala Cynwyd	1,401,194,000
184	Beneficial Savings Bank, Philadelphia	1,315,882,000
208	Penn Savings Bank, FSB, Wyomissing	1,195,414,000
217	Firstrust Savings Bank, Philadelphia	1,158,433,000
227	Commonwealth Federal Savings Bank, Norristown	1,118,465,000
254	Northwest Savings Bank, Warren	983,679,000
255	Harris Savings Assn., Harrisburg	982,139,000
287	Home Unity Savings & Loan Assn., Lafayette Hill	865,809,000
292	Franklin First Federal Savings Bank, Wilkes-Barre	856,905,000
294	Bell Savings Bank, PaSA, Upper Darby	843,754,633
298	Main Line Federal Savings Bank, Villanova	840,909,000
300	York Federal Savings & Loan Assn.	832,021,000
	PUERTO RICO	
136	First Federal Savings Bank, Santurce	1,818,985,584
193	Ponce Federal Bank, FSB	1,284,697,430
200	Santander Federal Savings Bank, Bayamon	1,216,707,000
	RHODE ISLAND	
89	Citizens Savings Bank, Providence	2,812,145,000
90	Old Stone Bank, FSB, Providence	2,747,543,000
296	Eastland Savings Bank, Woonsocket	842,337,000
	SOUTH CAROLINA	
117	First Savings Bank, FSB, Greenville	2,210,687,000
226	American Federal Bank, FSB, Greenville	1,129,901,000
267	First Federal S&L Assn., Charleston	941,615,000
290	South Carolina Federal S&L Assn., Columbia	869,364,000
	TENNESSEE	
123	Leader Federal Bank for Savings, Memphis	2,060,010,000
242	Metropolitan Federal S & L Assn., Nashville	1,035,581,000
246	Fidelity Federal Bank, FSB, Nashville	1,022,584,000
274	Home Federal Bank of Tennessee, FSB, Knoxville	907,932,000
	TEXAS	
16	First Gibraltar Bank, FSB, Dallas	8,880,438,000
19	Sunbelt Savings, FSB, Dallas	8,354,072,000
44	Southwest Federal Savings Assn., Dallas	4,701,632,000
60	Guardian Savings & Loan Assn., Houston	3,692,065,000
61	Guaranty Federal Savings Bank, Dallas	3,652,633,000
64	Amwest Savings Assn., Bryan	3,481,616,000
72	Bluebonnet Savings Bank, FSB, Dallas	3,215,955,000
85	United Savings Assn. of Texas, FSB, Houston	2,888,331,000
86	San Jacinto Savings Assn., FA, Houston	2,860,132,000
98	USAA Federal Savings Bank, San Antonio	2,646,269,000
99	American Federal Bank, FSB, Dallas	2,592,866,000
135	Franklin Federal Bancorp, FSB, Austin	1,855,178,000
139	First Heights Bank, FSB, Houston	1,801,298,000
145	Kilgore Federal Savings & Loan Assn.	1,672,890,000
178	United Savings Assn. of the Southwest, FSB, Houston	1,363,686,000
207	Benjamin Franklin Federal Savings Assn., Houston	1,201,792,000
245	Pacific Southwest Savings Bank, FSB, Corpus Christi	1,024,128,000
250	Commonwealth Federal Savings Assn., Houston	1,005,856,000
285	Coastal Banc Savings Assn., Houston	873,194,000
	VIRGINIA	
43	Perpetual Savings Bank, FSB, McLean	4,716,021,000
121	Columbia First Bank, FSB, Arlington	2,106,269,000
122	Investors Savings Bank, Richmond	2,089,015,000
137	Trustbank Savings, FSB, McLean	1,823,394,000
203	AmeriBanc Savings Bank, Annandale	1,211,987,000
205	Consent Federal Savings Bank, Richmond	1,209,981,000
220	Continental Federal Savings Bank, Fairfax	1,080,491,000
231	Washington Federal Savings Bank, Herndon	1,073,325,000
261	Virginia Federal Savings Bank, Richmond	958,092,000
264	Charter Federal Savings Bank, Bristol	874,494,000
	WASHINGTON	
30	Pacific First Bank, FSB, Seattle	7,040,547,000
39	Washington Mutual Savings Bank, Seattle	5,879,941,000
97	Washington Federal Savings & Loan Assn., Seattle	2,653,181,000
155	Washington Mutual, FSB, Seattle	1,527,754,000
179	Puget Sound Savings Bank, Seattle	1,361,864,000
283	University Savings Bank, Seattle	953,044,000
	WISCONSIN	
75	First Financial Bank, FSB, Stevens Point	3,061,800,000
118	Security Bank, SSB, Milwaukee	2,126,763,000
191	Anchor Savings & Loan Assn., Madison	1,291,137,000
213	Mutual Savings Bank of Wisconsin SA, Milwaukee	1,171,183,000

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker, data from the Office of Thrift Supervision and the Federal Deposit Insurance Corp. were used. OTS data were provided by **Sheshunoff Information Services** Inc., Austin Texas. FDIC data were provided by **ADP Data Services Division**, New York. **(a)**— Combined regulatory data for Long Island Savings Bank FSB, Melville, and its division in Centereach, N.Y. **(‡)**— Rank bank would have had, if it had been included in the survey. Based on inaccurate information provided by its parent, the bank was classified as commercial bank by American Banker for the yearend rankings.

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Credit Unions' Assets Grew

Healthy growth of net income and assets offset the continued shrinkage of the industry, which outperformed banking

By Linda Corman

The nation's credit unions posted solid growth in both assets and net income in 1990, according to data from Callahan & Associates, a Washington-based consulting firm.

Assets of the top 100 credit unions grew 9.98%, ending the year at $51.6 billion, the data show. The previous year, the top 100 posted a 7.24% increase in assets.

According to Edgar F. Callahan, president of Patelco Credit Union in San Francisco, credit unions have benefited from the problems of other lenders.

"The asset growth has to do with problems experienced by our competition," said Mr. Callahan, who founded Callahan & Associates in 1985 after resigning as chairman of the National Credit Union Administration. He is no longer associated with the consulting firm.

"With the S&L problems and the bad ink banks have been getting in the last few months, we've seen more and more deposits coming in the door," he said. "We like to think of it as a flight to quality."

The asset growth continues to offset industry consolidation. Nationwide, credit union assets climbed 9.5% last year, to $218.6 billion, well ahead of their 5% growth rate in 1989.

Industry Shrinks

But at yearend, there were 14,274 credit unions, 610 fewer than a year earlier. The industry has been shrinking by 600 to 700 institutions annually since 1981, according to William Hampel, chief economist for the Credit Union National Association, Madison, Wis. The trade group expects the industry to stabilize at 10,000 institutions by the end of the decade.

Net income at the top 100 credit unions grew 9.6% last year to $456 billion. Though respectable, the growth rate declined from the 32% increase posted in 1989. Rising interest rates fueled extraordinary profits in 1989, and the situation was reversed last year, Mr. Hampel said. As nonprofit institutions, credit unions generally plow earnings back into capital.

Despite some high-profile failures, such as the closures in Rhode Island, credit unions fared better than banks last year. The top 100 commercial banks reported a 2.3% growth in assets and a 0.9% decline in net income, according to an *American Banker* survey.

Credit unions fended off one problem in particular that has plagued their brethren: bad loans. Credit unions actually posted a small decline in loan delinquencies, to 1.7% at the end of 1990 from 1.8% a year earlier, according to CUNA. Among the top 100, 1.3% of all loans were delinquent, or two months past due, the group said.

New England credit unions did not perform as well because of the region's deep recession, the trade group noted. In Massachusetts the percentage of loans past due by 60 days rose to 4.7% at yearend from 3.2% at the end of 1989. In New Hampshire the delinquency rate rose to 2.67% from 2.03%.

Membership Growth Slows

Industrywide, membership grew 3.4% last year, compared with 3.2% the year before. Credit unions ended the year with 60.8 million members. For the past 10 years, membership has been increasing at a 3.6% annual rate, down from about 6% throughout the 1970s, Mr. Hampel said. "We're probably on a path downward to 1.5% to 2% in the 1990s," he predicted.

The overall downward trend is probably reflective of the aging of the population, Mr. Hampel noted. "People typically join [credit unions] when they join the labor force," he said.

The only new entrant to the top 10 credit union list is LMSC Federal Credit Union, Sunnyvale, Calif. It moved ahead of Eastern Financial Federal Credit Union, a Miami institution founded to serve Eastern Airlines workers, which slipped to 11th.

During the year, Eastern Financial made a turnaround in asset growth. The credit union recorded a 3.9% increase in assets, following a 14.58% decline in 1989. The credit union broadened its membership pool and built its capital when the airlines' troubles began to surface, said Mr. Hampel.

While Navy Federal's asset growth was strong, it was outpaced by several peers. Pennsylvania State Employees Credit Union of Harrisburg and Patelco recorded the most dramatic asset growth, at 28.72% and 27.57%. □

Top 100 Credit Unions in the U.S.

In order of total assets on December 31, 1990, compared with December 31, 1989 (dollar amounts in thousands)

Rank 12/90		Total Assets 12/31/90	Total Assets 12/31/89	% Chg.	Capital 12/31/90	% Chg.	Cap. Ratio 12/31/90	Cap. Ratio 12/31/89	Net Income 1990	Net Income 1989	% Chg.	Members 12/31/90	% Chg.
1	Navy Federal Credit Union, Merrifield, Va.	4,574,575	3,913,682	16.89	362,625	18.29	7.93	7.83	54,460	41,452	31.38	1,098,540	7.98
2	State Employees Credit Union, Raleigh, N.C.	2,348,541	2,090,418	12.35	131,404	24.42	5.60	5.05	23,152	12,176	90.15	333,900	12.44
3	United Air Lines Employees Credit Union, Chicago	1,872,969	1,727,926	8.39	70,535	19.42	3.77	3.42	11,809	8,231	43.48	91,491	4.83
4	Pentagon Federal Credit Union, Alexandria, Va.	1,325,059	1,230,005	6.95	104,562	6.68	7.89	7.91	9,218	10,034	-8.14	397,562	3.21
5	Boeing Employees Credit Union, Seattle, Wash.	1,310,242	1,148,394	14.09	101,449	13.15	7.74	7.81	10,208	11,868	-14.21	161,820	1.96
6	Hughes Aircraft Emp. Fed'l CU, Manhattan Beach, Calif.	1,034,695	1,001,169	3.35	63,454	17.53	6.13	5.39	9,010	3,451	161.09	128,768	1.25
7	American Airlines Emp. Federal CU, DFW Airport, Tex.	993,196	841,982	18.03	73,564	21.09	7.40	7.21	12,756	7,531	69.37	97,686	14.12
8	Alaska USA Federal Credit Union, Anchorage	924,075	882,862	4.67	18,970	33.56	2.05	1.61	7,505	(10,689)	170.14	184,634	0.54
9	The Golden 1 Credit Union, Sacramento, Calif.	820,001	740,386	10.75	66,029	18.01	7.93	7.44	9,431	8,097	16.47	178,089	3.31
10	LMSC Federal Credit Union, Sunnyvale, Calif.	808,153	693,652	16.51	67,388	16.33	10.89	10.90	12,154	12,163	-0.07	48,886	1.06
11	Eastern Financial Federal Credit Union, Miami	758,309	729,872	3.90	81,260	-2.34	10.72	11.40	2,016	(7,862)	126.32	135,928	2.38
12	IBM Hudson Valley Emp Fed'l Credit Union, Poughkeepsie, N.Y.	739,010	662,425	11.56	42,723	16.95	5.78	5.51	6,317	4,353	45.11	98,084	2.70
13	Orange County Teachers Federal CU, Santa Ana, Calif.	732,703	673,726	8.75	102,707	12.03	14.02	13.67	11,122	8,408	32.28	82,430	10.17
14	Telephone Employees' Credit Union, Pasadena, Calif.	695,537	654,863	6.21	60,336	8.07	8.67	8.53	4,866	5,671	-17.72	92,189	2.35
15	Construction Equipment Federal CU, Peoria, Ill.	664,804	610,448	8.90	43,018	21.58	6.47	5.80	6,315	6,914	21.12	142,998	5.36
16	Lockheed Federal Credit Union, Burbank, Calif.	643,810	569,922	14.98	52,859	25.89	8.18	7.47	7,582	9,200	-17.59	86,180	5.09
17	Pennsylvania State Emp. Credit Union, Harrisburg	626,484	486,686	28.72	26,437	23.30	4.22	4.41	7,282	6,228	16.92	150,285	12.06
18	America First Credit Union, Riverdale, Utah	616,189	557,853	10.46	64,559	14.40	10.48	10.12	7,896	3,688	109.83	153,485	2.42
19	Delta Employees Credit Union, Atlanta, Ga.	611,666	549,268	11.36	58,853	25.12	9.62	8.56	11,240	8,574	31.09	81,738	9.32
20	Suncoast Schools Federal Credit Union, Tampa, Fla.	594,997	518,981	14.65	44,840	18.86	7.54	7.27	6,546	4,912	33.26	104,862	7.27
21	Tinker Credit Union, Tinker AFB, Okla.	586,797	595,228	-1.42	36,306	13.32	6.19	5.38	4,501	3,005	49.81	140,607	4.13
22	Security Service Federal CU, San Antonio, Tex.	566,924	557,075	1.77	28,573	10.70	5.04	4.63	2,542	1,770	43.66	155,497	7.62
23	San Antonio Federal Credit Union, Tex.	565,631	548,541	3.12	(11,673)	40.36	-2.06	3.57	162	2,882	-94.39	138,983	-40.76
24	Redstone Federal Credit Union, Huntsville, Ala.	561,677	526,777	6.63	34,998	20.56	6.23	5.51	5,856	5,372	5.29	154,761	4.75
25	Provident Central Credit Union, Burlingame, Calif.	556,979	506,624	9.94	50,502	6.46	9.07	9.36	4,447	6,860	-35.36	95,023	4.55
26	ENT Federal Credit Union, Colorado Springs, Colo.	549,224	491,451	11.76	29,496	9.64	5.37	5.47	2,655	1,502	76.80	110,393	7.59
27	IBM Endicott/Owego Emp. Federal CU, Endicott, N.Y.	547,177	471,787	15.98	45,363	16.60	8.29	8.25	6,439	6,296	2.27	71,143	3.25
28	State Emp. Credit Union of Maryland, Inc., Towson	532,647	492,668	8.11	34,150	12.68	6.41	6.15	3,779	6,071	-37.74	128,260	5.02
29	Bethpage Federal Credit Union, Bethpage, N.Y.	511,870	456,553	12.12	43,250	9.84	8.45	8.62	3,771	4,394	-14.18	63,193	1.75
30	TWA Credit Union, Kansas City, Mo.	510,492	510,533	-0.01	27,766	22.56	5.44	4.44	4,245	3,276	29.60	56,240	9.08
31	Teachers Credit Union, South Bend, Ind.	492,177	460,430	6.90	26,771	11.05	5.85	5.63	2,791	2,734	2.07	135,678	30.04
32	Patelco Federal Credit Union, San Francisco	490,849	364,759	27.57	35,586	32.12	7.25	7.00	7,954	5,565	42.93	85,335	11.62
33	Texins Credit Union, Dallas	487,244	450,516	8.15	36,772	13.01	7.55	7.22	4,027	5,200	-22.57	85,202	-0.05
34	North Island Federal Credit Union, San Diego, Calif.	475,581	423,970	12.17	37,581	13.85	7.90	7.79	4,741	5,030	-5.75	103,552	-4.85
35	Mission Federal Credit Union, San Diego, Calif.	460,646	411,189	12.03	35,606	15.26	7.78	7.56	4,398	5,402	-18.58	79,589	8.53
36	Georgia Telco Credit Union, Atlanta	460,192	424,557	8.39	35,907	19.63	7.80	7.07	5,733	4,987	14.96	57,586	3.83
37	JAX Navy Federal Credit Union, Jacksonville, Fla.	459,850	413,013	11.34	38,070	18.27	8.28	7.79	5,137	4,740	8.37	106,439	5.37
38	Tower Federal Credit Union, Ft. Meade, Md.	454,351	411,532	10.40	28,682	21.90	6.31	5.72	4,784	2,438	96.19	79,066	5.34
39	Randolf-Brooks Federal CU, Universal City, Tex.	443,852	367,913	20.64	43,732	13.36	9.85	10.49	4,939	5,081	-2.79	79,008	8.68
40	Atlanta Postal Credit Union	438,438	376,000	16.61	40,853	21.42	9.32	8.95	7,075	7,226	-2.09	57,756	6.52
41	Dearborn Federal Credit Union, Dearborn, Mich.	429,714	418,772	2.61	32,571	19.01	7.67	6.62	5,266	5,297	-0.60	120,723	4.08
42	Dallas Teachers Credit Union	424,302	372,597	13.88	25,581	15.60	6.03	5.94	3,399	2,601	30.67	108,657	5.43
43	Bank Fund Staff Federal CU, Washington D.C.	416,541	360,976	18.58	34,650	27.51	8.32	7.74	7,413	6,017	23.19	23,051	8.65
44	Police & Fire Federal Credit Union, Philadelphia	412,399	400,083	3.08	24,651	23.22	5.98	5.00	4,245	3,899	8.89	64,808	4.00
45	McDonnell Douglas West Federal CU, Torrance, Calif.	378,608	357,173	6.00	39,049	14.09	10.31	9.58	4,449	4,709	-5.51	75,641	8.20
46	Digital Employees Federal CU, Maynard, Mass.	370,926	328,194	13.02	18,849	10.16	5.08	5.21	291	3,331	-91.26	88,576	2.89
47	Travis Federal Credit Union, Vacaville, Calif.	367,164	328,147	11.89	38,777	14.62	10.56	10.31	4,971	3,525	41.02	75,295	3.06
48	Municipal Credit Union, New York	363,353	349,664	3.91	21,909	15.89	6.03	5.41	3,503	5,784	-39.44	194,922	-0.31
49	Bellco Credit Union, Denver	359,534	301,130	19.39	26,733	18.17	7.44	7.51	2,230	927	140.62	88,014	24.63
50	Langley Federal Credit Union, Hampton, Va.	358,972	328,127	9.40	34,992	11.16	9.75	9.59	2,601	2,469	4.08	85,256	3.98
51	Government Employees Credit Union of El Paso, Tex.	358,890	339,265	5.73	19,969	14.52	5.57	5.14	2,307	2,173	6.13	133,148	5.27
52	Northwest Federal Credit Union, Herndon, Va.	357,024	347,873	2.63	25,425	15.20	7.12	6.34	2,932	2,733	7.27	50,000	-50.00
53	Los Angeles Teachers Credit Union	355,387	324,330	9.58	40,670	16.65	11.44	10.75	5,605	6,731	-16.73	63,573	6.54
54	San Diego County Credit Union, San Diego, Calif.	351,063	299,852	17.08	26,711	16.74	7.61	7.63	3,349	3,782	-11.45	75,372	9.28
55	Charleston Naval Shipyard Federal CU, S.C.	349,472	351,571	-0.60	31,806	15.74	9.10	7.82	3,687	2,299	60.36	115,914	0.61
56	Newport News Shipbuilding Employees CU, Va.	342,436	305,131	12.23	39,964	12.64	11.67	11.63	4,807	5,400	-10.99	48,460	4.37
57	Desert Schools Federal Credit Union, Pheonix	341,661	300,801	13.66	28,961	16.42	8.48	8.28	3,063	4,162	-25.92	105,387	6.73
58	NWA Federal Credit Union, Bloomington, Minn.	332,623	303,677	9.53	28,244	17.78	8.49	7.90	3,718	2,308	61.10	56,971	12.46
59	Progressive Consumers Federal CU, Saugus, Mass.	331,414	422,399	-21.54	5,602	-72.75	1.69	4.87	(45,113)	(2,899)	-1571.46	39,405	-5.61
60	Eastman Credit Union, Kingsport, Tenn.	330,674	296,680	11.46	30,934	13.56	9.35	9.18	3,854	3,276	11.53	27,289	2.47
61	Portland Teachers Credit Union, Ore.	330,495	286,403	15.39	24,842	14.19	7.52	7.60	2,667	1,566	70.34	79,059	7.50
62	Andrews Federal Credit Union, Suitland, Md.	313,236	277,505	12.88	25,209	17.79	8.05	7.71	3,410	2,305	47.94	109,921	1.36
63	IAG Federal Credit Union, Rye, N.Y.	312,223	293,264	6.46	19,435	8.19	6.22	6.13	1,125	2,296	-51.00	43,637	-3.04
64	IBM Mid America Emp. Federal CU, Rochester, Minn.	309,735	278,361	11.27	25,320	12.52	8.17	8.08	2,788	3,256	-14.37	54,697	4.16
65	Electric Boat Community Federal CU, Groton, Conn.	308,419	291,416	5.83	13,895	17.87	4.51	4.06	1,882	1,856	1.55	68,587	4.21
66	United Nations Federal Credit Union, New York, N.Y.	305,619	255,055	19.82	26,064	20.83	8.53	8.46	4,430	3,552	24.73	18,021	7.85
67	St. Mary's Bank Credit Union, Manchester, N.H.	300,543	298,877	0.56	12,208	-12.90	4.06	4.69	(4,080)	(244)	-1574.54	34,629	-16.30
68	Eglin Federal Credit Union, Ft. Walton Beach, Fla.	296,512	256,837	16.23	25,380	22.60	8.51	8.06	4,518	4,747	-4.84	79,679	0.15
69	Dow Chemical Employee CU, Midland, Mich.	296,460	264,179	12.98	30,036	9.88	10.06	10.35	2,714	1,988	37.89	30,863	8.51
70	IBM Coastal Employees Federal CU, Raleigh, N.C.	296,994	252,420	17.66	24,214	23.05	8.15	7.80	4,410	3,199	37.84	47,015	2.46
71	Educational Employees Credit Union, Fresno, Calif.	295,283	270,912	9.00	17,768	1.76	6.02	6.45	916	1,511	-39.34	60,308	12.39
72	East Hartford Aircraft Federal CU, Conn.	295,030	269,988	9.28	26,507	17.78	8.98	8.34	3,807	3,265	16.61	92,709	1.78
73	Reynolds Carolina Credit Union, Winston-Salem, N.C.	294,944	303,752	-2.90	22,464	27.05	7.62	5.82	4,783	3,287	45.52	27,837	6.54
74	Robins Federal Credit Union, Warner Robins, Ga.	294,568	280,981	4.84	37,436	10.66	12.71	12.04	3,120	2,966	5.19	76,831	2.76
75	Kern Schools Federal CU, Bakersfield, Calif.	294,561	266,926	10.35	25,681	8.32	8.72	8.86	2,145	2,107	1.79	62,679	5.60
76	Brockton Credit Union, Mass.	292,497	262,752	11.32	26,663	9.85	9.12	9.24	2,391	2,209	8.23	36,779	5.00
77	Litton Federal Credit Union, Chatsworth, Calif.	291,079	268,531	8.40	22,017	11.71	7.56	7.34	2,361	3,514	-32.81	53,396	-1.55
78	Max Federal Credit Union, Montgomery, Ala.	289,881	283,357	2.30	22,227	11.16	7.67	7.06	2,346	2,112	11.07	91,644	-1.80
79	Teachers Federal Credit Union, Farmingville, N.Y.	289,134	271,466	6.51	18,935	34.78	6.55	5.18	4,777	3,429	39.30	73,963	1.65
80	Wright-Patt Credit Union, Fairborn, Ohio	287,561	264,270	8.81	23,366	12.16	8.13	7.88	2,369	2,280	3.91	136,402	6.03
81	Melrose Credit Union, Woodside, N.Y.	285,147	251,671	13.30	59,057	22.34	20.71	19.18	9,951	8,827	12.74	18,114	4.15
82	Washington State Employees Credit Union, Olympia	281,366	254,409	10.60	20,063	18.02	7.13	6.68	2,923	2,326	25.65	63,515	7.33
83	Schools Federal Credit Union, Sacramento, Calif.	281,365	256,737	9.59	21,325	14.03	7.58	7.28	2,326	2,468	-5.77	69,465	4.28
84	H.P. Federal Credit Union, Palo Alto, Calif.	281,238	226,987	23.90	33,457	15.11	11.90	12.80	4,421	4,083	8.29	46,305	4.39
85	Rockland Federal Credit Union, Rockland, Mass.	280,333	290,533	-3.51	11,945	2.40	4.26	4.01	(5,852)	1,117	-606.10	52,858	-7.15
86	Springmaid Federal Credit Union, Lancaster, S.C.	279,480	255,379	9.44	26,176	18.83	9.37	8.63	3,903	3,586	8.84	49,579	4.55
87	Mountain America Credit Union, Salt Lake City, Utah	277,050	277,022	0.01	14,214	-8.43	5.13	5.60	(558)	(2,596)	78.49	94,957	3.27
88	Naval Air Federal Credit Union, Virginia Beach	274,948	241,755	13.73	18,451	15.36	6.71	6.62	2,123	2,339	-9.23	108,000	-30.97
89	Texas Dow Employees CU, Lake Jackson, Tex.	274,136	253,854	7.99	24,934	21.83	9.10	8.06	4,122	3,831	7.59	37,133	5.75
90	Pacific Service Employees CU, Concord, Calif.	273,573	260,899	4.86	24,902	14.35	9.10	8.35	2,806	4,151	-37.22	35,833	0.59
91	Pacific IBM Employees Federal CU, San Jose, Calif.	273,395	241,857	13.04	18,891	13.58	6.84	6.80	2,344	2,798	-16.24	47,612	-5.59
92	USAIR Federal Credit Union, Coraopolis, Penn.	272,450	236,455	15.22	25,299	17.46	9.29	9.11	3,585	3,589	0.44	56,959	18.45
93	Operating Engineers Local Union #3 Federal CU, Dublin, Calif.	271,610	254,074	6.90	25,027	18.56	9.21	8.31	3,733	3,248	14.96	32,245	2.40
94	Rockwell Federal Credit Union, Downey, Calif.	269,728	238,120	13.27	18,477	14.02	6.85	6.81	2,101	2,453	-14.33	64,614	-1.55
95	Nevada Federal Credit Union, Las Vegas	269,601	249,388	8.11	16,913	14.59	6.27	5.92	1,976	1,610	22.77	64,362	2.84
96	American Electronics Assoc. CU, Sunnyvale, Calif.	266,558	275,672	-3.31	13,851	35.27	5.20	3.71	2,916	224	1200.30	97,476	2.07
97	MacDill Federal Credit Union, Tampa, Fla.	264,643	276,757	-4.38	10,675	-0.98	4.03	3.90	2,275	800	184.42	61,564	-0.77
98	Hawaii State Employees Federal CU, Honolulu	264,360	233,842	13.06	27,958	18.76	10.58	10.07	4,398	3,764	16.83	34,318	7.30
99	Long Beach School Employees Federal CU, Calif.	262,286	245,880	6.67	19,308	15.16	7.36	6.82	2,805	1,403	85.61	45,194	6.39
100	Municipal Employees Credit Union of Baltimore	259,160	244,277	6.09	26,071	13.30	10.06	9.42	2,942	2,262	30.05	51,129	1.63
	Totals for the Top 100 ($ million)	51,641.2	46,963.7*	9.96	3,940.4	15.48	7.44	7.08	496,437	416,449	9.80	5,882,199	2.86

Data Source: The data were provided by Callahan & Associates, Inc., Washington, D.C., (1-800-446-7453) from its credit union data base, which includes both state- and federally-insured credit unions. **Capital:** The sum of statutory reserves for loan losses, other reserves and undivided earnings. **Cap. Ratio:** The ratio of capital to total assets. **Net Income:** Income after operating expenses, provisions for losses and cost of funds but before transfers to reserves. (*)— Total is for the top 100 credit unions of 1990. N.A.— not available.

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Top 100 Credit Unions

Listed geographically in yearend-1990 asset-size order within state, with 1989 asset rank (dollar amounts in thousands)

Rank 1990		Assets 1990	Rank 1989
	ALABAMA		
24	Redstone Federal Credit Union, Huntsville	561,677	22
78	Max Federal Credit Union, Montgomery	289,881	68
	ALASKA		
9	Alaska USA Federal Credit Union, Anchorage	924,075	7
	ARIZONA		
57	Desert Schools Federal Credit Union, Phoenix	341,661	60
	CALIFORNIA		
6	Hughes Aircraft Emp. Federal CU, Manhattan Beach	1,034,685	6
9	The Golden 1 Credit Union, Sacramento	820,001	9
10	LMSC Federal Credit Union, Sunnyvale	806,153	11
13	Orange County Teachers Federal CU, Santa Ana	732,703	12
14	Telephone Employees' Credit Union, Pasadena	695,537	14
16	Lockheed Federal Credit Union, Burbank	643,810	17
25	Provident Central Credit Union, Burlingame	556,979	25
32	Patelco Federal Credit Union, San Francisco	490,849	41
34	North Island Federal Credit Union, San Diego	475,581	34
35	Mission Federal Credit Union, San Diego	460,646	39
45	McDonnell Douglas West Federal CU, Torrance	378,608	45
47	Travis Federal Credit Union, Vacaville	367,164	53
53	Los Angeles Teachers Credit Union	355,387	55
54	San Diego County Credit Union, San Diego	351,063	61
71	Educational Employees Credit Union, Fresno	295,283	76
75	Kern Schools Federal CU, Bakersfield	294,561	79
77	Ution Federal Credit Union, Chatsworth	291,079	78
83	Schools Federal Credit Union, Sacramento	281,365	86
84	H.P. Federal Credit Union, Palo Alto	281,238	115
90	Pacific Service Employees CU, Concord	273,573	83
91	Pacific IBM Employees Federal CU, San Jose	273,395	104
93	Operating Engineers Local Union #3 Federal CU, Dublin	271,610	90
94	Rockwell Federal Credit Union, Downey	269,728	108
96	American Electronics Assoc. CU, Sunnyvale	266,558	74
99	Long Beach School Employees Federal CU	262,286	96
	COLORADO		
26	ENT Federal Credit Union, Colorado Springs	549,224	27
49	Bellco Credit Union, Denver	359,534	59
	CONNECTICUT		
65	Electric Boat Community Federal CU, Groton	308,419	65
72	East Hartford Aircraft Federal CU	295,030	77
	DISTRICT OF COLUMBIA		
43	Bank Fund Staff Federal CU	416,541	47
	FLORIDA		
11	Eastern Financial Federal Credit Union, Miami	758,309	10
20	Suncoast Schools Federal Credit Union, Tampa	594,997	23
37	JAX Navy Federal Credit Union, Jacksonville	459,850	37
68	Eglin Federal Credit Union, Ft. Walton Beach	298,512	85
97	MacDill Federal Credit Union, Tampa	264,643	73
	GEORGIA		
19	Delta Employees Credit Union, Atlanta	611,666	20
36	Georgia Telco Credit Union, Atlanta	460,192	33
40	Atlanta Postal Credit Union	438,438	42
74	Robins Federal Credit Union, Warner Robins	294,568	69
	HAWAII		
98	Hawaii State Employees Federal CU, Honolulu	264,380	110
	ILLINOIS		
3	United Air Lines Employees Credit Union, Chicago	1,872,969	3
15	Construction Equipment Federal CU, Peoria	664,804	15
	INDIANA		
31	Teachers Credit Union, South Bend	492,177	30
	MARYLAND		
28	State Emp. Credit Union of Maryland, Inc., Towson	532,647	26
38	Tower Federal Credit Union, Ft. Meade	454,351	38
62	Andrews Federal Credit Union, Suitland	313,236	71
100	Municipal Employees Credit Union of Baltimore	259,160	99
	MASSACHUSETTS		
48	Digital Employees Federal CU, Maynard	370,926	52
59	Progressive Consumers Federal CU, Saugus	331,414	35
	MASSACHUSETTS (Continued)		
76	Brockton Credit Union	292,497	82
85	Rockland Federal Credit Union, Rockland	280,333	66
	MICHIGAN		
41	Dearborn Federal Credit Union, Dearborn	429,714	36
69	Dow Chemical Employee CU, Midland	298,460	81
	MINNESOTA		
58	NWA Federal Credit Union, Bloomington	332,623	58
64	IBM Mid America Emp. Federal CU, Rochester	309,736	70
	MISSOURI		
30	TWA Credit Union, Kansas City	510,492	24
	NEVADA		
95	Nevada Federal Credit Union, Las Vegas	269,601	95
	NEW HAMPSHIRE		
67	St. Mary's Bank Credit Union, Manchester	300,543	62
	NEW YORK		
12	IBM Hudson Valley Employees Federal Credit Union, Poughkeepsie	739,010	12
27	IBM Endicott/Owego Emp. Federal CU, Endicott	547,177	29
29	Bethpage Federal Credit Union, Bethpage	511,870	31
46	Municipal Credit Union, New York	363,353	48
63	IAG Federal Credit Union, Rye	312,223	63
66	United Nations Federal Credit Union, New York	305,619	88
79	Teachers Federal Credit Union, Farmingville	289,134	75
81	Melrose Credit Union, Woodside	285,147	93
	NORTH CAROLINA		
2	State Employees Credit Union, Raleigh	2,348,541	2
70	IBM Coastal Employees Federal CU, Raleigh	296,994	92
73	Reynolds Carolina Credit Union, Winston-Salem	294,944	57
	OHIO		
60	Wright-Patt Credit Union, Fairborn	287,561	80
	OKLAHOMA		
21	Tinker Credit Union, Tinker AFB	586,797	16
	OREGON		
51	Portland Teachers Credit Union	330,495	67
	PENNSYLVANIA		
17	Pennsylvania State Emp. Credit Union, Harrisburg	626,484	28
44	Police & Fire Federal Credit Union, Philadelphia	412,399	40
92	USAIR Federal Credit Union, Coraopolis	272,450	109
	SOUTH CAROLINA		
55	Charleston Navel Shipyard Federal CU	349,472	46
86	Springmaid Federal Credit Union, Lancaster	279,480	87
	TENNESSEE		
60	Eastman Credit Union, Kingsport	330,674	63
	TEXAS		
7	American Airlines Emp. Federal CU, DFW Airport	983,786	8
22	Security Service Federal CU, San Antonio	566,924	19
23	San Antonio Federal Credit Union	565,631	21
33	Texins Credit Union, Dallas	487,244	32
39	Randolf-Brooks Federal CU, Universal City	443,852	44
42	Dallas Teachers Credit Union	424,302	43
61	Government Employees Credit Union of El Paso	358,690	51
89	Texas Dow Employees CU, Lake Jackson	274,136	91
	UTAH		
18	America First Credit Union, Riverdale	616,189	18
87	Mountain America Credit Union, Salt Lake City	277,050	72
	VIRGINIA		
1	Navy Federal Credit Union, Merrifield	4,574,575	1
4	Pentagon Federal Credit Union, Alexandria	1,325,059	4
50	Langley Federal Credit Union, Hampton	358,972	54
52	Northwest Federal Credit Union, Herndon	357,024	49
56	Newport News Shipbuilding Employees CU	342,436	56
88	Naval Air Federal Credit Union, Virginia Beach	274,948	105
	WASHINGTON		
5	Boeing Employees Credit Union, Seattle	1,310,242	5
82	Washington State Employees Credit Union, Olympia	281,366	89

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Credit Union Summary Statistics

December 31, 1990, compared with December 31, 1989 (dollars in millions)

	Total Assets 12/31/90	Total Assets 12/31/89	Members 12/31/90	Members 12/31/89	Total Capital 12/31/90	Total Capital 12/31/89	Net Income 1990	Net Income 1989
Top 10	16,012.1	14,315.7[1]	2,721,356	2,647,122	1,079.6	926.1	104.3	84.5
Top 25	25,533.6	23,041.6[1]	4,534,346	4,299,703	1,795.7	1,541.6	174.5	169.9
Top 50	36,729.7	33,277.2[1]	6,756,753	6,367,866	2,635.7	2,233.5	380.7	275.4
Top 100	51,841.4	47,122.4[1]	9,882,100	9,400,308	3,840.4	3,320.4	456.4	410.4
Federally-chartered CUs	130,210.5	119,962.9	36,252,000	35,347,000	10,583.5	9,393.6	1,085.0	1,051.2
Federally-insured state CUs	66,008.8	62,561.2	19,437	18,633	5,712.6	5,077.7	627.1	611.2
State-insured state CUs	20,290.8	17,110.5	5,146	4,868	1,629.6	1,284.7	177.1	154.1
All Credit Unions	218,566.9	199,634.6	60,835	58,848	17,925.7	15,756.0	1,889.3	1,816.5
Total number of CUs	14,274	14,884						

Data Source: The data were provided by **Callahan & Associates, Inc.**, Washington, D.C. (1)— Totals are for the credit unions ranking among the top 100 in 1989

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DEWAR'S PROFILE:

MARK SALZMAN

HOME: Los Angeles, California.

AGE: 29.

PROFESSION: Author, actor, martial artist. "I know everyone in L. A. says that, but really, I am."

HOBBY: Going to the zoo. "It's the one place I won't be asked about China–except by, maybe, the pandas."

LAST BOOK READ: *Discos and Democracy: China in the Throes of Reform*, Orville Schell.

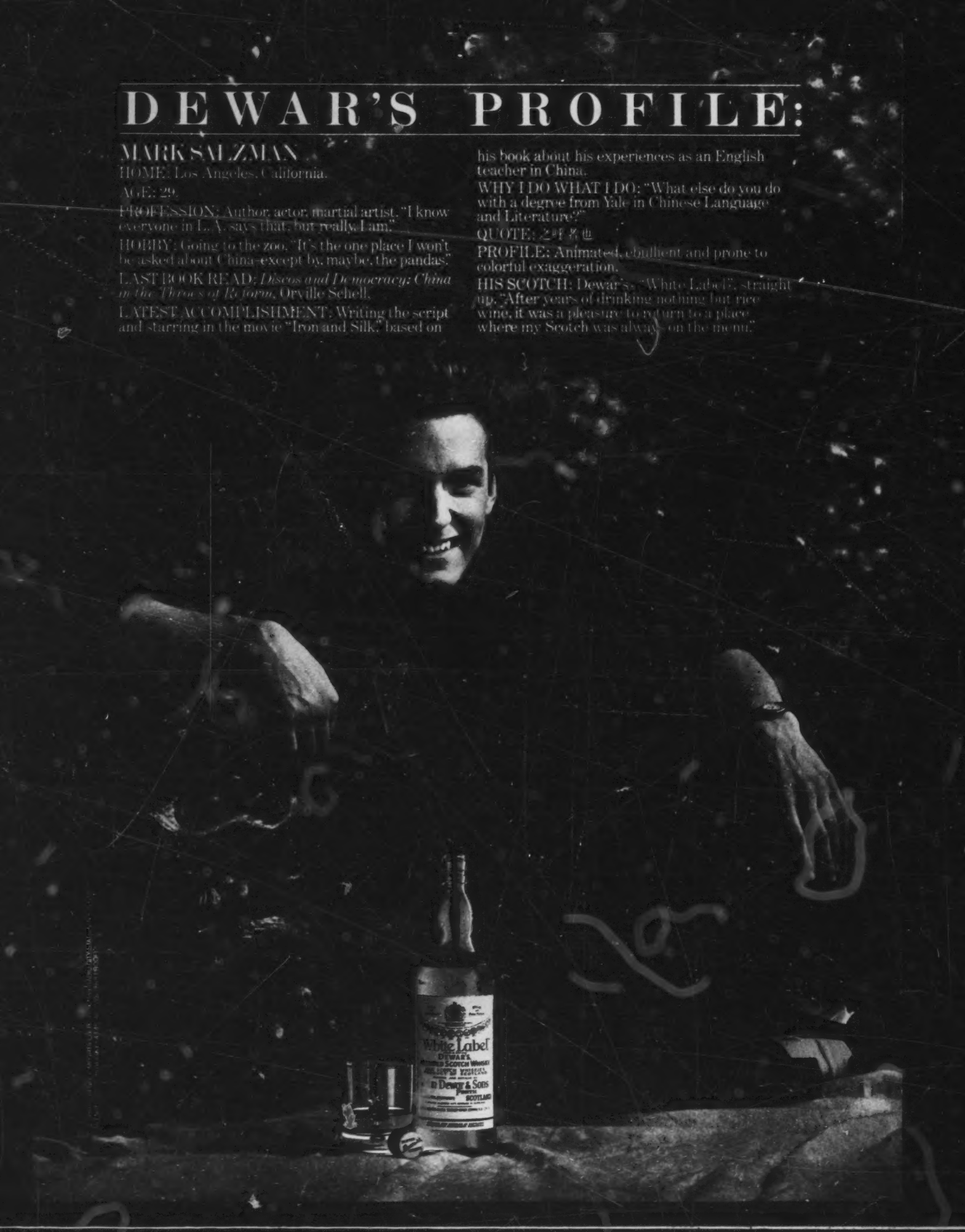
LATEST ACCOMPLISHMENT: Writing the script and starring in the movie "Iron and Silk," based on his book about his experiences as an English teacher in China.

WHY I DO WHAT I DO: "What else do you do with a degree from Yale in Chinese Language and Literature?"

QUOTE: 入門不久也

PROFILE: Animated, ebullient and prone to colorful exaggeration.

HIS SCOTCH: Dewar's, "White Label", straight up. "After years of drinking nothing but rice wine, it was a pleasure to return to a place where my Scotch was always on the menu."



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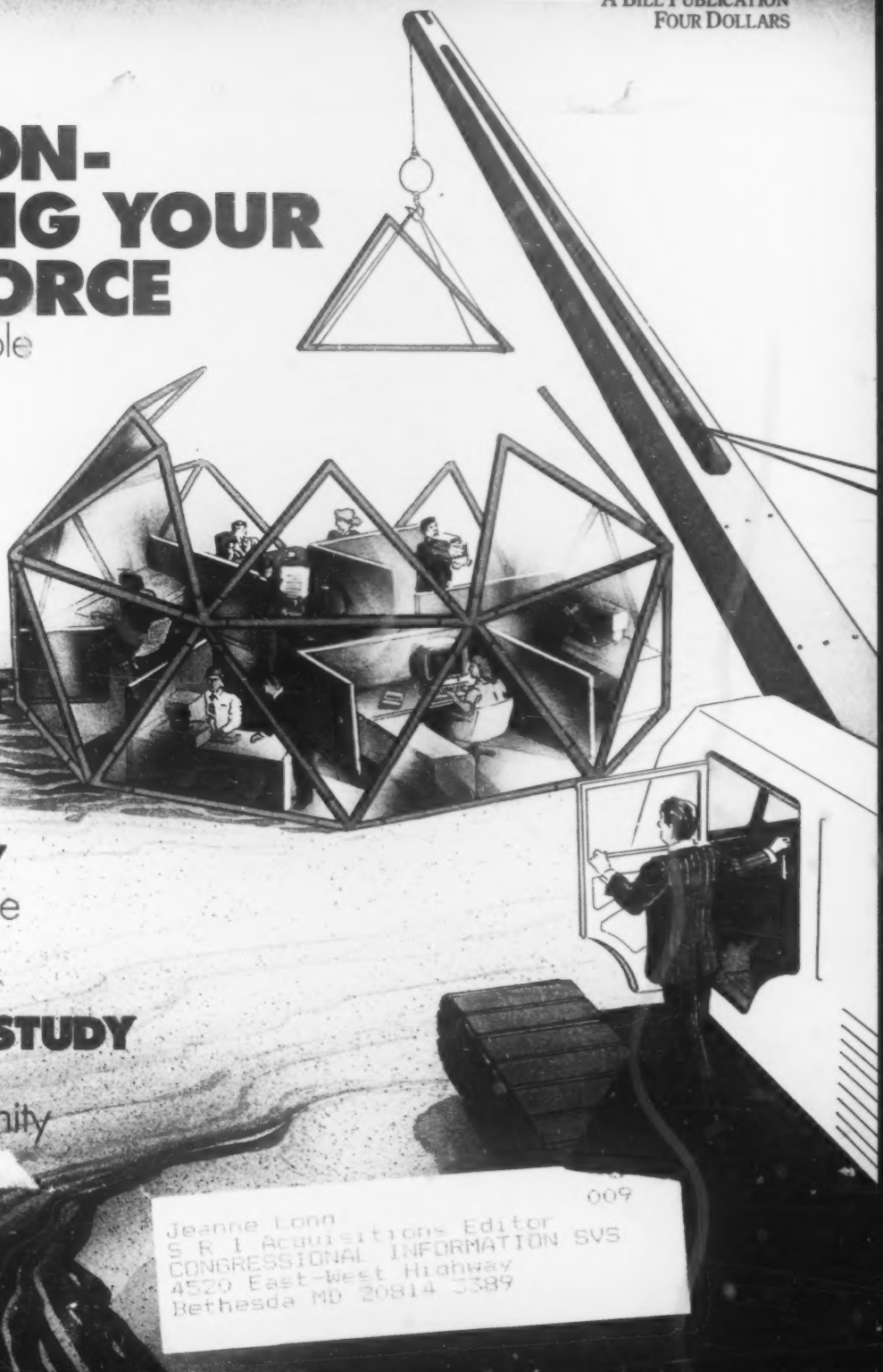

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ABP BPA

THE RACE

CUTBACKS OR CUSTOMERS?

In times like these, having your marketing act together counts for a lot. In fact, it might even be said that the sales and marketing functions actually become *more* important in an atmosphere of cutbacks, layoffs, and general belt-tightening—an argument that's no doubt being prepared and practiced behind the closed doors of many a manager's office of late.

Obvious biases (and instincts of self-preservation) aside, there *is* a good measure of logic in such an argument, since history and experience tell us that survival ultimately depends not on how much cutting and squeezing you do but on how well you're prepared to deal with the realities of an increasingly volatile marketplace. Basically, what it all boils down to is this: Recessions may come and go, but sales and marketing go on forever—or at least as long as there's a living, breathing customer out there with a need for your particular product or service.

On the other hand, it would be shortsighted (and quite possibly fatal) to ignore the inevitable swing of the corporate budget ax, and in situations like this it's only right that those in sales and marketing be prepared to do their part to get leaner and meaner in the face of ensuing economic emergency. Still, it bears mentioning that there are other things to hack away at besides the obvious areas like T&E, bonuses, commissions, or administrative expenses—which tend to be the first things to come under scrutiny whenever the word is handed down from on high to do a little selective budgetary surgery.

In this month's cover story, senior editor Bill Kelley explores some of the alternatives available to those managers who've been casting an increasingly anxious eye toward the bottom line. He also takes a look at some of the things you can do to prepare yourself (and your sales force) should things take a turn for the worse, economically.

Regular readers of this publication may recognize Kelley's byline from previous issues, and his reappearance in these pages after roughly a year and a half marks the return to the S&MM editorial fold of not only one of the most insightful and eminently readable authors in the realm of sales and marketing, but also a heck of a nice guy to boot.

Personally, I'd like to think that Bill—who awhile back left S&MM to ply his considerable craft at *Food & Beverage Marketing* magazine, lured away from these hallowed halls by F&BM editor in chief Al Urbanski (also an S&MM vet)—has finally seen the error of his ways. Whether or not *he* actually sees it that way is another question, of course, but regardless of how who views what, it's safe to say that *our* marketing capability has been greatly enhanced by this particular move. Which only goes to show that sometimes the most cost-effective recession-proofing strategy is one that involves spending rather than saving; one that places the value on customers rather than cutbacks.

Richard P. Kern
Editor

you're Oahu- or Maui-bound—considering that it, too, offers 1,000 minimum miles per segment.

GOING EUROPEAN

Continental has what amounts to a two-tier European free travel program. Its fliers can earn coach travel to Europe for two at 55,000 miles. But, similar to its restrictions on awards to Hawaii, travel is allowed only between October and March—and you can't travel on holidays. If you're willing to cash in a hefty 80,000 miles for your trip, however, those same restrictions loosen up considerably.

On Northwest or TWA, 60,000 miles earns travel to Europe and with fewer blackout periods than Continental. At all three airlines, free European flights are capacity-controlled, so you must book early, particularly for summer travel.

When you compare the 60,000 miles required on Northwest or TWA to the 80,000 mile requirement at both United and American, it doesn't seem like much of a difference—only a fairly easily earned additional 20,000 miles. Yet, since Northwest and TWA fliers earn 750 minimum miles per domestic segment as opposed to 500 on United or American, it might take twice as many flights to earn the the same number of miles with United or American if you typically fly minimum-mileage segments.

As for American, its complete list of options for coach travel for two to Europe is very confusing. They offer options with varying restrictions at four different mileage levels: 80,000, 120,000, 160,000, and 240,000 miles. This is more "flexibility" than I can easily comprehend, even for a free trip to Europe.

Take, for one example, its offering of free European flights for two at 240,000 miles. If you flew one round trip of four minimum segments per week—a lot of traveling—it would still take you *120* weeks, more than two years, to earn two unrestricted coach tickets. There must be better ways to apply 240,000 miles to frequent flier awards programs.

All the figures given here have been checked with the airlines, but as you may have already learned yourself, you don't necessarily get the same information from airlines with each call or airline representative. Therefore, I'm interested in hearing about your own experiences and comments concerning frequent flier programs. Just write to me in care of *Sales & Marketing Management*, 633 Third Ave., New York, N.Y. 10017.

Next month: A look at how award values sometimes change for *very* frequent fliers, and some tips on ways to earn extra mileage *and* avoid the red tape that seems to come with frequent flier mileage redemption. We'll also discuss some interesting airline rules that can wipe out your mileage before you have a chance to use it. □

Gerald A. Michaelson is a Knoxville, Tenn.-based frequent business traveler who speaks on sales and marketing.

How Airline Awards Compare

AIRLINE	MINIMUM MILES PER SEGMENT	—NEEDED FOR COACH TICKETS FOR TWO— DOMESTIC	HAWAII	EUROPE
Alaska	500	30,000B	60,000B	60,000B
American	500	40,000B	60,000B	80,000R
		80,000U	120,000U	240,000U
AmWest	750	40,000B	60,000B	120,000R
Continental	500	35,000X	45,000X	55,000X
		50,000B	80,000B	80,000B
Delta	1,000	60,000U	70,000B	110,000R
Northwest	750	40,000B	60,000B	60,000B
		60,000U	120,000U	120,000U
TWA	750	40,000B	60,000B	60,000R
				90,000B
United*	500	40,000B	60,000B	80,000R
		80,000U	120,000U	160,000B
USAir	750	40,000X		100,000R
		60,000B		

* All mileage comparisons are for United's current program. Points earned under United's previous program can be transferred to their new one.

Note: B: Blackouts (can't fly on holidays); R: Restricted (can fly only at certain times); U: Unrestricted (may be capacity-controlled); X: Very restricted (flight options are severely restricted).

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THE PC EVOLUTION: DESKTOP...LAPTOP... PALMTOP...? TOP

A new breed of smaller, lighter, more dexterous laptops is helping eliminate a lot of the standard objections to PCs. In fact, there's even a machine for salespeople who hate to type.

BY THAYER C. TAYLOR, SENIOR EDITOR

At long last, portable really *means* portable, as far as sales and marketing applications for PCs are concerned. A number of new "smaller-than-laptop" units now offer more power, greater ease of use, and greater flexibility to companies seeking to boost sales productivity, improve the effectiveness of sales calls, shorten the sales cycle, streamline communications between field salespeople and the home office, and provide the sales rep with easier access to a variety of data.

This new wave of subcompact computers currently encompasses three basic types: 1) *notebook* laptops, which have the functionality of a desktop PC but weigh only 5 to 7 pounds and fit easily into a briefcase; 2) *pen-based* computers, which eliminate the salesperson's biggest bane, the keyboard; and 3) *pocket* or *palmtop* computers, which weigh about a pound and fit in the hand or a jacket pocket.

The trend in downsizing that these units represent is merely a continuation of what has been happening to PCs in general since the early 1980s, with units getting smaller, more powerful, and less expensive. Specifically, however, it's tumbling prices that have made these new technologies even more attractive for marketers investing in sales force automation.

HI-TECH HISTORY

On the PC evolutionary scale, notebooks appeared first (they debuted in late 1988, followed by pen-based models in early 1990 and pocket-sized units late last year) and have subsequently been rocked by the price wars that inevitably follow any technological advancement in the PC industry.

Andrew Seybold, associate director of microcomputer systems service at Dataquest, a San Jose, Cal., market research firm, suggests that "notebook laptops are now a commodity product," noting that it was only last October that Compaq announced a notebook laptop priced at $6,499. Then AST offered the same basic product at 6 pounds for less than $3,000. At Comdex/Fall 90 (the PC industry's annual convention/exposition, held in November), among the 20 to 30 new notebook products that appeared, the Taiwanese announced products in the $2,100 to $2,200 price range. "All of a sudden," says Seybold, "there was a standard 8½" x 11", 5- to 7-pound 386SX product available that is definitely clonable."

Currently, notebooks fall into two broad price categories, depending on the microprocessor chip being used. According to the latest buying guide published by *Portable Office* magazine, older, 286-based machines (which still dominate the market) range from around $1,900 (Austin Computer Systems' 6-lb. Austin 286-12) to just over $4,000 (Texas Instruments' 6.7-lb. Travelmate LT286/12), while models using the newer 386 chip range from just under

VICTOR JUHASZ

$2,700 (Austin Computer Systems' 6-lb. Austin 386/SX) to $5,499 (Texas Instruments' 5.7-lb. Travelmate 3000).

Pen-based and pocket computers, however, still carry price premiums. That's because their niches are still dominated by single companies—Tandy Corp.'s GRiD Systems, whose pen-based GRiDPad retails for $2,370, and Poqet, Sunnyvale, Cal., whose hand-held Poqet PC costs $1,995. But as more entrant emerge in all three market segments, and as production runs ramp up, downward pressure on prices will intensify.

System developers who specialize in computerized sales systems—such as DataOne, Moline, Ill.; Envoy Systems, Waltham, Mass.; Sales Technologies, Atlanta; and the Hugh Carver Group, Plainsboro, N.J.—all report significant numbers of clients either installing or conducting feasibility studies on notebook-type portables. Pen-based models are attracting a high degree of interest, they add, but interest in hand-held or palmtop machines is still rare.

Corporate moves into sales force automation have helped make notebooks the PC industry's hottest product, witnessed by the fact that they're expected to account for half of all laptop sales over the next few years. In fact, according to DataOne CEO Ron Glassner, notebooks should replace larger laptops as the computer of choice for most sales applications—except for those applications calling for extra card slots for peripherals. Actually, this trend is already well under way. Shipments of IBM-compatible note-

books jumped a whopping 566% to 280,000 units in 1990, according to Mark Lewis, an analyst at International Data Corp., a Framingham, Mass., market researcher, and will almost double again to 535,000 units this year, despite lackluster sales by the PC industry as a whole.

THE RIGHT SIZE FOR SALES

Somewhat ironically, the notebooks don't enable sales reps to do anything with a computer that they couldn't do before. The biggest difference is the new microprocessor chips (which do what several components used to do), smaller disk drives, and thinner display screens—all of which allow salespeople to perform the same functions using a smaller, lighter package.

Notebook units are being used in presentations by salespeople in the insurance industry, for instance, to illustrate different scenarios for changes in policy value. And, according to Ron Glassner, salespeople for the big oil companies regularly use notebooks to record and update changes in spot oil prices. As Thomas Martin, vice president of marketing for Toshiba America Information Systems in Irvine, Cal., puts it: "Because the notebook is so portable, in most cases there's no reason *not* to have it wherever you go."

The smaller footprint (the standard notebook measures 8½" x 11" x ½" is as important as the lighter weight in fostering greater usage among salespeople. "Previously, a laptop was an extra piece of luggage the salesperson had to struggle with in an airport," says Don Plumley, president of SalesSolutions, Irvine, Cal. "Now that it fits easily into a briefcase, there's one less piece of luggage to worry about."

"If the salesperson can put a six-pound machine into a briefcase," adds Jeffrey Howard, industry sales manager for Envoy Systems, "he's more likely to take it with him and use it more frequently."

Notebook vendors are engaging in furious one-upmanship to differentiate their portables from those of competitors and are thus helping to bring a slew of improvements to the genre—in particular, the 386 processor and VGA (video graphics array) standard screen. For example, Compaq scored a victory over rivals late last year when it incorporated the 386SX chip and VGA into its LTE 386s/Model 20 ($6,499, 30MB hard disk) and Model 30 ($6,999, 60MB hard disk).

A month later, however, Toshiba countered with its powerful notebook, the T200SX, the first portable to depart from the industry's standard nickel cadmium (NiCad) battery and incorporate nickel hybrid battery technology. According to Toshiba marketing vice president Tom Martin, the new battery—when compared to NiCad types—offers a 22% improvement in power capacity per unit weight, recharges in half the time, doesn't suffer a decrease in maximum charge after repeated recharging, and is lighter overall. As a result, the T200SX's 6.9 pounds is a half-pound lighter than Compaq's LTE 386s, as well as $1,000 cheaper. However, its footprint, at 10" x 12", is bigger than Compaq's 8½" x 11".

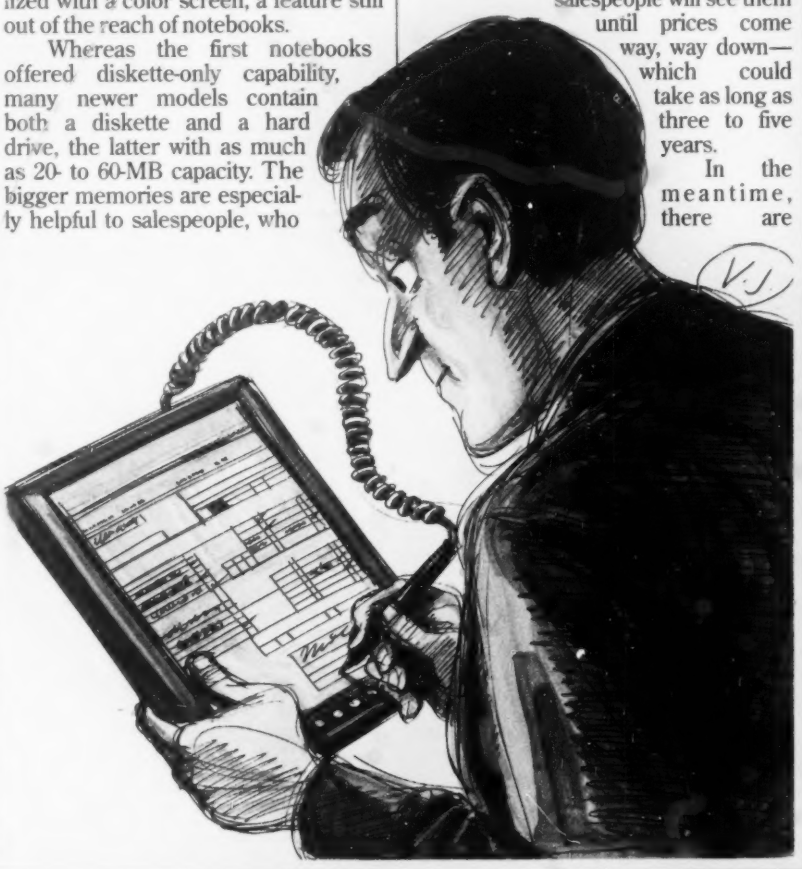
Use of Intel's 386SX chip and VGA, which has 640 x 480 pixels, has become standard for high-end notebooks because they enable the machines to handle a broad range of business computing tasks. Paul Proulx, vice president of engineering for Envoy Systems, notes that the combination of 386SX and VGA allows Microsoft's Windows 3.0 software to run on notebooks: "That will bring a lot more applications to the user." However, it's worth noting that Windows is best utilized with a color screen, a feature still out of the reach of notebooks.

Whereas the first notebooks offered diskette-only capability, many newer models contain both a diskette and a hard drive, the latter with as much as 20- to 60-MB capacity. The bigger memories are especially helpful to salespeople, who regularly require more storage capacity for extensive data and product information.

Despite this impressive array of improvements, however, notebooks are still hobbled by the linchpin of their portability—the power source. The battery in a notebook laptop is good for three hours at most, takes too long to recharge, and suffers a reduction in peak power with each recharge. With no technological breakthrough in sight (in spite of the improvements claimed for Toshiba's new battery), notebook makers are scrambling to develop features that will cut down on battery drain. The new 5.75-lb. Travelmate 3000 by Texas Instruments, for example, boasts sleep-mode features that turn the hard disk off and slow the CPU to half-speed when the notebook is idle. Prices: $5,499 for the 20MB hard disk version, $5,999 for the 40MB version.

Next to longer battery life, the use of color is high on users' wish lists, especially for what it can offer to sales presentations. Both Toshiba and Sharp Electronics unveiled color portables at Comdex/Fall 90, but with price tags nudging $10,000, there's little chance salespeople will see them until prices come way, way down—which could take as long as three to five years.

In the meantime, there are



some who claim that more powerful notebooks represent overkill in the sales arena because reps don't *need* all the capabilities of a full-function laptop. Richard Brock, for example, who is chairman of Brock Control Systems, a sales software developer in Atlanta, notes one viable alternative: the portable data terminal.

Brock markets a system that includes, in addition to his own software, the Walkabout/SX—a battery-powered portable data terminal made by Data General of Westboro, Mass.—and the 4-lb. Canon BJ-10e bubble-jet printer made by Canon USA in Lake Success, N.Y. Brock's software is installed on a host computer and the sales rep accesses it with a Walkabout via a phone line. "If the rep wants a customer record," Brock explains, "a menu shows up on the screen, the rep hits a key, and the record appears. After each sales call, the rep again calls up the customer record and updates it. The rep gets the benefits of a computer without worrying about making backup copies or hitting the wrong key and destroying a file."

The package price for such a system ranges from $1,500 to $4,500 per user, with a three-user minimum. Still, while the Walkabout unit may serve a sales rep's communications need, its considerable heft (almost 14 pounds) is one more reason why notebooks have become No. 1 on the hi-tech hit parade.

THE MIGHTY PEN

"I don't want to become a typist" is perhaps the most oft-heard complaint when talk turns to sales force automation. Now, with some of the new pen-based computers, that complaint may no longer be valid.

GRiD Systems, a Tandy Corp. subsidiary, ushered in this new leading edge of PC technology about a year ago with its GRiDPad, a 4.4-lb. hand-held computer that uses a tethered pen stylus instead of a keyboard. The pen is used to select options by touching or directly writing on a screen. GRiD's president, Allan Lefkof, believes that by eliminating the keyboard, pen-based hand-helds will attract a whole class of users who up to now have shied away from computers altogether. The computer, or "electronic clipboard," as Lefkof calls it, has a 5" x 8½" screen, a four- to eight-hour battery life, and because it's IBM-PC compatible, can transmit information to a branch office or headquarters computer.

Although it lacks the storage capacity, speed, and flexibility required for full-blown applications, the keyboardless GRiDPad has research firms trotting out glowing forecasts—including one that suggests the genre could capture 20% of the portable PC market by mid-1992.

In the sales arena, Peter Teige, senior analyst at InfoCorp, a Cupertino, Cal., research firm, says, "Applications that make sense [for pen-based computers] include any hand-filled-out form, freehand drawing, personal organizers, spreadsheet manipulation, and brief notes and memos. Applications where pen-based computing doesn't make sense include text entry or word processing, general business, building spreadsheets, statistics, and point-of-sale."

Pen-based laptops are seen as an ideal mobile unit for those situations where a conventional laptop can't be used because it has to rest on something, such as a desk, in order for the user to work the keyboard. Thus, the initial use by salespeople of pen-based units, which Vern Raburn, CEO of Slate Corp., a provider of software for pen-based computers, refers to as "one-hand" or "stand-up" computing, will focus primarily on tracking and information-gathering activities in retail stores and warehouses. The implication here is that if the pen interface catches on, salespeople will be asked to tackle more market research tasks.

Best Foods Baking Group, one of the early adopters of the GRiDPad, has its route salespeople use the tablet to track deliveries of baked goods to supermarkets. The company reportedly hopes to reap $1.5 million a year from reduced returns of stale goods, better cash flow, and fewer billing errors.

Modatech, a Vancouver, British Columbia, developer of sales software, is now designing a multifunction pen-based information system for one of its clients that sell through retail stores. "Their salespeople have the responsibility for in-store merchandising of the product, as well as collecting information on shelf facings," explains Derek Schwartz, executive vice president of Modatech.

"Because they couldn't use a laptop while standing in front of a shelf display, they relied on clipboards. Substituting a pen-based computer for the clipboard not only means less pain for users—and less resistance because they don't have to learn how to use a keyboard—but also adds a tremendous amount of functionality to their work. They'll use the pen-based units to check off information on a preformatted form, write in numbers, and add comments on what they observe about competitor activities."

Salespeople at Marion Merrell Dow, Kansas City, tote a GRiDPad instead of drug samples when calling on their doctor clients. In a break with industry tradition, the salespeople have doctors sign electronic forms to order samples. Motivating the company is the Food and Drug Administration regulation requiring greater accountability

for samples given to physicians and hospitals and fines for the failure to do so.

However, pen-based computing suffers from the fact that handwriting recognition is still a primitive art where computers are concerned. Currently, the pen-based user has to write in very careful block letters, since the computer can't yet decipher the standard salesperson's scrawl.

"In view of the handwriting problem," says Gartner Group's Leslie Fiering, "the pen is easier to use when you have a preformatted page, because that solves the problem of where the input fields should be. I believe most users today are taking that route."

Opinions tend to differ on how fast the handwriting-recognition hurdle will be overcome; some think it may prove too daunting a task. As one participant in the Comdex/Fall 90 panel put it: "Since a lot of people can't recognize their *own* handwriting, why should we think that a computer will be able to?"

Some feel that even if the handwriting and other problems are licked, pen-based computing will still be best for niche applications. Don Plumley, for one, doesn't think it's feasible for major account selling in business-to-business marketing: "GRiDPad's limited storage just can't handle the volume of data a salesperson relies on for customer profiles and forecasts."

Furthermore, despite the ease of writing vs. keying in text and numbers, it's doubtful that salespeople will write reports or lengthy memos by hand, since they can usually be done faster with a keyboard. However, as a new report from Market Intelligence Research Co., a Mountain View, Cal., research firm, notes, "For editing or making changes in files once they're created, the pen is ideal."

This year should see considerable progress in making the electronic stylus more usable, which will in turn help drive prices downward, if only for the simple reason that competition in the market will heat up substantially. Although GRiD has the market pretty much to itself at this point, two smaller firms are already marketing rival versions: Data Entry Systems, a small Huntsville, Ala., start-up, sells ScriptWriter ($1,595); and Linus Technologies, Reston, Va., has Write-Top ($2,800-$3,600), a 9-lb. tablet with 640KB of memory. GRiD's dominance will also be challenged as a lineup of heavy hitters readies a plunge into the pen-based market.

NCR Corp., Dayton, Ohio, shows signs of being the first big name to go head to head with GRiD. At Comdex/Fall 90, the company previewed a 6-lb. stylus system it's developing for corporate accounts in conjunction with Communications Intelligence Corp. of Menlo Park, Cal., a developer of handwriting recognition software. A template that has writing space for entering handwritten data is surrounded by squares that correspond to standard keyboard functions, such as a cursor and control and numeric keys, that the user touches to execute a command.

IN THE PALM OF YOUR HAND

For those sales reps who think even a 4.5-lb. pen-based computer or a 5- to 7-lb. notebook is too much to heft, there's yet another option to consider: the pocket-size 1.1-lb. palmtop ($1,995) by Poqet. Measuring 8 3/4" x 4 1/2" x 1", the Poqet has a 6 3/4" x 2 1/4" screen that shows the usual 25 lines and 80 columns, and the company claims it will run for 100 hours on two AA batteries. In addition, the hand-held uses MS-DOS, making it possible to use standard software programs.

Although hand-helds marketed by the likes of Telxon, MSI Data, and Norand have been around for some time, they've been hobbled by the fact that, for the most part, their keyboards are fairly complex, their screens are too small to display standard business forms, and they rely on proprietary software. And in spite of the fact that Poqet uncorked some unusual firsts in this particular niche, it has had only limited success in getting around those roadblocks.

As Bruce Stephens, director of PC hardware research for International Data Corp., stresses, "Portables are always a market of trade-offs. The Poqet is for the highly mobile user who needs a very lightweight product and wants to pull it out at any time." Stephens notes that while pocket com-

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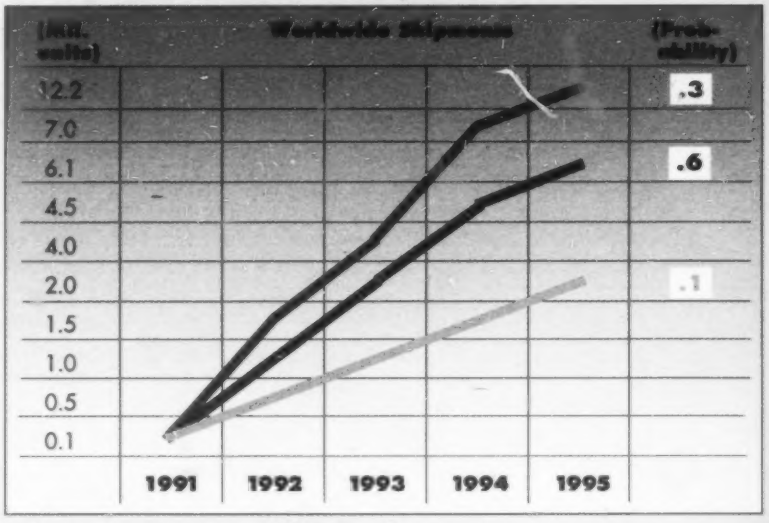
U.S. MARKET	1989	1990	1994
Laptop	767,000	1,100,000	1,900,000
Notebook	69,000	311,000	3,900,000
Hand-held	34,000	159,000	3,200,000

...and for Pen-Based Computers



NOTE: Three projections are offered for pen-based computer sales. The higher the number, the greater the probability.

SOURCE: Dataquest and the Gartner Group.

puter technology is in its infancy, "it will develop and become more attractive over time. At this point, however, Poqet's price is simply too high."

This computer's diminutive design owes much to an innovative memory: Space-hungry disk drives have been replaced by credit card-size memory cards that fit into two slots. The slots accommodate both 512K RAM (random access memory) for storing programs or data and preprogrammed 640K ROM (read-only memory) cards for applications. However, the cards price out at a cool $500 each vs. $10 or so for floppies.

That Poqet sees sales forces as a primary target market is underscored by the fact that one of the first ROM cards it's bundling is Act!, the contact management software marketed by Contact Software, Irving, Texas. Indeed, the company reports that, based on returned warranty cards, salespeople are among the top three Act!-user categories.

Despite lingering screen and price problems, this hasn't stopped some early devotees from giving the Poqet to salespeople. Warner Brothers International, Burbank, Cal., for example, is equipping its 200-member international sales force with Poqets, according to William Kotter, director of international data processing. Salespeople use a 6-oz., $345 modem Poqet provides to dial a host computer at Burbank headquarters, downloading all the information they need for a particular sales call.

Like GRiD, Poqet faces only limited competition in the recently reborn hand-held market. Atari sells a scaled-down $399 pocket computer that runs for 48 hours, the company claims, on three AA batteries. However, its tiny keys and 8-line screen will likely require a hard sell to salespeople who are used to 25-line displays.

Another competitor is the British PC-maker, Psion Ltd., which claims to be the world's largest seller of hand-helds. The company is attempting to establish a beachhead in the United States with a line of eight such models. Among the marketing ploys used by Antony Revis, president of Watertown Conn.-based U.S. operations, to edge into the market is an Executive Hand-Held Computer Kit that consists of a notebook-sized leather case (10" x 7" x 1¾") that, when opened, holds an IBM-compatible Psion Model LZ hand-held and applications software on one side, and a binder for a personal diary or calendar on the other. The price: a mere $720, although you have to settle for a

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tiny four-line screen and limited memory (32K RAM and 64K ROM). However, all Psion hand-helds use a solid-state, built-in drive for mass off-line storage.

One of Revis's first sales was to Liberty Mutual, which equipped each of its salespeople with a two-line Psion hand-held, customized software, and a portable printer that fits onto the top of the computer. The salespeople now enter the relevant variables into their hand-helds, call up information on the screen, and print out quotations or estimates on the spot.

In the future, the hand-held arena is likely to see more use of so-called "electronic organizers," such as the Sharp Wizard and Casio Boss, for sales purposes. Despite the fact that their computing functionality is limited, they do lend themselves fairly well to specialized applications.

Pepsi Cola, for one, is testing the Wizard with its field marketing people. In this case, a rep goes into a store to check on shelf stock, calls up a table that shows the store's inventory of various Pepsi products the previous week (and what Pepsi has delivered since then), and uses the information to calculate the store's sell-through. The rep can then spot trends and make recommendations to the store manager on how to optimize the sell-through.

A FEAST OF CHOICES

For all the remarkable advances that the makers of downsize laptops rhapsodize about, portables are still far from being a technological grail. Primarily, laptops are notorious for having breakdown rates far higher than those of desktops, and the price for repairing them tends to go up in direct proportion to the complexity of the technology involved.

In any event, the fact that these three types of PCs will continue to evolve and be refined means that corporate policies that dictate the selection of a standard laptop for use by the entire sales force will have to be altered. Tomorrow's sales force will likely be equipped with an array of laptops, each sales rep opting for the machine best suited for the task at hand.

As Ralph Linsalata, Envoy Systems' president, observes: "A sales organization isn't a monolithic force. You have to tailor the devices to the different skill levels of individual sales reps." With all the various applications and niches involved, it's a safe bet that marketers will have a rich menu of options to choose from. □

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THE SENIOR MARKET: REWRITING THE DEMOGRAPHICS AND DEFINITIONS

No matter how you define and label them, America's mature population always finds a way of defying the common marketing wisdom.

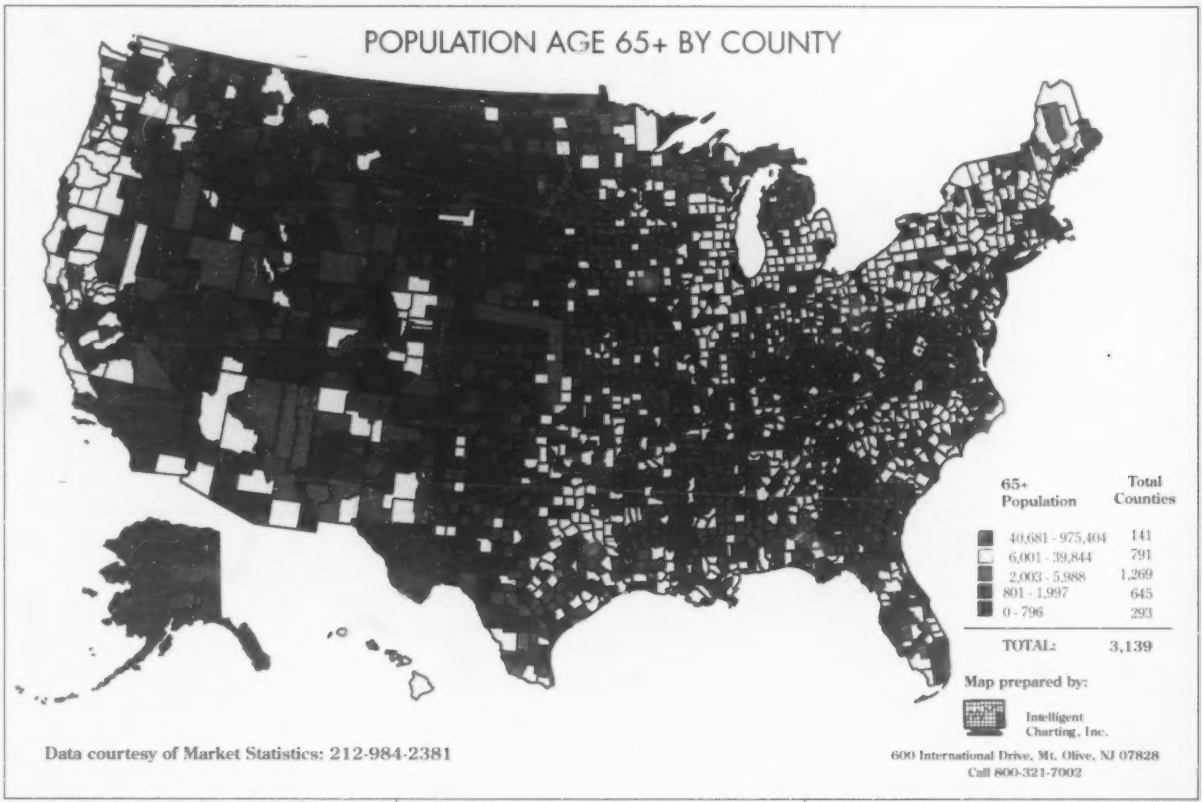
IMAGE BANK/WALTER BIBIKOW

BY MELISSA CAMPANELLI, ASSOCIATE EDITOR

After over 50 years in the work force, Al Jones retired from his sales job at a life insurance company in Illinois. He's now living comfortably in a two-bedroom condominium in southern Florida with his wife Betty, a homemaker.

Their three grown children visit often with the grandkids, and Betty particularly loves to lavish the little ones with gifts. She also loves to garden and is thinking about getting a part-time job at the local library—something she always wanted to do but never got around to.

Although Al loves doing handy work, right now he's busy working with his financial planner to arrange for some overseas trips in the near future. He certainly has the resources; he sold his Cook County home last year for $200,000 and this money, combined with $35,000 a year in retirement funds and Social Security benefits, has him pretty well-off. Once the $600-a-month mortgage for his condo is paid off, Al should be able to invest regularly in



mutual funds, as well as take his wife on tours of Asia and the Fiji Islands.

When Cara Siegal's father died last year, she decided to build a small "in-law" apartment over the garage attached to her home in a Minnesota suburb for her mother Janice to live in.

After looking into various nursing homes and retirement communities, Cara and Janice realized that the apartment would probably be the most cost-effective option. After all, it would cost $50,000—and Janice was able to pay for some of it with equity from her previous home and with help from Cara and Cara's husband.

Meanwhile, Janice lives on her husband's fixed pension—which went down to about $10,000 per year after he died—and Social Security benefits. While some of this money goes toward her medical expenses (Janice suffers from diabetes and, unfortunately, Medicare only helps with a small amount) and necessities, she likes to treat her daughter and son-in-law to dinners at local restaurants from time to time, and is actively involved with her community church.

These fictional scenarios show two aspects of a growing and multi-faceted mature market—the over 31 million people in America today who are over 65 years of age.

The Joneses, for example, typify the younger end of the just-retired 65- to 74-year-old group. According to the U.S. Census Bureau, there are some 18,373,000 people in this group right now, comprising 7% of the total U.S. population. By the year 2000, however, the number of new retirees is expected to drop by 2%, due to the decline in the birth rate experienced during the Great Depression.

Janice Siegal, on the other hand, represents the older portion of this age group—the long-since-retired—the 75- to 84-year-olds and 85-plus groups. These two segments number 9,933,000 and 2,065,000 respectively, totaling almost 5% of the U.S. population. Despite the modest percentages these groups represent, however, they're expected to grow significantly in the coming decade. The 75- to 84-year-old group, for instance, will see a 21% increase in its size and will eventually number over 21 million people. The 85-plus group, on the other hand, will increase by an astounding 124%.

In all, the Census Bureau projects that by the year 2030 one out of every five people living in the U.S. will be 65 or older.

Obviously, the 65-plus group—the "senior" market, as many experts prefer to call it—will be a force to be reckoned with in the coming decades. According to Judith Langer, president of Langer and Assoc., a New York City-based market research firm specializing in the senior market, "The sixty-five-plus group has been overlooked by marketers through the years. Many assumed this age group was filled with people who were sick, feeble, and closed to new ideas. On the contrary: Most members of the sixty-five-plus group are nothing like this depiction, and it's vital that marketers pay attention and at least understand this if they want to be successful in the future."

SENIOR SETTLEMENTS

According to data from S&MM's *1990 Survey of Buying Power*, although the elderly population is spread out across the country, the greatest concentrations are found in various metro areas throughout the Sunshine State—Florida, that is.

Not surprisingly, in the West Palm Beach-Boca Raton-Delray Beach, Fla., metro area, the 65-plus population accounts for over 25% of the entire population. With great weather, many retirement communities, and a hearty interest in the mature set, the area has been successful in attracting this growing group for many years. ►

Some areas, in fact, have gone out of their way to make themselves attractive to seniors. According to Dennis Grady, executive director of the West Palm Beach Chamber of Commerce, "Three years ago, the Chamber established a Senior Development Committee, which is committed to promoting products and services that might be interesting and helpful to older consumers. We also try to assist members of the community in such things as searching for part-time work and financial information."

Marketers might be interested to know that not all metros with a high 65-plus population are in Florida. In fact, many "rust belt" cities in the Northeast and Midwest also have high concentrations of seniors. Scranton-Wilkes Barre, Pa., for instance, ranks fifth in the top 100 metros in 65-plus population, with this group making up fully 17.4% of the entire metro population.

The reason for this, according to Austin Burke, president of the Scranton-Wilkes Barre Chamber of Commerce, is twofold. "About twenty-five years ago, the economy in this area was declining; therefore, many young people left to start careers elsewhere. Their parents, however, already settled in their careers, stayed put, and this has contributed to the high older population. Secondly, their children have now reached retirement age, and noticing the quality of life here and the relatively low cost of living, many seem to be coming back."

As a result, the Scranton-Wilkes Barre area has become a leader in a concept known as "congregate housing." This type of living arrangement allows the elderly the freedom to live alone in small apartments, yet supplies health care services and many other amenities available within the complex should they need them.

Other non-Florida metros worth noting for the growth of this population segment are Monmouth-Ocean, N.J.; Providence-Pawtucket-Woonsocket, R.I.; and Pittsburgh, Pa. Each of these areas has 65-plus populations that comprise over 15% of their populations, compared to a 12.6% national average for the age group as a whole.

POCKET MONEY

An obvious difference between Al and Betty Jones and Janice Siegal in the scenarios above is their relative income level—another all-important variable that marketers targeting this particular age group should keep in mind.

According to our data, the average Effective Buying Income (EBI) of households headed by persons 65 or older is about $17,000, compared to an average of about $36,000 for the U.S. population as a whole. In other words, household income for the 65-plus group is less than half that of the national average. However, that ratio is changing as the senior population grows, and there are a number of reasons why this is so.

According to the U.S. Social Security Administration, income of persons 65 and older is broken out in the following ways: Social Security - 38%; Assets - 26%; Earnings - 17%; Pensions - 16%; and Other Income - 3%. Income levels of the current senior population suffer mainly from the fact that many received relatively poor pension and medical benefits when compared with those who will face retirement in the coming decades.

Also, economists predict that, in the future, earnings and property income will take up a larger share of the income of this market, providing greater returns than Social Security, as well as more independence and security.

In addition, a growing number of seniors are still working—or going back to work part time—another factor that will contribute to rising income figures. Some 2 million senior men and 1.3 million senior women are presently working either full- or part-time. Between 1960 and 1987, the percentage of men 65 and older working part-time increased from 30% to 47%, and

Retirement Hotels?

Marriott and Hyatt—through their long association with the hotel and restaurant industry—have tapped into the growing mature market by developing and marketing senior living communities.

Realizing that they had experience in several essential components vital to the "senior living industry," the Washington, D.C.-based Marriott Corp. began actively targeting seniors aged 75 and over with annual incomes of more than $20,000 in 1984. Through its Stratford Courts, the company offers full-service, independent living communities for seniors. In addition, its Brighton Gardens facilities offer catered, non-independent living units and licensed nursing-home care.

According to Marriott spokesman Richard Sneed, "We're able to develop and plan new retirement communities through our real-estate division, and because of our hospitality experience, we're able to meet property-maintenance and food-service needs." Health care—a vital part of any elderly living community—is taken care of through contracts with health care providers that offer on-site services.

Stratford Courts are residential in design, with the majority located in Florida, Illinois, and California. Each development contains about 235 independent, one-, two-, or three-bedroom apartments and a 60-bed nursing center.

Brighton Gardens, the "catered" living communities, are similar in design but smaller in scale; they contain 100 "assisted-living" apartments and a 30-bed nursing facility. Brighton Gardens communities are currently located in Arizona, New Jersey, and Ohio.

Both types of developments (there are now a total of 13, with plans for 150 by the year 2000) include such amenities as housekeeping and linen services, regularly scheduled public transportation, planned social and recreational activities, and 24-hour security and emergency call service. Rental fees for both developments—including housing, meals, and services—range from $1,200 to $2,800 per month.

In targeting this group, Sneed says that Marriott "basically utilizes local daily newspapers and radio, with a big portion of our budget going toward direct mail. We try to appeal to both seniors and their adult children as well." Also, in conjunction with the Army Retirement Residence Foundation (ARRF), Marriott recently began targeting retired

army officers and their wives for a flagship retirement community just outside Washington, D.C.

Hyatt Corp., Chicago, Ill., entered the senior living market in 1989 with their Classic Residence by Hyatt division, whose purpose is to develop and/or manage retirement communities for seniors 65 years old and up with annual incomes of $35,000 or more.

Each of the six communities—in Nevada, Texas, New Jersey, California, Maryland, and Illinois—contains one- and two-bedroom luxury apartments and has amenities such as community areas with private dining and club rooms, personal care centers, weekly housekeeping and linen services, and long-term care insurance programs. Depending on location and apartment size, monthly rental, service, and dining fees are about $1,200 to $4,000.

According to Tracey Lux, Hyatt's national director of marketing and sales, "[Hyatt] felt senior residence communities would be a natural market for us to enter. After all, we were aware of the demographic age shift, and hotels and senior living communities are both part of the hospitality industry."

There are differences between senior residence communities and hotels, however. For instance, when dealing with seniors interested in residence communities, Hyatt takes a programmatic approach. "We're in the business of keeping people satisfied on an ongoing basis for the rest of their lives," says Lux. "Therefore, instead of a hotel, Classic Residence by Hyatt is run in a way more aligned with a country club."

Hyatt uses some interesting techniques to target this upper-income senior segment. For example, cards advertising their Classic Residences are placed on guests' pillows in each Hyatt hotel every evening. Also, newspaper ads target older consumers' children in urban areas of Illinois, Maryland, and New Jersey, while the mature population is addressed directly in ads that run in Texas, Nevada, and California papers. Another specifically targeted segment: professionals such as doctors and clergy, since these people might have an influence on mature consumers. Members of this group are presented with promotions when they stay at Hyatt hotels and are also encouraged to visit residential communities through community outreach seminars.

that number is expected to go even higher.

Even that $17,000 figure for *today's* seniors is nothing to sneer at. Although it may seem low when compared to income for other age groups, the 65-plus group contains households with less people and fewer financial obligations. For example, 75% of those 65 and older own their own homes, with 84% of the homes owned free and clear.

What this means is that seniors have a significant amount of discretionary income. In fact, the 65-plus group has a higher amount of per-capita discretionary income ($5,633) than any other age group, their aggregate total spendable discretionary income being $26.1 *billion* dollars.

WHEELCHAIRS VS. TEDDY BEARS

The Joneses and Janice Siegal will also differ in the types of products and services they purchase—due to their financial situations as well as the age difference. While Betty Jones might spend extra cash on gifts for her grandchildren, Janice Siegal probably won't have that luxury; she's probably spending a higher proportion of her income on things like long-term care insurance and prescription drugs.

Despite these differences, however, there are some things marketers can count on senior consumers to create a uniform demand for. Along with other experts, Jeff Ostroff, vice president of the Plymouth Meeting, Pa.-based Data Group, Inc. and director of its PrimeLife marketing division, suggests that the 65-plus group spends more money on certain specific items than do other age groups, and that, as a result, these industries should grow at a healthy clip in the future.

For example, the mature market is very interested in home-based products and services—things that make their lives easier, more enjoyable, and more controlled, especially if they're living alone or have become ill. Products such as TVs, VCRs, housekeeping and landscaping services, and—especially for the older end of this age group—emergency response systems, will be more popular than ever in the coming decades.

Health care is an important niche as well, and home-based products and services such as wheelchairs, hospital-type beds, and adult day care or nursing-home care will grow steadily. In fact, according to a study by the New York-based research firm Find/SVP, the home-care services market is expected to reach $16 billion by 1995 as a result of the growing 65-plus population; this group accounted for 30% of total medical expenditures in 1987. Also included in this category are prescription and over-the-counter drugs, and foods that are low in cholesterol, sugar, salt, and calories. And since many of these products are supported by government programs, marketers should monitor Medicare and long-term care legislation closely in the next few years.

Of course, not everyone in this burgeoning group is the stay-at-home type; there are also a growing number of mature people with both time *and* money on their hands who'll spend it on leisure-based products and services like educational seminars, sporting goods, travel, and the like.

As a result, many hotel chains and airlines are providing discounts and specials aimed at this market. For a $35 annual membership in its "Senior Honors Program," for example, Hilton Hotels offers travelers 60 years old and up 25% to 50% discounts on room rates and dining, and Southwest Airlines offers low, less-restricted fares to seniors. In addition, many packages are also available for seniors going on getaway weekends to tourist meccas like Atlantic City, Williamsburg, Va., and Las Vegas.

Weed USA of Columbus, Ohio, is another company very much aware of the opportunities the growing senior market offers. In the early 1980s, they developed jumbo-faced tennis rackets and positioned them mainly to the 65-plus segment of the population. This

Making Your Ads Age-Resistant

Despite its stand against advertising that dwells on the negative aspects of aging, the American Assn. of Retired Persons (AARP), which publishes *Modern Maturity* magazine, recognizes that many seniors do in fact suffer from some natural aging processes that might affect their receptivity to advertising. By the age of 65, for instance, virtually everyone will suffer some visual loss—the ability to focus, resolve images, discern colors, and adapt to light—as well as some loss in the ability to hear clearly. As a result of these realities, AARP has put together a booklet of guidelines that should be followed when marketing to the senior set:

- **Since contrast is the first element to sight—and the greater the contrast, the easier an image is to discern—it's important to use sharply contrasting colors when preparing any printed materials. Black and white or red and white, for example, as opposed to red and pink, are more visually appealing to older consumers.**
- **Because of the yellowing of the eye, it's often easier for older persons to discriminate among reds, oranges, and yellows than among blues, greens, and purples. Keep away from this latter group when preparing printed materials—especially bar graphs and drawings where understanding is contingent upon distinguishing between colors.**
- **Ornate typefaces, italics, and overly stylish lettering are often difficult for mature consumers to read. Stick to plain typefaces instead. Also, AARP recommends that larger point sizes be used in any type that's included.**
- **Be sure that copy flows continuously and that images follow a coherent sequence. This type of layout makes fewer demands on the visual ability of the reader.**
- **When creating television or radio commercials, keep background noises to a minimum and be sure dialogue and narration is spoken in a clear, modulated tone, at a lower range than usual, and at a natural speed—not too slow or too fast.**

For more information or for a copy of the booklet, contact AARP at 1909 K Street N.W., Washington, D.C. 20049.

marketing foresight earned the company almost $250,000 last year, due in large part to a 17% increase in senior tennis players in the past five years.

Financial matters are another concern of the elderly, and products like mutual funds, CDs, or low-risk stocks and bonds, among other investment options, will be important senior purchases. The Hartford, Conn.-based Travelers Life Insurance Co., for one, offers a complete Mature Market Division specializing in retirement plans and long-term care insurance.

Seniors also have a penchant for philanthropy—giving back what they have gotten throughout their lives. Therefore, much of their discretionary income goes to charity—primarily churches and political and educational organizations. Another target of many seniors' largesse is their grandchildren. A recent study of 400 grandparents (23% were over the age of 69) by the Data Group found that about $819 was spent per household on grandchildren in 1989.

Although the mature market is wildly diverse with many different interests and ideas about how to spend its money, Jim Thompson, manager of consumer affairs at the American Assn. of Retired Persons (AARP) in Washington, D.C., (which expects to have 33 million members by 1993), sums it up nicely when he says, "While younger people want things to acquire and then build on, and middle-aged people want to be catered to, the most important thing for the older person is an individual or personal experience that can be developed and shared."

REACHING THE MATURE MARKET

Identifying the senior market is one thing, but selling to it may be something else again. The biggest trick in marketing to seniors, most experts agree, is in *not* mentioning their age.

New York financier and political adviser Bernard Baruch's comment that, "To me, old age is always fifteen years older than I am," best sums up the prevailing attitude, and it's worth noting that Baruch was 85 years old when he made that remark. In fact, most members of the senior market—including both Al and Betty Jones and Janice Siegal—really consider themselves to be 10 to 15 years *younger* than their chronological age; consequently, they expect to be pictured and spoken to this way in advertising campaigns. They are, after all, active, involved people.

Many ads aimed at the senior market miss the mark when it comes to this. So many marketers miss the point, in fact, that *Modern Maturity* magazine has mounted a crusade to educate them about how to represent older people in a more positive light. Their Advertising Standards Department has established specific guidelines advertisers should follow if they're thinking about advertising in the magazine, which goes to AARP members. For instance, any ads that lump older persons into one category—especially those ads characterizing older persons as sick and confused—aren't accepted.

Likewise, ads for such products as hernia belts and wheelchairs aren't permitted. The AARP feels that these items contribute to negative stereotypes; also, their purchase requires much more knowledge and understanding than can be learned strictly through advertising. (However, since such products are frequently sold based on a trusted doctor's or nurse's recommendation, it's a good idea for marketers to keep medical trade publications in mind when selecting advertising space.)

Marketers eyeing the 65-plus market should also take a look at the younger 45- to 65-year-old age group when planning their strategies. According to Data Group's Jeff Ostroff, "In the coming years, the distribution channel, especially for products in the health care industry, will be older family members—sons and daughters in their forties, fifties, and sixties." Basically, says Ostroff, they'll be the ones making purchasing decisions on such products and services as adult day care and long-term care insurance for their aging parents.

In most other areas, however, the

65-plus group still makes purchasing decisions pretty much for themselves—though they may go about it a little differently than younger consumers.

Seniors usually like to gather as much information as they can about a particular product or service so they can read up on it before actually making a purchasing decision. They also appreciate ads that are clear and to the point, and prefer discounts and promotions that emphasize value.

Direct response programs seem to be popular with seniors as well—as long as they include things like toll-free numbers, trained service people ready and able to answer questions, and a positive image of the product and the senior purchaser. In fact, the AARP has just established a workshop on "How to Train Your Customer Service Personnel to Deal with Older People."

Metros with the Highest Median Age

RANK	METRO	MEDIAN AGE
1.	Sarasota, FL	51.1
2.	Bradenton, FL	45.7
3.	Fort Myers-Cape Coral, FL	43.1
4.	Daytona Beach, FL	42.2
5.	West Palm Beach-Boca Raton-Delray Beach, FL	42.1
6.	Fort Lauderdale-Hollywood-Pompano Beach, FL	41.1
7.	Tampa-St. Petersburg-Clearwater, FL	40.9
8.	Naples, FL	40.5
9.	Fort Pierce, FL	39.9
10.	Ocala, FL	38.7
11.	Miami-Hialeah, FL	37.7
12.	Scranton-Wilkes-Barre, PA	37.5
13.	Melbourne-Titusville-Palm Bay, FL	37.4
14.	Atlantic City, NJ	37.1
15.	Bergen-Passaic, NJ	36.8
16.	Cumberland, MD	36.6
16.	Reading, PA	36.6
17.	Monmouth-Ocean, NJ	36.4
17.	Pittsburgh, PA	36.4
18.	Bridgeport-Stamford-Norwalk-Danbury, CT	36.3
19.	Asheville, NC	36.0
20.	Sherman-Denison, TX	36.0
21.	Allentown-Bethlehem-Easton, PA	35.9
21.	Pittsfield, MA	35.9
21.	San Francisco, CA	35.9
22.	Beaver County, PA	35.8
23.	Altoona, PA	35.7
24.	New York, NY	35.5
25.	Burlington, NC	35.4
25.	Lakeland-Winter Haven, FL	35.4
25.	Sharon, PA	35.4

SOURCE: Sales & Marketing Management; *1990 Survey of Buying Power.*

Major Metros with the Highest Percentages of Population Aged 65+

RANK	METRO	POP. AGE 65+ — %	POP. AGE 65+ — TOTAL*
1.	West Palm Beach-Boca Raton-Delray Beach, FL	25.6%	222.5
2.	Fort Lauderdale-Hollywood-Pompano Beach, FL	24.0	301.7
3.	Tampa-St. Petersburg-Clearwater, FL	23.6	491.0
4.	Miami-Hialeah, FL	17.5	330.3
5.	Scranton-Wilkes-Barre, PA	17.4	128.7
6.	Monmouth-Ocean, NJ	17.3	170.6
7.	Providence-Pawtucket-Woonsocket, RI	15.3	140.6
8.	Pittsburgh, PA	15.2	319.1
9.	New York, NY	14.7	1,267.7
10.	Albany-Schenectady-Troy, NY	14.6	125.5
10.	New Bedford-Fall River-Attleboro, MA	14.6	72.9
11.	Worcester-Fitchburg-Leominster, MA	14.5	99.7
11.	Allentown-Bethlehem-Easton, PA	14.5	99.2
12.	New Haven-Waterbury-Meriden, CT	14.3	114.8
13.	Buffalo, NY	14.1	137.0
14.	San Francisco, CA	14.0	223.1
14.	Jersey City, NJ	14.0	76.1
15.	Springfield, MA	13.9	82.8
16.	Boston-Lawrence-Salem-Lowell-Brockton, MA	13.8	514.9
17.	Bergen-Passaic, NJ	13.7	177.4
18.	Riverside-San Bernardino, CA	13.5	328.5
19.	Birmingham, AL	13.2	123.6
19.	Tucson, AZ	13.2	87.8
19.	Harrisburg-Lebanon-Carlisle, PA	13.2	78.2
20.	Cleveland, OH	13.1	240.7
21.	Philadelphia, PA	13.0	643.3
21.	Phoenix, AZ	13.0	273.4
21.	Rochester, NY	13.0	124.3
22.	Youngstown-Warren, OH	12.9	65.4
23.	St. Louis, MO-IL	12.8	318.2
23.	Hartford-New Britain-Middletown-Bristol, CT	12.8	143.5
23.	Bridgeport-Stamford-Norwalk-Danbury, CT	12.8	105.5
24.	Stockton, CA	12.7	60.9
25.	Knoxville, TN	12.5	76.3

SOURCE: Sales & Marketing Management; *1990 Survey of Buying Power.*
* Figures are in thousands.

Older Americans also like to shop in a retail setting, and a recent study by Dr. George P. Moschis, a professor at the Center for Mature Consumer Studies at Georgia State Univ., revealed that older adults are loyal to stores they patronize and are likely to use any type of services those particular stores offer. Also, unlike many other age segments, they're more likely to sacrifice price for convenience.

Personal selling—at the retail level or door-to-door—often proves to be the most successful way to reach the over 65 population. According to Jeff Ostroff, "While a variety of communication channels can be used to reach the mature market, there's often nothing more effective than personal, face-to-face contact. Older persons just seem to enjoy and prefer this type of contact."

No matter how marketers go about it, one thing is certain: Companies that are either already marketing to the 65-plus population or about to enter this growing market must first understand its diversity and needs if they're to remain successful and competitive in the coming decades. □

Survey **Datafact**

FORGET THE FORGET-ME-NOT STATE

Three of the top 10 counties with the *smallest* number of people aged 65 and older are located in the United States' Last Frontier—Alaska, that is. The Bristol Bay and Aleutians East Boroughs check in with, respectively, 30 and 28 people over the age of 65; Lake and Peninsula Borough leads the list, however, with *no one* in this age group.

SOURCE: Sales & Marketing Management; *1990 Survey of Buying Power.*

BY THAYER C. TAYLOR,
SENIOR EDITOR

AT LAST—SALES & MARKETING GET SOME RESPECT

In the past, most sales departments had to outflank the information systems (IS) chiefs to put PCs in the hands of their field reps. Now that's changing, due to the high priority many companies give to automating sales.

When the Index Group, a Cambridge, Mass., management consulting firm, asked senior IS executives to rank the business processes most critical in their development of information technology (IT) applications during this past year, 394 respondents placed sales a high fourth; marketing/market research garnered eighth place. Driving the newly won recognition for sales is the effort to improve customer service as a key competitive differentiator—considered by many to be the principal marketing issue of the nineties.

Post-sale customer service, in fact, was ranked second on the IT application scale, and was topped only by the old standby, manufacturing operations. Pre-sale customer service placed sixth in the ranking.

Some 48% of the respondents in 16 industries said they'll make major IT investments in post-sale customer service functions; 43% will do the same in pre-sale service. Sales is targeted for hefty investments by 44% of respondents; marketing/market research by 34%. "In nearly every industry category," says Index Group vice president Charles V. Callan, "companies plan to spend heavily in functions and processes that are closest to the customer. This is a reflection of the rush to become customer-driven and to improve quality as defined by customers."

If IS executives are giving grudging respect to sales and marketing department needs, they show little awareness of the technologies especially relevant to salespeople. When asked to name the three new or emerging information technologies of greatest interest, only 4% cited scanner/bar-code/P-O-S and video/teleconferencing; 3%, optical disk/CD-ROM; 2%, portable/hand-held computers; and 1%, multimedia. That's because, as Index Group vice president Robert F.

Continued on page 83

Measure of Respect: Who's Spending Money on Sales Automation

INDUSTRY	SALES	MARKETING/ MARKET RESEARCH	—CUSTOMER SERVICE— PRE-SALE	POST-SALE
Pharmaceuticals/Health	80%	50%	18%	32%
Autos/Heavy Equipment	67	25	33	50
Computers/Software	65	65	47	76
Consumer Products	64	54	41	41
Telecommunications	59	41	59	71
Insurance	58	33	61	64
Media/Entertainment	56	11	67	44
Oil/Energy	40	40	40	50
Retail/Restaurants/Wholesale	40	45	55	45
Chemicals	35	21	53	32
Banks/Financial Services	31	26	43	60
Mining/Steel	14	29	57	43
Transportation/Freight Services	9	27	36	36
Utilities	4	39	35	65
Airlines	0	60	20	40
Aerospace	0	8	18	27

SOURCE: Index Group, *Critical Issues of Information Systems Management for 1991: Fourth Annual Survey of I/S Management Issues*

have been left out of programs, but they can be one of the best ways to ensure impact and success. By making managers accountable—having them check personally to ensure that participants, having mastered each training module, are actually using their new skills in the field—you can guarantee success. Also, insist that managers monitor the participants' progress using a series of "show me" challenges.

Another tactic you might try is to use managers as coaches or "mentors" and have them conduct training both in the field and in the classroom. When thus involved, they go on to become an in-the-field "reinforcement" of what your program has instilled in its participants. (If, however, you feel that the participants may be uncomfortable in the presence of their bosses, don't invite managers to your sessions. Instead, coach them about your program and its content before the training begins so they'll be informed and involved.)

4. Involve everyone else, too. Involve as many others as you can through a special newsletter or the company's in-house magazine; after all, everybody from the receptionist to top management has something to do with selling, and, at the very least, they'll learn that selling has changed from the days when the "good old boy" network was enough to make it big—nowadays, the best you can get out of that kind of relationship is a chance to be in on the bidding.

In a nutshell, the steps for creating a successful training program are the same ones used to make a sale: prepare, establish the right atmosphere, communicate effectively, make your case, confirm your results, and follow up. □

Charles D. Brennan, Jr., is the president of Sales Development Institute, a sales and marketing training and consulting firm based in Upper Darby, Pa.

Survey **Datafact**

BLACK, WHITE, AND READ ALL OVER

The newspaper markets with the highest percentage of household coverage are Trenton, N.J., (83.8%); Scranton-Wilkes-Barre, Pa. (78.6%); Anchorage, Alaska (73.0%); Hagerstown, Md. (71.4%); and Burlington, N.C. (69.8%).

SOURCE: Sales & Marketing Management; *1990 SURVEY OF BUYING POWER-PART II.*

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Morrison notes, "IS executives are preoccupied with technologies of immediate concern to their departments rather than to the business at large. Just as sales and marketing departments adopted PCs without much help from internal IS departments, history may have to repeat itself if tomorrow's sales force is to benefit from emerging technologies."

BETTER PRODUCTIVITY, THY NAME IS LAPTOP

It's fortuitous that the remarkable technological advances making laptop computers smaller and lighter and their displays sharper (see "The PC Evolution: Desktop...Laptop...Palmtop...?Top," page 50) coincide with the corporate determination to get salespeople to spend less time in the office and more in front of prospects and customers.

To optimize the additional time spent with buyers, salespeople need greater information resources. In the past, that meant salespeople had to take piles of computer printouts into customers' or prospects' offices. The advent of laptops, however, has changed all that.

Evidence of improved sales productivity resulting from the use of laptops comes from a recent survey conducted by Arthur D. Little, the Cambridge, Mass.-based management consultant for, among others, Toshiba American Information Systems.

The key finding: "Eighty percent of portable computer users believe their systems enable them to be at least five percent more productive than if they used desktop PCs; half of them are at least twenty-five percent more productive." (The 25% improvement tallies very closely with that reported in S&MM's annual surveys on sales productivity.)

These productivity gains stem in part from "the flexibility and freedom their portables provide," according to 93% of the users, while 53% "believe they finish projects more quickly than they would on a desktop." This isn't a haphazard supposition, since, according to Gilbert H. Hoxie and Jennifer Horner, principal consultants for the study, "all of the portable computer respondents had prior or current experience with desktops."

Because portables can be toted anywhere, it's not surprising that they're used more intensively than desktops, which require a wall outlet. For example, the report says three-fourths of portable users make use of software productivity features—style sheets, macros and graphics for word processing applications, macros and graphics for spreadsheets—compared to less than half of desktop users. Similarly, portable users integrate the machines more broadly in their work, using an average of almost six applications vs. close to four implemented by desktop users.

On the downside, while 20% of each group recalled instances when work had to be set aside because of lack of access to a PC, portable users reported delays almost twice as often as their desktop counterparts. The report explains that "this may be the result of portable users being more sensitized to the potential of using a PC anywhere, thus perceiving lost opportunities more frequently." Although the report doesn't say so, another reason for the discrepancy could be the notoriously higher breakdown rate laptops suffer vs. desktops.

Of course, any discussion of productivity gains inevitably leads to the question of how productivity is measured. Hoxie and Horner admit to "the difficulties of establishing meaningful measures and standards for productivity in the managerial/professional work environment." As they put it, "By what measures can their productivity be gauged: Memos per hour? Number of people managed? Decisions per day? Hours worked?"

In the end, it's still a subjective measurement. "Most companies work on the assumption that managers and professionals are self-managing and adopt behavior and tools that optimize their chances of achieving success," says the report. "By observing how these people use their computers and what productivity value they place on [them], we can observe whether these uses 'make sense' and whether they support the individual's claim of increased productivity."

While the authors contend that "it seems clear that portable PCs and higher productivity are linked and that portables are valued as productivity aids," they also stress that "the causal relationship remains debatable. Careful observers could reach any of several conclusions."

Their own belief is that "productive people recognize that portables are more convenient to use, and they take advantage of that. Hence, the productivity advantage is in both the person and the machine." □

SALES & MARKETING MANAGEMENT

APRIL 1991
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WAR OF THE WORDS

A Conversation on Conversation
With Best-Selling
Author Deborah Tannen

Incentives
Starting a Sales Force from Scratch
Five Steps to More Effective Marketing
Send in the Specialists!

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THE RACE

UPDATE: POWER SELLING '91

I'm delighted to report that the response to our "Power Selling '91" conference and exposition (slated for September 11-13, 1991) has been nothing short of overwhelming. In a little less than three months since the show was announced, we've had more than 1,000 inquiries from potential registrants and sold nearly one-third of the available booth space.

Obviously, this kind of enthusiastic support from the sales and marketing community puts a lot of pressure on us to deliver an informative and stimulating program, one that will meet the expectations and demands of our readers and other potential attendees. With this in mind, we've spent a tremendous amount of time and effort researching, planning, and interviewing—setting up a program that will bring together literally dozens of sales and marketing professionals who will offer their expertise, ideas, and insights to those of you at "Power Selling '91." To give you an idea of what we have in store, here's a partial list of the four seminar tracks and some of the topics and titles to be covered:

Track 1: Sales Force Management
- Prepackaged Training Programs—Yes or No?
- Organizing and Executing a Team-Selling Program
- Telemarketing: Will It Replace the Field Salesperson?
- Recruiting: Avoiding the $50,000 Mistake

Track 2: Markets and Market Research
- Turning Your PC into a Demographic Database
- Marketing to Minorities: Is It Worth the Effort?
- Practical Applications of Geographic Information Systems
- The 1990 Census: Implications for Sales and Marketing

Track 3: Sales Force Automation
- Better Leads through Automation
- Software: How to Select the Best from the Rest
- PC-Based Presentation Systems: The Next Wave
- Balancing the Business and Human Aspects of SFA

Track 4: The Marketing Mix
- Are Your Salespeople Trade Show Duds?
- Cutting-Edge Concepts in Sales Promotion
- Integrated Direct Marketing: Managing the Mix
- Meetings: What Every Novice Planner Should Know

As you can see, we've come up with what we feel will be a stimulating, comprehensive, and controversial program—all in all, a heady mixture of trends, theories, and techniques that should broaden the horizons of every attendee at "Power Selling '91." With our registration package scheduled to be mailed over the next few weeks, the only thing I would add at this point is that I hope to see you all in Chicago come September.

Howard M. Neibart

Howard M. Neibart
Publisher

E-MAIL CARRIERS ATTEMPT TO CLEAR THEIR OWN HURDLES

Business users of E-mail (electronic mail) cleared the first of two hurdles recently when the major public carriers adopted the X.400 standard, which permits users to send messages to recipients on competitive systems ("Computers," January). The networks agreeing to break down these walls: AT&T Mail and Easy Link (the latter recently acquired from Western Union), MCI Mail, GTE's SprintMail, General Electronic Information Services' QuikComm, British Telecom's DialCom, and IBM Information Network.

The next major step is the exchange of address directories between networks. As Eric Arnum, editor of *Electronic Mail & Micro Systems*, points out: "Unless you know the mailbox address of the person you want to send a message to on another network, you [still] can't take advantage of X.400."

One industry group, the North American Directory Forum, is working on developing an "X.500" standard that would facilitate the cross-network exchange of directories. NADF hopes to get a pilot test started later this year.

However, not all observers see directory interchange as a critical issue. According to Ken Bosomworth, head of International Resource Development, a New Canaan, Conn., market research firm: "Most people who want to communicate with others already have their mailbox addresses."

Two other issues are also being tackled to make E-mail feasible on a broader basis, according to Michael Cavanagh, executive director of Electronic Mail Assn., Arlington, Va. One is extending interconnection across national boundaries so that a U.S. marketer can send electronic messages to sales offices anywhere in the world.

The second is bringing private E-mail systems within the interconnection fold of the major public carriers. These involve both those systems maintained on a subscription basis—such as CompuServe and Prodigy (the IBM-Sears joint venture)—and internal networks maintained by large corporations, such as Du Pont with an estimated 80,000 users and Procter & Gamble with an estimated 30,000 users.

Electronic Mailboxes in U.S. Units (Thous.)

TYPE	1989	1990	% CHANGE
LAN* E-mail software	1,175	3,000	+ 155%
Other private E-mail software	5,700	7,140	+ 25
Consumer E-mail services	880	1,375	+ 56
Business E-mail users	920	915	– 1
Total installed base	**8,675**	**12,430**	**+ 43%**

*LAN = Local Area Network.
SOURCE: International Resource Development.

GETTING "IT" RIGHT

Using information technology (IT) to gain a competitive edge is one rationale that's frequently offered in the debate over the benefits of computerization in sales and marketing. However, John Cecil, a principal of New York City-based management consultant McKinsey & Co.'s IT systems practice, and Michael Goldstein, a McKinsey associate, take issue with this particular line of logic in an article in the current issue of *The McKinsey Quarterly*.

Cecil and Goldstein contend that "CEOs of most companies are hard put to cite even one example of having achieved more than a short-lived advantage from their investments in IT. Few CEOs invest in IT to achieve sustainable advantage. Most view IT only as a necessity to remain competitive."

Of course, the rush to IT makes it harder for any one company to score a unique advantage in the marketplace. Other factors the authors cite:

- "Peer competitors generally start with equivalent application knowledge, which can be difficult to protect. Competitors can hire away key employees or use the same vendors and systems integrators to take advantage of the leader's experience."
- "Differences in IT development capabilities among competitors can usually be evened out by vendors. For many applications, followers can purchase packages or hire systems integrators and end up with an equivalent functionality at lower cost than the leaders."

Naturally, Cecil and Goldstein aren't out to kill the goose that brings many golden eggs to McKinsey. Rather, they say, the seeming failure of IT to produce long-term competitive advantage stems from management's inability to comprehend the implications IT has for the company's way of doing business as well as its preoccupation with IT as an end unto itself.

"Gaining a sustainable advantage with IT," say the authors, "depends on how you use it to change what you do in your business; attaining technical proficiency in IT isn't good enough." According to Cecil and Goldstein, IT investments make good on their promise if they are used to "extend or leverage existing forms of a sustainable advantage in a business" or to play competitive catch-up by "reducing" a particular disadvantage.

Making intensive use of proprietary information, such as customer data, is an example of the "extend" strategy. The authors cite an American Airlines program that "identifies its best customers through its frequent flier program and offers special benefits to the top two to three percent of fliers. These benefits—allowing customers to book flights that are 'full' to others or offering free upgrades to first class—differentiate American's service to its top customers."

To illustrate the use of IT as a "reduce" strategy, the two cite a small-scale industrial products company that may suffer a competitive *dis*advantage because it's unable to stock inventories in regional warehouses: "Moving to a centralized inventory, and using an overnight delivery service and systems that permit same-day shipment of orders, will help the company provide service equivalent to large competitors at equivalent or lower cost."

Whereas both strategies are cloaks for existing business strategies, the authors believe IT can be used more creatively as a "first-mover strategy" that "converts a temporary IT advantage into sustainable forms of advantage." This embodies three stages:

1. "Develop a vision of how to change the business using IT to deliver improved value to customers or to achieve better operating capability."
2. "Be the first to use the enhanced operational capability to achieve one or more first-mover advantages, including the opportunity to grow rapidly, penetrate distribution networks, or build a unique reputation."
3. "Exploit first-mover advantages to achieve other sustainable advantages, such as scale, customer loyalty, and brand franchises, which will survive even after competitors duplicate the systems capabilities." □

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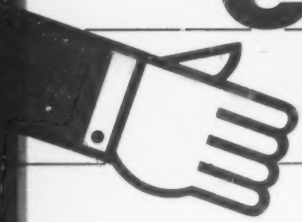

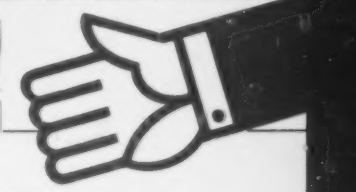

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ABP BPA

THE RACE

EDITOR, HEAL THYSELF!

This month's cover story on customer service makes note of the fact that more and more companies are recognizing the importance of this facet of marketing as it relates to profitability and growth; and in line with practicing what we preach, we've decided it's time we did a little revamping of our own customer service strategy here at *S&MM*.

It wasn't all that long ago that anyone wanting to contact this magazine picked up a phone and dialed the number of our editorial offices. In most cases, they were immediately connected to the Reader Inquiry Department, had their request filled, and went away happy—or at least satisfied that their call had been dealt with personally and professionally.

Then came specialization—and, more recently, voice mail.

Granted, both of these concepts work just fine for some businesses. In fact, voice mail and other automated call-routing systems—when properly administered—are extremely useful in freeing people from the disorganization and interruptions that telephones often create. Similarly, specialization of certain job functions has done a lot to streamline the sales and marketing process. It's just that in our case it hasn't worked out that way, and I doubt that we're all that unique in this respect.

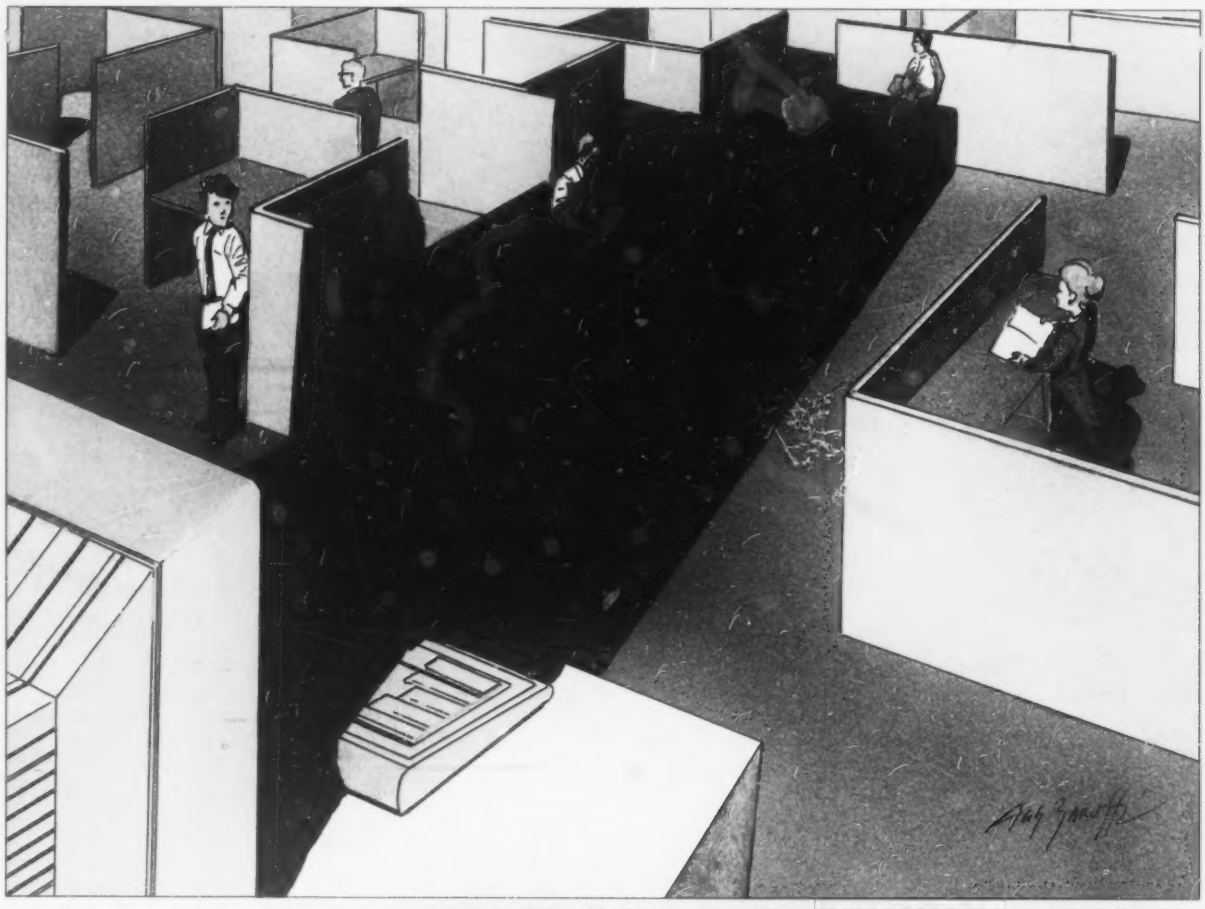
For example, our masthead currently lists no fewer than eight different phone numbers people can call when they have a particular problem or request. In theory, this should make it simpler for readers to get what they need quickly, directly, and with a minimum of transferring. The problem is, if your request doesn't happen to fit one of these specific categories (lord knows how many we'd end up with if we tried to list them all), you're pretty much out of luck.

And then there's voice mail. Personally, I'm not one of its most ardent fans, although there are those who believe it's one of the great technological advancements of the modern age. My experience, on the other hand, is that a customer who calls four different numbers and talks to four different machines before reaching a live body isn't going to be all that impressed with your investment in hi-tech hardware.

Anyway, what I've finally realized is that the system we're currently using isn't designed to make things easier for our customers—it's designed to make things easier for us. Unfortunately, we didn't discover this on our own. Our customers had to tell us. And given some of the heated exchanges I've had with them lately, it's a wonder the phone system hasn't melted—voice mail and all.

Our solution? A return to basics: 1) hire a customer service manager; 2) eliminate our convoluted system of phone numbers; and 3) relegate voice mail to its proper role as a support function. In other words, specialization and automation are out; consolidation and personalization are in. Hardly what you'd call a bold and innovative move, but if it means we'll be able to keep conflict and controversy where they belong—in the pages of this magazine—and out of the customer service department, that's bold and innovative enough for me.

Richard P. Kern
Editor



ANDREA BARUFFI

FROM SELLING AID TO TASKMASTER

While users are happy with the computer's benefits in sales, they're discovering that increased selling time may be a myth.

BY THAYER C. TAYLOR, SENIOR EDITOR

A subtle shift is under way among the driving forces behind the computerization of the selling function.

Traditionally, desktop personal computers (PCs) were seen as a helpful tool for salespeople, one that would make them more productive through better organization of their time, planning, and activities. And while that goal is still critical, it's increasingly being folded into a broader perspective that views the PC as an instrument for supporting and reinforcing a company's overall marketing strategy.

This vital transition is triggered by two catalysts: 1) better, closer, partnership-type customer relations, which many see as the primary marketing theme of the nineties; and 2) the improved versatility of laptop PCs that, combined with telecommunications, hold the promise of changing the nature of the salesperson's job. However, investing sales computerization with a broader role may become a deadly minefield if marketers forget that the primary focus must be on what helps the salesperson perform *more productively.*

Confirmation of this is found in *Computer-Based Sales Force Support,* a recent report on computerization in sales published by the Conference Board, a New York City-based business research organization. The report is a follow-up to a similar survey the Conference Board (CB) conducted in 1986. Among the new report's key findings (based on responses from 285 sales/marketing executives from companies with median annual sales of $230 million):

Keeping Your Computer System on the Right Track

Based on interviews with several respondents to the Conference Board's survey, Louis A. Wallis, program director and author of the report *Computer-Based Sales Force Support*, has some pointers on how to structure a successful computerized sales support (CSS) system. According to Wallis, in order to anticipate and debunk some better-known myths, the following needs should be examined in the hard light of reality:

- **Purpose.** "Don't expect a new CSS system to succeed if it must overlay a problem-ridden sales organization. Fix your problems first."
- **Goals.** "Don't set system goals by what was important in the past or goals of other companies. Determine your real objectives."
- **Productivity.** "Ripple effects of sales force productivity can spread benefits around; an improvement anywhere in this chain boosts organization performance. For example, direct marketing efforts become more productive because field salespeople spend more time collecting and entering accurate information about prospects and customers on their computers."
- **Training.** "Don't try to save money by skimping on training. It's false economy to spend thousands of dollars on hardware and software and then neglect training, which strongly shapes users' attitudes and their willingness to learn and use the system. Users make or break systems no matter how soundly the systems are designed."
- **Software.** "If you have to get the new CSS system up and running quickly, the best bet is to buy software for the entire system rather than develop it in-house."
- **Task forces.** "Get the sales force thoroughly involved in setting performance goals, and be sure the system accommodates the way they do their jobs. To help assure user acceptance, get human resources and training people involved early on."
- **Costs.** "Be prepared for higher-than-budgeted costs. Active field usage may cause greater than expected wear and tear."
- **Prices.** "Don't expect system prices to fall significantly. While price-performance ratios for computer systems have dramatically improved, high performance doesn't come cheap—and a 'plain vanilla' system may not suit your needs."
- **Changes.** "Expect to make changes. Half the companies surveyed experienced 'serious' shortcomings with CSS at one time or another. If the CSS system doesn't change through extended use, it probably isn't responding to your business."
- **Payoff.** "Expect CSS payoff in 'hard' and 'soft' dollars within two years. In about a year, it should be clear where the system's heading, and at least some early gains should be apparent."

■ **Management of the sales force** is the single most important benefit resulting from computerized sales support (CSS) systems, followed closely by productivity, access to data, and faster response to customers.

■ **Sales force productivity,** particularly when it comes to measurement, is now recognized as much more complex than the simplistic "two more calls per week" yardstick.

■ **Increased selling time** is overrated as a systems goal.

■ **Although selling is becoming an information-affluent function,** companies are divided over how much of an information-gatherer the salesperson should be.

Indicative of what has become a bandwagon rush into sales force computerization, half the survey's respondents said they either had operational systems in place, were pilot testing them, or were in the planning phase—almost double the 25% reported in the 1986 study.

Plummeting computer costs, coupled with steadily rising selling costs, are the driving forces behind this change. The table below graphically illustrates how these two factors—moving in opposite directions—have affected the trend toward CSS:

	1986	1990	% CHANGE
MIPS* cost	$5,270	$1,000	–82%
Cost per call	$ 153	$ 228	+49%

*Million instructions per second
SOURCE: Gartner Group (MIPS cost); *S&MM* (cost per call).

In addition, dramatic improvements in PCs themselves have also helped drive automation. As Ron Glassner, CEO of Data One, a Moline, Ill.-based sales information systems specialist, notes: "Laptops became relevant to the market only recently. Companies had very limited choices in 1986 because laptops were just beginning to become viable."

And indications are that marketers who have moved into CSS believe they took the right step. "Companies with operational CSS report considerable success in reaching system objectives," the CB study states. "The median achievement level was seventy-five percent." Behind this high figure, says Howard Anderson, head of the Yankee Group, a Boston-based hi-tech research firm, "is the awareness that the equation works: Computerization in sales improves productivity. There isn't a single member of the Yankee Group 100—the largest computer users—who haven't automated a significant portion of their sales force."

Still another reason may be that CSS benefits tally with goals marketers had in mind from the outset. Boosting sales force productivity and effectiveness were the predominant CSS objectives, the report states, adding that "four major fields emerge as a nucleus for all other CSS functions: 1) productivity; 2) information; 3) customer support; and 4) communications."

MANAGING THE SALES FORCE

The "single most important benefit" cited in the report, however, is managing the sales force (which includes control and feedback), with better sales

To Make or Buy: The Software Choice

When the Conference Board first surveyed computerization in sales back in 1986, most respondents were developing their software in-house. However, the increasing availability of commercial sales software has tilted the scales toward the purchase of outside programs. As *S&MM*'s "Directory of PC-Based Sales and Marketing Applications Software" (December 1990) shows, the number of such packages has exploded 389%—from 140 in 1986 to 685 in 1990.

Other factors have encouraged the trend toward purchasing commercial packages. As the Conference Board report notes: "1) Capabilities of software vendors have grown along with their experience in serving different clients. 2) There continues to be a shakeout of system vendors, which leaves a remaining core of well-established and financially sound suppliers. 3) Internal information systems departments' continuing backlog of work, high development costs, and long lead times discount the virtue of self-sufficient corporate information systems."

The report also includes some thoughtful advice about so-called "cheap" single-function sales software: "The small software packages weren't usually taken seriously, but they have grown in usefulness and capability. While their performance cannot equal that of full-fledged, multifeatured systems, these PC programs can, in some cases, give a feel for what is possible, and even satisfy some simple requirements."

performance and productivity, access to data, and faster response to customers all vying for second place. In fact, faster customer response is an unexpected boon, since it wasn't a major CSS objective when the systems were designed.

Be aware, however, that pinpointing CSS benefits can be tricky. For example, such benefits as "professionalism" of the sales force, higher sales, creating a competitive advantage, and providing more selling time—often assumed to be natural offshoots of computerization—"ranked very low as realized benefits for reasons [that are] not clear," the report says.

Another favorite among computer enthusiasts—competitive advantage—ranks next to the bottom among CSS benefits. Others have also noted this phenomenon. "CEOs of most companies are hard put to cite even a single example of having achieved more than a short-lived advantage from their investments in information technology (IT)," contends John Cecil, a principal at McKinsey & Co., a New York City-based management consultant, and co-leader of the firm's IT practice. "After a decade of 'strategic' investments, few CEOs invest in IT to achieve sustainable advantage. Most view IT only as a necessity to remain competitive."

The Conference Board report, however, disputes this contention, despite evidence to the contrary supplied by a number of survey respondents: "Companies that pioneered these systems now have five to ten years' experience—a lead that can't be easily eliminated by a competitive system coming on-line. Perhaps more important is growing acceptance of the belief that competitive vigor comes from the same place it always has: satisfied customers."

The report goes on to say that "certain goals of marketing success seem to transcend simply adopting CSS in pursuit of competitive advantage in the abstract, notably the solid goal of building higher-quality, longer-lasting customer relationships. The sales system that enhances that effort is on the right track, and these company-specific efforts may be much harder for a competitor to emulate than simply using a certain kind of CSS."

SALES FORCE PRODUCTIVITY

Among other things, CSS is forcing marketers to take a more sophisticated approach to sales productivity. As one marketing executive puts it: "Classical measures of productivity—such as sales per employee or time to pro-

Where CSS Stands Today...and Tomorrow

APPLICATION	CURRENTLY USED IN: MFG.	CURRENTLY USED IN: SERVICES	PLANNED USE IN: MFG.	PLANNED USE IN: SERVICES
Analyzing customer needs	73%	60%	16%	24%
Budgeting	46	43	18	13
Checking inventory	51	9	23	**
Checking orders	64	34	22	9
Communications/E-mail	66	57	24	11
Competitive intelligence	22	20	27	24
Customer account management	66	60	22	26
Database activity	63	71	26	15
Entering orders	52	37	*	17
Forecasting	55	43	24	7
Graphics	40	37	18	17
Preparing presentations	45	66	22	17
Preparing proposals	43	69	**	**
Pricing	46	54	15	15
Product information	40	49	22	15
Prospecting	26	49	16	24
Reporting expenses	30	20	24	15
Reporting sales calls	42	43	21	19
Spreadsheets	54	40	15	13
Time management/scheduling	31	26	24	22
Word processing	62	57	14	15

*Combined with "checking orders." **Not included.
SOURCE: The Conference Board, *Computer-Based Sales Force Support*, Report #953.

cess an order—fall short of effective measurement because they fail to assess the full value of the output. For example, with CSS a customer who learns an item is out of stock can immediately select an alternative."

Changes in the sales process, along with the trend to recast the salesperson as a business manager, invest sales force productivity with broader dimensions. "The concept of productivity must include the entire sales and marketing organization," states the CB report, "since their elements are increasingly intertwined and integrated.

"Also worth examining is whether circumstances have altered sales tasks: whether CSS has created new opportunities for analysis and strategy formulation that may increase, rather than reduce, work for salespeople. This may become a plus to marketing and, if achieved, contribute benefits as valuable as productivity gains for the sales force."

The popular assumption that there's a direct relationship between selling time and productivity also comes under fire in the report: "With increasing use of CSS, it's possible the sales force may spend more time in the office instead of less," the report says. "At one consumer products company, salespeople used to spend half a day a week in the office, working on reports and customer accounts; now they spend a whole day. This, explains the company's marketing executive, is 'partly because of new demands we made to get information we need. Everybody has to participate, or [the system] doesn't work.'"

As a result, CSS *can* boost an organization's productivity—but at the salesperson's expense. "Originally, we wanted the system to provide salespeople more selling time with the customer," an oil company executive is cited as saying, "but it has added some administrative load because associated support people were eliminated. So, the CSS had a different kind of impact from what we planned. Sales reps have had to shoulder more work, and they realize this. Productivity of the whole system probably grows, but maybe not that of the salesperson."

Naturally, downgrading the salesperson as the focal point of CSS could be a potential source of future morale problems. Warns James Leavey, president of Snap Software in Manchester, N.H.: "Any system that doesn't focus on helping the salesperson achieve more won't have long-term success. Salespeople are very aware of whether the system is designed to help them, and if they feel it isn't, they'll leave the company."

INFORMATION AFFLUENCE

If the PC is touted as a tool to help the salesperson, it's also making him a conduit for information, both as a gatherer and receiver. A radically altered marketing environment, where buyers have "information parity" with sellers, will only accelerate this trend.

"Salespeople must have powerful tools to work effectively with 'information-affluent' customers," the report stresses. "Information provided by the supplier no longer gets automatic acceptance; it's subject to discussion, interpretation, and validation."

One manager whose sales force calls on retail stores notes that his firm is "concentrating on quality and service, getting away from mundane information. We're now reporting only customer-oriented information. We'll have very few canned reports, and they're not designed to check up on people but rather to spot trends and help customers see that we can provide a 'value added.' We'll be totally customer-oriented."

Still, some fear that information tasks will hinder, not help, the salesperson's basic mission. "We want to get beyond the 'sales system' and focus on customer results," one marketer told the Board. "People in my company want to automate call and expense reporting, but I'm not interested in that. You're just imposing data-entry chores on the field, not improving selling. Building sales is the key, not just getting information back to headquarters so people can analyze it."

That kind of thinking, says Data One's Glassner, overlooks the fact that "salespeople out in the trenches are listening to what end users say about their product. That's the best information you can have when preparing to attack a market."

One of the more remarkable changes wrought by PCs is the mesmerizing effect they've had on traditional payback attitudes. When the first managers introduced PCs into sales, they had to defend their pioneering with a strong dollars-and-cents argument. Today, computerization is an act of faith. A typical viewpoint, the report says, is, "You just have to believe that [productivity benefits] are going to happen, and avoid spending a large amount of time and effort documenting it. Get the results first." Echoes another executive: "Our goal was to give field personnel a tool to help them make better presentations, supply

Where CSS Systems Help Most

SALES ACTIVITY	"IMPROVED" AND "SIGNIFICANTLY" IMPROVED	CONTRIBUTED MOST "TO SALES OR SELLING"
Customer account management	66%	32%
Communications with the field	63	28
Sales force productivity	59	36
"Professionalism" of sales force	57	14
Customer satisfaction	46	19
Sales volume	43	12
After-sale support	41	7
Customer presentations	41	17
Preparing proposals	40	20
Budgeting, goal-setting	37	10
Order-shipment cycle	37	13
Available (more) selling time	35	10
Call reporting	27	7
Configuring products	25	7
Coordinating account teams	22	*
Prospecting	22	7
Reporting-controlling expenses	21	3
Sales calls per week	21	4
Competitive intelligence	20	2
Closing the sale	18	7
Reducing sales costs	18	2
Reducing errors	12	3

*Not included.
SOURCE: The Conference Board; *Computer-Based Sales Force Support, Report #953.*

Most Important Benefits from Computerization

AREA OF IMPROVEMENT	% OF RESPONDENTS
Better control, management feedback	16%
Access to data	14
Better sales performance, productivity	14
Faster responses to customers	14
Better communications	13
Timely information	11
Accurate information	10
Professionalism of sales force	8
On-the-spot results	6
Ease of use	4
Higher sales	4
Competitive advantage	3
More selling time	2
Precise customer targeting	2

SOURCE: The Conference Board; *Computer-Based Sales Force Support*, Report #953

more information, be more helpful to the customer. We weren't looking for a hard dollar payback."

HARD + SOFT = CSS PAYBACK

Current economic conditions may yet influence payback attitudes, and it's worth noting that the Conference Board survey was conducted when the economy was growing. Ralph T. Linsalata, president of Envoy Systems, a sales information systems specialist in Waltham, Mass., notes that "since the recession began, we've had to spend a lot of time building cost-justification models as a result of client pressure to identify cost savings."

Still, the CB report concludes that marketers tend to rely on a combination of "hard" and "soft" benefits: "Desirable results such as customer satisfaction, better sales force morale, and more productive plans are normally accepted as benefits, despite their hard-to-quantify nature. Desirable CSS goals that are hard to quantify are called 'soft' goals, pursued in the belief that 'hard' results—increased sales and profits—will follow."

At least one marketer, General Foods USA of White Plains, N.Y., relies on a blend of the two. When GF designed its own CSS system—called Force 90—a key objective was to slash by 20% the 15 to 30 hours sales reps devoted to weekly administrative chores, thus increasing their selling time. The Force 90 task force spotlighted 15 major areas for improvement, the top three being call reporting, trade deals, and communications.

The benefits from Force 90: "Hard savings have resulted from lowering communication costs (phone, postage, mailing, copier)," notes the report, "and numerous soft savings have surfaced. Salespeople have a higher level of confidence in their information, as well as a greater sense of professionalism. They make more presentations and business reviews, do work that wasn't done before, and feel better about the decisions they make."

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THE AFRICAN-AMERICAN MARKET: COMMUNITY, GROWTH, AND CHANGE

Understanding their dimension, dynamics, and diversity is the key to successfully targeting America's black consumers.

FPG INTERNATIONAL/RON CHAPPLE

BY MELISSA CAMPANELLI, ASSOCIATE EDITOR

The 31,028,100 African-Americans who make up just over 12% of the U.S. population may seem like a rather small segment compared to other high-profile markets like baby boomers (80 million) and seniors (nearly 53 million). On the other hand, the fact that this group has grown by 14.4% between 1980 and 1989 (while the population as a whole increased only 9.2%) makes the African-American market—which spends over $170 *billion* a year on goods and services nationwide—a segment that marketers should certainly become familiar with if they aren't already.

According to Ken Smikle, editor and publisher of the Chicago-based *Target Market News*, a national trade publication that covers the African-American market, "With the introduction of more and more products specifically geared to the black community, it's clear that marketers recognize the potential and growing importance of

this segment of the population."

Geographically speaking, America's large and diverse black population is relatively easy to target, since most African-Americans reside in major metropolitan areas. In fact, studies reveal that fully 55% of the black population lives in cities, with an additional 26% residing in suburban areas and the remaining 19% located in rural areas.

A quick scan of the county outline map (page 78) reaffirms this fact: the largest number of blacks tend to be located in the most densely populated metropolitan areas, most notably Chicago, Los Angeles, and major cities located along the Northeast and Southeast coasts.

Metro areas in the South Central states, however, usually have the highest *concentrations* of African-Americans. Memphis, Tenn., for instance, has the highest percentage of black population of any major metro in the country—41.8%, fully 30% above the average U.S. ratio of 12.4%. Other metros with high percentages of blacks are New Orleans, La. (33.5%), Norfolk-Virginia Beach-Newport News, Va. (28.6%), and Washington, D.C. (27.1%).

AFFLUENT AFRICAN-AMERICANS

Once you know where the black population is located, the next step involves zeroing in on the heaviest concentrations of African-American "buying power" within those areas. A study prepared by William O'Hare of the Population Reference Bureau for *American Demographics* magazine found that half of all affluent black households (defined as those with combined incomes of $50,000 or more) are located in the South, 23% are found in the West, and an additional 40% are spread between the Northeast and Midwest.

The study also found that the Nassau-Suffolk, N.Y., metro area ranks first in the nation in terms of black affluence—with 16% of black households there falling under the affluent banner. Following closely behind were Washington, D.C. (13.5%), Gary, Ind. (13%), Detroit, Mich. (11%), and Chicago, Ill. (10.5%).

Unlike other segments, this affluence comes mainly from hard work—9 out of 10 affluent blacks earn their income from wages and salaries alone—even though affluent black households tend to have lower *net* incomes, since they're normally younger than other affluent households and rarely own their own homes.

Affluence isn't all that common within black communities in general, however, with only 14% of all black households—roughly 2 million—earning in excess of $50,000. In addition, according to data from the Dept. of Commerce, even though the real median income of black households *rose* 5.1% between 1988 and 1989—from $17,200 to $18,080—it's still 63% *lower* than the real median income of all U.S. households, which currently stands at $28,910. What's more, the report shows that incomes of 9.3 million blacks—or 31% of the entire African-American population—fell below the poverty line in 1989, compared to 26.2% of Hispanics, 14.1% of Asian/Pacific Islanders, and 10% of whites.

Nonetheless, the black population has shown marked improvement in several areas over the course of the last decade—a clear indication that more positive changes are in store for the future.

The school dropout rate, for instance, is at an all-time low. In fact,

Do the Right Thing: Marketing in the Inner City

Part of a marketer's job is to target a specific segment of the population and find out exactly what kinds of goods and services that segment buys. Why then does marketing and advertising products to inner-city African-Americans frequently stir up controversey?

For the answer to that question, we thought we'd take a look at some of the problems marketers have to deal with when targeting this segment.

Along with other black activists, Dr. Louis Sullivan, the Secretary of Health and Human Services, protested against—and ultimately curtailed—the production of Uptown, a brand of cigarette that R.J. Reynolds had targeted directly to African-Americans. Sullivan claimed that "Uptown's message is more disease, more suffering, and more death for a group [blacks] already bearing more than its share of smoking-related illness and suffering."

The Rev. Calvin Butts of Harlem's Abyssian Baptist Church in New York City has organized a neighborhood crusade of concerned black citizens and activists that is against the advertising of potentially harmful products, such as alcohol and tobacco. He and his followers have been spotted whitewashing billboards that depict these products, and the group has picketed the headquarters of Phillip Morris, the largest cigarette maker in the country.

Marketing any product with the potential for abuse to anyone—let alone to a segment with large concentrations in the inner city—is an ethical question marketers and manufacturers have been grappling with for decades. Within the inner-city African-American community itself, however, this struggle has implications that are infinitely more far-reaching and controversial.

For example, a recent study by the Department of Health and Human Services—"Alcohol & Health"—notes that "although alcohol consumption levels are very similar for both black and white men, black men experience considerably higher rates of all kinds of social and health complications than white men, and high problem rates are concentrated among the more socioeconomically disadvantaged men."

The study's findings also suggest that "the higher vulnerability of blacks to alcohol problems compared with whites at the same consumption level may be largely a reflection of social and economic problems such as unemployment, adverse living conditions, poor health care, and racial discrimination."

Similar studies regarding tobacco and smoking-related ailments have also linked disease and inadequate health care. Still, these complaints don't always center on products

with such high potential for abuse. Certain foods are also viewed as possible vices, especially those high in fat—such as processed meats and fast foods—which tend to be more popular in inner-city neighborhoods because of limited shopping choices and lower incomes.

Any savvy marketer who does his or her homework when planning a marketing campaign should be aware that research studies such as Mediamark Research's 1990 Doublebase Report consistently show that African-Americans are *indisputably* more likely than any other group of adults to purchase such products as malt liquor, cognac, brandy, sangria, gin, scotch, port wine, cigarettes, cigars, chewing and smokeless tobacco, sausage, and ham. Given this, what should these marketers do when faced with the data that show the marketability of their products but who find themselves repeatedly chastised for actually bringing those products to market?

One answer is to become involved in the community by sponsoring events or underwriting cultural activities that educate and enlighten those blacks living within the inner city. Some tobacco companies, for instance, underwrite the annual Harlem Week festival in New York City, and G. Heileman Brewing Co., which makes Colt 45 malt liquor, donates 10¢ for every case of its product sold during February—Black History Month—to the United Negro College Fund.

And while some might say that this doesn't go far enough in addressing the basic issue—the effect these products have on the market itself—sponsorships and scholarships still provide the inner-city African-American community with much-needed programs and support. Also, inner-city newspapers and magazines—many of them black-owned businesses—benefit from the revenues that related product advertising provides.

Activists believe that other manufacturers—such as makers of baby- and/or personal-care products—could also make a substantial contribution to the health and welfare of the African-American community, and the door is open for any company with the commitment and conscience to do just that. As for more controversial products, analysts say that the only sure way inner-city communities have of discouraging the marketing of tobacco and liquor products is for their residents to stop buying them, although such a message isn't all that easy to convey, given the continued popularity these products enjoy. Consequently, until a way is found for activists and advertisers to find some middle ground where the interests of both groups can be served, this controversy will surely continue.

from 1980 to 1988, the rate of young blacks completing high school rose from 75% to 80%, and the number who have completed college virtually doubled, climbing from 1.1 million in 1980 to 2.1 million in 1988.

Blacks are also moving into better-paying jobs. About half are now in higher-salaried categories (white-collar and precision crafts), compared with 70% of whites. Also, the number of black-owned businesses has more than doubled, and the number of black elected officials soared from 1,469 in 1970 to 7,226 in 1989.

PURCHASING POWER

Industry studies and statistics indicate that there's a growing black upper middle class out there, and as you might expect, this group spends a large share of its discretionary income on the same kinds of luxury items purchased by any red-blooded, American Express Card-carrying member of this particular income group: foreign cars, expensive apparel, hi-tech stereo equipment, personal computers; all the accessories and accoutrements that have come to be identified with upscale and urbane yuppies—or in this case buppies.

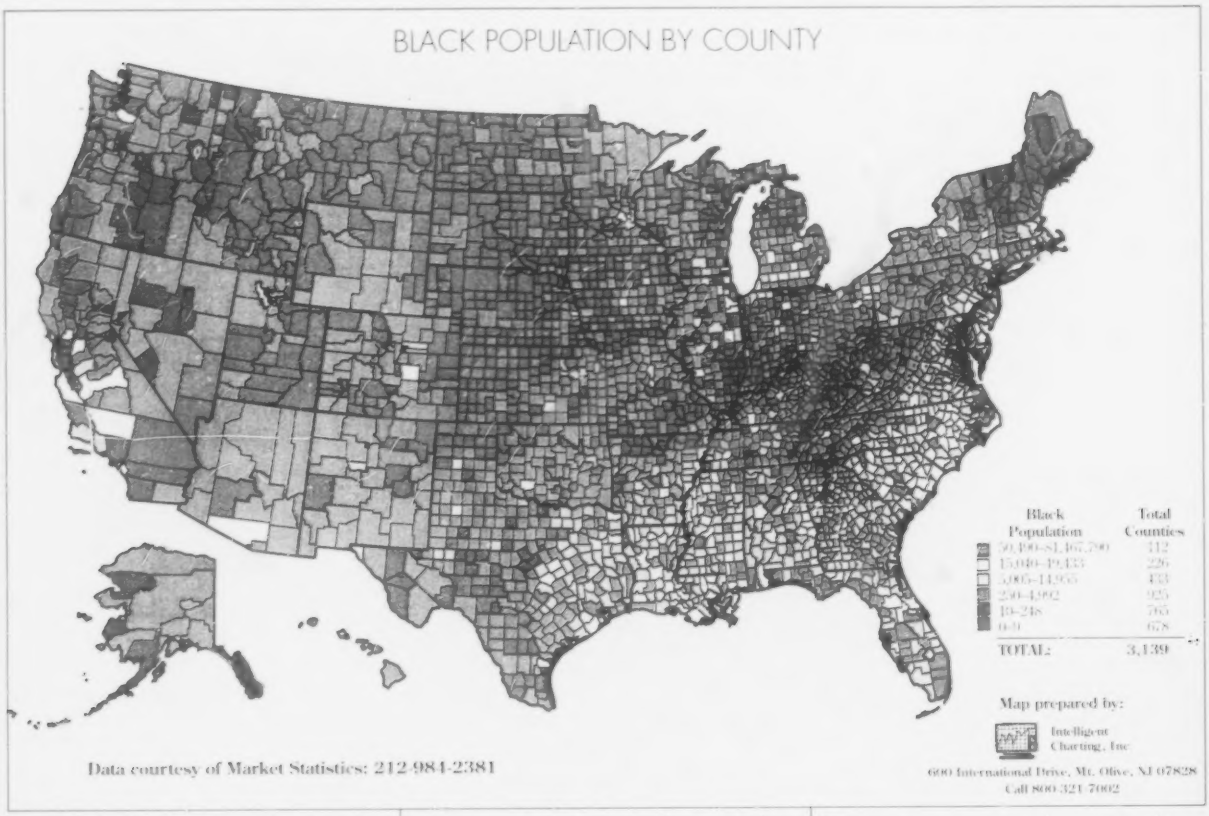
Claritas Corp., the Alexandria Va.-based market research company, recently studied blacks whom they consider solidly entrenched in the middle class (over 50% of their group had household incomes of over $35,000) and found that, among other things, this group spends heavily on dress suits, overcoats, and slacks, and are more likely than the average person to have an American Express Card and a satellite dish. They're also far more likely to smoke menthol cigarettes and drink scotch (see sidebar, at left), although as we'll see, these two product categories are just as popular with blacks in other income groups as well.

According to the 1990 Doublebase Report by the N.Y.-based marketing research firm Mediamark Research, Inc. (MRI), which surveyed 3,868 black adults selected from a broad spectrum of income groups nationwide, blacks with incomes of $20,000 to $34,999 are just as likely to spend large amounts of their disposable dollars on cognac, baby products, and certain personal care products—such as toothpaste and hair conditioning treatments—as blacks in the upper income strata.

However, these aren't the only products black Americans are interested in. Figures from the Bureau of Labor Statistics' 1989 *Consumer Expenditure Survey* show that black household units in general index above the U.S. average in numerous product categories—everything from natural gas consumption to the purchase of fruits and vegetables.

For example, the Black Consumer Spending Index (BCSI) table on page 80 shows that black households are 7% more likely to spend money on food products than any other segment. Some specific categories worth noting: nonalcoholic beverages (including soft drinks), where blacks index at 4% above the national average; cereals and bakery products (+7%); fruits and vegetables (+20%); sugar and other sweets (+27%); and meats, poultry, fish, and eggs, where blacks index at 62% above the norm.

Black households are also 99% more likely to spend their discretionary income on rented apartment dwellings than all U.S. households



combined, due largely to the fact that many black households are located in central cities and inner cities where apartment living is more common, a factor that in turn may contribute to higher-than-average public utility and public transportation index figures for blacks.

Also, even though the Index shows that black households tend to purchase fewer new automobiles than any other group, a study by Impact Resources Inc. of Columbus, Ohio, and Deloitte & Touche of New York City found that when blacks *do* buy cars, they're nearly twice as likely to buy an expensive foreign model—such as an Audi, BMW, or Mercedes.

It's also important to note that while the BCSI shows relatively low figures for a category such as alcohol, industry studies show that certain types of alcohol—such as malt liquor, cognac, and low alcohol beer—index high within the black population. MRI's study found, for example, that, with an index figure of 529, black adults are more than five times more likely to purchase malt liquor than any other group.

And while food away from home didn't rank very high on the BCSI, the Impact Resources report found that, in spite of the fact that blacks patronize restaurants less often than other consumers, when they *do* dine out, they prefer fast-food restaurants like Kentucky Fried Chicken and McDonald's.

A FEEL FOR THE MARKET

Selling to the African-American market is very different from selling to the general market—or any other market, for that matter—and in order to be successful, it's important that marketers understand what makes this segment tick.

In most cases, says Pepper Miller, president of P. Hunter & Assoc., a Chicago-based research company that targets the black consumer market, "blacks have a different purchasing dynamic than whites. The factors that go into the black community's purchasing decisions tend to be more traditionally-, culturally-, and emotionally-based than whites'. [These patterns] seem to be tied to a [black] person's value system."

Miller also notes that African-Americans in general yearn for a sense of acceptance and belonging, and are therefore very image-conscious. In line with this, focus groups also show that blacks want to be portrayed as healthy people in integrated settings; i.e., they want to be accepted by mainstream society, not singled out.

Naturally, advertising campaigns that play on these types of roles—a harmonious community atmosphere, integrated settings, authentic family-oriented groups, upscale environments—and that show products that are intended for *them*, not just the general market, tend to be accepted more readily by blacks.

One company that seems to have a handle on this formula is the Colorado-based Adolph Coors Brewing Co. One of its recent television spots depicts a multicultural group—blacks and whites—turning a run-down building into a community center and, naturally, relaxing with a Coors afterward.

"We wanted to position Coors as a beer that recognizes the hard-working culture of American blacks," states Valerie Graves, senior vice president and creative director at UniWorld/New York, Coors's agency for this campaign. "With the ad, we hope to depict an understanding of the cultural and community side of black America."

But while the Coors ad tries hard to break down negative black stereotypes—something that other companies are also working to do—most advertisers still need to be persuaded to depict minority groups in a uniformly positive light.

Another company that's trying to emphasize the positive aspect of the black community through its products

and advertising is Mattel, the Los Angeles-based toy manufacturer.

Before setting out to create an entire line of new black dolls, Mattel executives conducted focus groups with black mothers and their daughters to see how the toy company could improve upon the already popular black version of Barbie.

"We found that although the black Barbie doll was popular among blacks, there was a certain diversity [that was] lacking," says Donna Gibbs, director of media relations for Mattel, adding that "blacks wanted a doll that more accurately reflected the black community."

Hence, the Shani doll. According to Mattel, Shani "realistically reflects the natural beauty of the African-American woman," which means that Shani—along with other dolls in the line—has different skin tones, hair styles, and fashions, all designed to reflect the ethnic diversity of blacks in general. This way, says Gibbs, the dolls become individuals, conveying positive role models for a culture that's extremely conscious of negative stereotypes.

Another type of marketing that emphasizes positive reinforcement is what Sylvia Dabney, director of ethnic marketing at McDonald's, calls "community marketing."

"The premise here," Dabney notes, "is to put something back into the communities where we do our business. This approach builds a relationship within the black community and shows that we're supporting them."

To this end, McDonald's has worked with the A Better Chance Foundation, offering college preparatory school scholarships to black students in underprivileged areas. A similar approach is taken by the company's Black History Makers of the Future program, which highlights 30 African-American children. These children, who McDonald's feels will be among the leaders of tomorrow, aren't merely recognized, they're also included in the company's national TV ads.

Along with Coors, Mattel, and McDonald's, other marketers that have chosen to emphasize the successes of African-Americans are Toyota, which donates 16 scholarships a year to the American Negro College Fund, and Kraft/General Foods, which supports expanded school and summer meal programs in inner cities.

THE AGENCY CONNECTION

For most of these companies and others, the key to tapping into the African-American market has been through their use of black advertising agencies. Ken Smikle, who formed the African-American Marketing and Media Assn. (AAMMA), hopes that increased use of black-run agencies will help eliminate stereotyping and build business for its members. "It just makes good marketing sense," notes Smikle, "to involve black marketing and media agencies when directing campaigns toward the black community. In order to sell up to any specific ethnic group's expectations, there's a need to be culturally correct and sensitive to certain issues. Involving black media professionals shows a client how to establish a positive long-term relationship with its black consumer base."

Some companies, however, are sticking with the ad agency they're already using for other product lines. Mattel, for instance, is using Ogilvy & Mather, a New York City-based general market agency, for its new line of black dolls, primarily because this agency has been handling their Barbie line for years. Ogilvy does, however, have many blacks involved in the project and has hired an ethnic specialist to consult on everything involved in the line—from authenticity to ethnicity.

Still another reason to use African-Americans in the marketing process is that there are distinct differences in the ways blacks perceive ads. According to Pepper Miller, in order to effectively communicate to African-Americans, it's important to know that, in general, blacks are more literal than whites in their response to ad copy: They respond to copy and visuals that correspond *exactly*. Miller also notes that blacks have strong *brand* loyalties, although studies have shown that, as a group, they show relatively little loyalty in their preference of a particular store or chain.

It's also worth noting here that while these concepts deal in general terms with marketing to African-Americans, blacks are basically a multifaceted group. Therefore, this diversity should always be kept in mind—along with the type of product you're marketing—when deciding where to advertise and what media channels to utilize.

"The notion that there's one sin-

Major Metros with the Highest Percentage of Black Population

RANK	METRO	BLACK POPULATION %	BLACK POPULATION TOTAL*
1.	Memphis, TN	41.8%	411.8
2.	New Orleans, LA	33.5	438.9
3.	Norfolk-Virginia Beach-Newport News, VA	28.6	394.4
4.	Washington, DC	27.1	1,023.9
5.	New York, NY	26.3	2,265.2
6.	Baltimore, MD	26.1	621.8
7.	Newark, NJ	24.3	460.6
8.	Chicago, IL	23.8	1,477.1
9.	Atlanta, GA	23.4	660.4
10.	Charlotte-Gastonia-Rock Hill, NC-SC	21.7	244.3
11.	Detroit, MI	20.9	919.0
12.	Miami-Hialeah, FL	20.7	389.6
13.	Houston, TX	19.9	645.5
14.	Philadelphia, PA	19.5	964.6
14.	Cleveland, OH	19.5	359.2
15.	St. Louis, MO	17.1	426.0
16.	Dallas, TX	16.8	417.4
17.	Nashville, TN	16.5	162.8
18.	Oakland, CA	16.4	335.7
19.	Indianapolis, IN	14.7	185.0
20.	Los Angeles-Long Beach, CA	13.4	1,179.2
21.	Orlando, FL	13.2	137.7
22.	Cincinnati, OH	12.8	185.9
22.	Fort Lauderdale-Hollywood-Pompano Beach, FL	12.8	160.4
23.	Kansas City, MO-KS	12.6	199.4
24.	Milwaukee, WI	12.0	168.0
25.	Columbus, OH	11.8	159.1
	U.S. TOTAL	**12.4%**	**31,028.1**

*Figures shown in thousands.
SOURCE: Sales & Marketing Management; *1990 Survey of Buying Power.*

gular media vehicle that reaches *all* black consumers in a given market is a very outdated concept," claims Smikle, a point that's dramatically reinforced by a look through the *National Directory of Magazines*, where you'll find more than 180 magazines and newspapers specifically targeted to African-Americans. With all these choices—as well as those offered by general market magazines and newspapers, a slew of urban-oriented radio stations, and various network and cable television stations—marketers looking to reach the black market are presented with a bewildering array of options.

1989 Black Consumer Spending Index (BCSI) for Selected Items

CATEGORY	AVERAGE ANNUAL EXPENDITURE PER HOUSEHOLD	BCSI
Alcoholic beverages	$157	84
Cereals & bakery products	265	112
Dairy products	194	95
Food	2,919	107
Food away from home	1,012	87
Fruits & vegetables	322	120
Meats, poultry, fish & eggs	651	162
Nonalcoholic beverages	148	104
Other food at home	476	102
Sugar & other sweets	72	127
Drugs	139	88
Personal care products & svcs.	321	133
Tobacco products & smoking supplies	228	132
Electricity	666	137
Natural gas	312	192
Owned dwellings	1,370	73
Rented dwellings	1,969	199
Telephone	603	161
Utilities, fuels & public svcs.	1,794	148
Household furnishings & equip.	581	81
Housekeeping supplies	234	90
Laundry & cleaning supplies	92	130
Major appliances	118	121
Small appliances & misc. housewares	30	70
Apparel	1,269	122
Footwear	174	140
Infant's apparel (children under 2)	68	143
Men's & boys' apparel	246	94
Women's & girls' apparel	557	129
Cars & trucks, new	485	60
Cars & trucks, used	730	105
Gasoline & motor oil	641	99
Public transportation	224	120
Vehicle purchases	1,215	80
Health care	719	77
Health insurance	322	91
Life & other personal insurance	298	131
Medical services	227	63
Entertainment	585	62
TV, radios & sound equip.	332	117

Notes: The BCSI shows, relative to the population as a whole, how much more (or less) likely black households are to purchase particular items. Per-household expenditures for the general population equal 100 on the BCSI scale. Using this formula, we find that black households are 62% more likely to spend their money on Meat, Poultry, Fish & Eggs than households in general or 13% less likely to purchase Food Away from Home.

SOURCE: Bureau of Labor Statistics; *1989 Consumer Expenditure Survey*, "Housing Tenure, Race of Reference Person, and Type of Area."
Index figures calculated by *Sales & Marketing Management*.

CHOOSING YOUR MEDIUM

If, for example, you're selling upscale products such as foreign cars, you might want to advertise in *Emerge*, a general-interest magazine designed specifically for educated, professional African-Americans with median household incomes of over $60,000 (*Emerge* has a subscriber base of over 63,000). Or, if apparel and footwear are your game, you may want to check out *Urban Profile*, which targets African-Americans aged 18 to 34 who are primarily enrolled in black colleges.

Also, you should be aware that blacks tune in to more radio stations than *any other* group, and since many black-oriented stations are woven into the social and cultural fabric of their communities, they tend to attract large and loyal listening audiences that cut across virtually every age and income category.

Still, this isn't to say that you should target only the major black station in a given market, since according to Smikle, "We're noticing for the first time that what used to be a monolithic black radio format in major metros is being split—now there's jazz, black adult contemporary, and rap or dance—each targeted to specific demographic and psychographic groups."

In addition, promotions that are integrated into the lifestyle of the black community—through radio or other media—are effective for *any* black segment and can be prepared differently, depending on the product you're endorsing and the income or age segment you're trying to reach.

For example, when trying to reach a broad-based group of black families, Winston-Salem, N.C.-based Segmented Marketing Services Inc. came up with something it called the Church Family Network Gift Bag promotion.

Here's how the SMSi program works: Since churchgoers, as a rule, tend to be older, more educated, and wealthier than the general African-American population, they were singled out as an ideal target group for a twice-a-year distribution of corporate sampling gift bags. The bags were sent to over 7,000 predominately black churches in 16 key markets throughout the nation, including New York, Chicago, and Detroit.

The bags, which contained product samples from packaged goods companies such as Procter & Gamble and Beecham Cosmetics, were then distributed to the churchgoers—or, as Sandra Miller Jones, president of SMSi, puts it, "into the hands of half

the black households in any given city."

This type of promotion is effective, says Pepper Miller of P. Hunter & Assoc., mainly because churches are one of "the only pure elements in the black tradition without a lot of interference from the white world."

Yet another way of reaching a large segment of the black population is through television—in fact, industry studies show that blacks watch 44% more television than whites. As far as what they watch, according to the Impact Resources report, black consumers show a preference for networks such as NBC and, more specifically, Fox, which has actively targeted the younger viewer. As for cable viewing, ESPN, CNN, and BET (the Black Entertainment Network, which offers a full range of black entertainment and information) are the top choices.

And getting back to publications, there are certain general-interest news magazines—such as Johnson Publishing's *Jet* and *Ebony*, both boasting audiences of over eight million readers with median household incomes of $22,468 and $19,638, respectively—that cater to a large segment of the black population. Also, some mass-market magazines, such as *Sports Illustrated*, *Bride's*, and *People*, tend to have above-average black readership and should be kept in mind when preparing a broad-based campaign.

Still, while some general-interest magazines and TV shows obviously pull a large share of the African-American audience simply because their numbers are so large, most experts say it's more effective to reach this audience via their own black-oriented media.

According to Lafayette Jones, executive vice president of SMSi, "While reach is important when targeting the black market, advertising has a greater amount of effectiveness when it's showcased in a black media vehicle."

Another type of marketing that works well with the general population but doesn't make the crossover as successfully to African-Americans is direct mail. On the other hand, outdoor advertising tends to be extremely effective—most likely since it targets a specific message to an entire *neighborhood*, playing off the sense of community that's a high priority among blacks.

All in all, no matter how marketers go about it, one thing's for sure: When targeting a specific ethnic market—especially today's African-Americans—understanding the market, its dynamics, and its diversity is the key to reaching it successfully.

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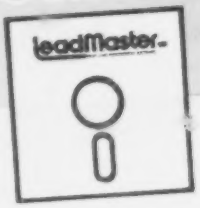

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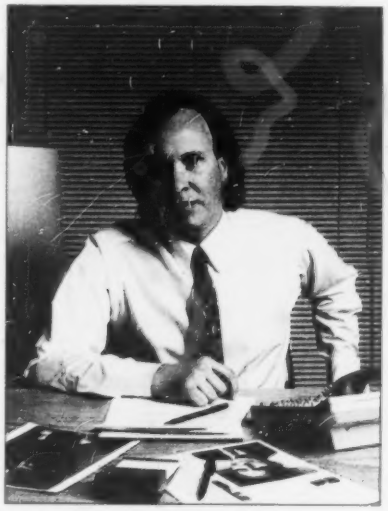
THE RACE

A MEAN OLD DOG



Telemarketing. Funny how one word can conjure up reactions ranging from pride to prejudice—and everything in between—depending on who you talk to.

At one end of the opinion spectrum are the telemarketers themselves, brimming with optimism, fascinating facts and figures, and tossing around statements like: "Telemarketing reps are a new voice in the sales process, a voice that many successful companies are already employing and one that will be heard decisively in the future."

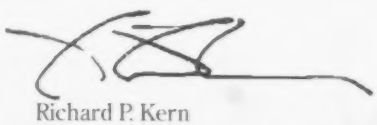
That is, as long as salespeople don't have anything to say about it. They've tended to give telemarketing the same kind of warm reception most people reserve for things like the Black Plague or a rerun of *The Love Boat*, viewing it as a sinister force that threatens their very existence.

And then there's management—by turns cautious, hopeful, bewildered, optimistic, curious. Not sure what to make of all the squabbling and sniping, but well aware that if telemarketing really *is* all its proponents say, then it's not just an isolated trend, it's a whole new reality that changes the basic rules of selling. Naturally, this makes managers somewhat uneasy, since the promise of telemarketing is also the problem of telemarketing—convincing salespeople that it's not the Trojan Horse they think it is.

Being the only common denominator in this rather tenuous equation, with both ends—telemarketers and salespeople—pleading their case (and lobbing the occasional grenade at the opposition) using management as their sounding board (or shield), managers have tended to fall back to the mathematical high ground. The cost of doing business over the phone is infinitely less, they say, than sending a rep out into the field. This dollars-make-sense logic—coupled with the fact that it's a hell of a lot easier to get yourself a new dog rather than teach the old one some new tricks—is what has piqued management's interest in telemarketing and given it the support it currently enjoys in the front office.

Consequently, the old dog (sales) isn't all that thrilled with the upstart pup (telemarketing), although as the popularity of telemarketing grows, field salespeople will continue to feel the pressure from both above and below. At this point, the argument heard most often from telemarketers—that they're providing a service to sales reps by taking on activities like cold calling, following up on leads, and qualifying potential customers, thus allowing salespeople to concentrate their efforts on key accounts—still hasn't been embraced by salespeople, basically because no one has sufficiently addressed the question of how handing over their territories, contacts, and, most important, their commissions, to telemarketers is in their best interests.

Until they can be shown that telemarketing's gain won't be their loss, salespeople—like any reliable old dog—are likely to remain highly territorial when they sense anybody sniffing around their territory.



Richard P. Kern
Editor

DIAL "M" FOR MAXIMIZE

Still Need Proof? Here Are Some Companies That Have Picked Up the Phone to Gain an Edge on Their Competition.

BY RUDY OETTING AND GERI GANTMAN

Sales executives beset by rising costs and relentless competition should heed an essential truth of today's marketplace: The prime care and feeding of valued customers *can* be entrusted to sales reps who happen to work over the telephone.

These people are bright, aggressive account managers who've been trained to listen to a customer's needs, build a database from the information, and systematically farm a territory without ever leaving the office. In some cases, they work jointly with field sales. In a few, they actually call the shots for the field force. In still others, they're the only sales force. Contrary to the popular image of telephone marketing, they operate on a much higher level than conventional sales-support personnel.

Take the hotly competitive cleaning-materials business, for example. A few years back, an executive at State Chemical Co. in Cleveland, Ohio, became intrigued with using telephone selling as the centerpiece of a market segmentation strategy. He saw the telephone as the core to a stand-alone subsidiary, not as a channel to be integrated with the parent's mix, which was geared toward a direct sales force that sold cleaning and maintenance supplies to a broad base of customers.

The result was Neutron Industries, Phoenix, Ariz., a subsidiary of State that goes after markets not readily covered by the parent's field force. A cluster of products was designed and packaged for these markets, and the corporate connection with the parent was minimized to create a separate, stand-alone image. All of the selling is done over the phone by sales reps responsible for assessing customer requirements, prescribing the appropriate cleaning materials, and monitoring the account so that sales can be increased over time.

To launch the concept, Neutron employed direct mail to provide the entry for the telephone sales reps (TSRs), but since then the telephone has become the principal medium. In fact, the venture is a prime example of how a subsidiary can adopt a parent company's traditional selling skills and translate them into a solid program of account management via telephone. There has been minimal conflict with the parent's field reps, who continue to sell their own products and markets.

MANAGEMENT BY PHONE

Neutron Industries isn't an isolated case. In any industry, demand for high-quality, frequent-contact, personal selling increases directly with the level of a company's competition. In these days of escalating costs for generating new business, few companies can afford to lose accounts or market segments.

To combat competition and cover markets effectively, sales and marketing executives are being forced to look at a limited set of options. Account management by phone certainly should be high on the list, if only for the sheer force of competitive economics.

Let's face it, the idea makes sense. In business-to-business marketing, the telephone has successfully evolved from supporting field sales with leads, to order-taking efforts integrated with field sales, to covering a field salesperson's small business accounts, to the present stand-alone account management with field specialists supporting the tele-

phone reps who own the accounts.

There have been visionary leaders in these efforts. In the 1980s, G.E.—within its myriad divisions—went from less than four partially account-based operations in 1984 to over 20 in 1989 that included many full account groups. Dell Computer Co., Austin, Texas, with over $500 million in PC sales in 1990, launched the business by telephone because, as a start-up, it couldn't afford anything else. Everex Computer and Compu-add have similar histories.

Telephone account management can be defined as sales made through the telephone channel to customers who require frequent personal contact by *skilled* sales reps. These salespeople "own" a specific number of customer accounts. Their basic goals are:

- To keep accounts buying from the company, not from the competition.
- To develop accounts through 1) selling more of the same products, 2) selling products new to the customer, and 3) knocking out competition.

In addition, if management is pleased with the results, telephone account management may be applied to the most difficult task of all: generating new business. This calls for the reps to either convert inquiries gleaned from other media into sales or generate their own leads and sales.

The business goals that cause an organization to initiate such a channel strategy vary but are generally based on some combination of the changing nature of its markets or products, overall sales, service and marketing results, and competitive position. Neutron Industries created a separate telephone-sales subsidiary to reach new markets. A rapidly expanding company, though, might seize on a market life-cycle strategy in which account management by several specialized telephone units is brought to bear during the critical growth stage. Such a company may start out with a field sales force and then assign the telephone reps based upon what's being learned through constant study of the customer database.

Catalog houses, too, may graduate some of their best customers to telephone account management. More typical, however, is another case history, British Telecom, the U.K.'s giant phone company, which introduced telephone selling to handle *small* accounts. Like many companies in highly competitive situations, British Telecom came face to face with a reality of today's diverse marketplace: The field sales force was no longer capable of covering smaller customers—the usual prey of smaller but aggressive competitors. Organizations in

Calling for Help?

Although telemarketing isn't as internally well-organized an industry as some others, the following organizations should be able to point you in the right direction if you need further information on telemarketing and related areas of direct selling—its legalities, available databases, or even if you need a consultant to help you set up your own program.

- **Alliance Against Fraud in Telemarketing (AAFT),** coordinated by the National Consumers League (NCL), 815 15th St. N.W., Washington, D.C. 20005; 202-639-8140. AAFT is an umbrella organization of approximately 70 organizations, private corporations involved in telemarketing, and government agencies, all of which are concerned about telemarketing fraud and the steps that can be taken to alert and protect potential victims. It serves as a clearinghouse for information on telemarketing fraud, produces monthly public service radio announcements on telemarketing scams, and even hands out the annual "PHONY" awards to the year's worst telemarketing frauds. AAFT staffers are available for consultation on telemarketing frauds. AAFT publishes *The Consumer Protection Handbook* as well as a quarterly membership magazine.
- **American Telemarketing Assn. (ATA),** 5000 Van Nuys Blvd., Suite 300, Sherman Oaks, Cal. 91403; 800-441-3335; fax: 818-995-0878. Established in 1983 with just 23 members, ATA has grown along with the industry to over 1,000 members in 10 regional chapters. It holds two conferences annually; a convention and expo in the fall, and a legislative conference each spring in Washington, D.C. ATA publishes both *Consumer Guidelines* and *Standards and Ethics Guidelines* for the industry, as well as the 10-times yearly *Journal of the American Telemarketing Association (JATA)*. Membership is open to those with management responsibilties in telemarketing or related fields, owners and operators of telemarketing service agencies, and suppliers of related products and services.
- **Direct Marketing Assn. (DMA),** 11 W. 42nd St., New York, N.Y. 10036; 212-768-7277. The DMA, with well over 5,000 members, sponsors the Echo Awards for achievement in direct marketing and offers both mail and telephone "Preference Service" for people who wish to receive less (or, indeed, more) mail advertising and fewer, unsolicited telemarketing sales calls. The DMA also maintains extensive reference files, which are readily available to the public, and a direct marketing "Hall of Fame." It also publishes several monthly, bimonthly, and annual publications.
- **Direct Selling Assn. (DSA),** 1776 K Street N.W., Suite 600, Washington, D.C. 20006; 202-293-5760. Composed of the "big boys" in direct selling—the Avons of the industry, if you will—the DSA monitors legislation, conducts seminars and educational programs, runs an industry-wide awards program, and compiles statistics on the direct selling industry in America. It also sponsors the Direct Selling Education Foundation (DSEF), which advocates marketplace ethics, consumer knowledge, and consumer satisfaction, and bestows grants to both consumer organizations and academics for research into direct selling.
- **National Assn. for Information Services (NAIS),** 1150 Connecticut Avenue N.W., Suite 1050, Washington, D.C. 20036; 202-833-2545. Formed in June 1990, NAIS is an association of people and companies involved with 900-number marketing whose membership consists of local and long-distance carriers, service bureaus, information providers, and related firms.
- **National Assn. of Telemarketing Consultants (NATC),** P.O. Box 1551, Provo, Utah 84603; 801-375-9400. NATC monitors legislation concerned with telemarketing, maintains a speakers' bureau, and bestows the "Certified Telemarketer" (CTM) designation on those who meet NATC's stringent requirements for certification as well-versed in both the theory and practice of telemarketing.
- **National Center for Database Marketing,** 14618 Tyler Foote, Suite 888, Nevada City, Cal. 95959-8599; 916-292-3000. Not a trade association per se, this is a private company that holds conferences twice a year on the increasingly sophisticated art of database marketing. The conferences cover every conceivable aspect of database marketing and are aimed at both business-to-business and consumer marketers.—*R.S.*

Table 1

Eyeballing the Account Load...

In a properly structured operation, a telephone service rep (TSR) can make 20 to 33 decision-maker contacts (DMCs) per business day, depending on the complexity of the products and the customers and, critically, on the quality of first-line management and systems support. If a rep is also expected to make new business contacts, the number of assigned accounts should be reduced proportionately. Here's how to calculate the number of accounts that each rep should be assigned:

	TOTAL YEARLY DMCs PER REP		ANTICIPATED CONTACTS PER ACCOUNT		NUMBER OF ACCOUNTS PER REP
Routine Sale:	7,500	÷	5	=	1,500
Complex Sale:	5,000	÷	10	=	500

SOURCE: Oetting & Co.

this sort of fix rightly have the field force concentrate on valuable key accounts and turn the rest over to telephone reps because of the lower cost per sale.

A CALL FOR PHONE MANAGERS

What are some of the characteristics that make the telephone such an integral part of the sales and marketing mix, especially for small and medium-sized companies? Table 1 demonstrates that a trained professional TSR can make about 5,000 to 7,500 decision-maker contacts (DMCs) in a year. From that annual capability, we can estimate the number of accounts to be assigned to a sales rep.

Turning to Table 2, we see the range of "loaded" costs for a rep. Based on these, we can estimate the targeted Expense to Revenue (E/R) ratios to justify the operation. Also, depending on the complexity of the assignment, training, coaching, and first-line management, we can anticipate that the rep will hit the desired E/R in from 5 to 12 months.

Most critical of all, however, is the question of who should supervise the telephone account management function. First-line managers must be good leaders but also have the special quality that enables them to coach their people through the ever-changing demands of managing a database. It's a delicate balance. On one hand, the manager must accept responsiblity for all accounts, saying, in effect, "It's my playground, bat, and ball." On the other hand, he or she has to do this so transparently that the reps also feel a sense of ownership.

Compared to field sales management, the intensity of this assignment is several degrees higher on the stress scale. For example, if a field sales manager has eight reps, each of whom has 100 accounts, they're basically managing 800 accounts and 20 to 25 remote sales calls per day. A telephone sales manager with eight reps, each with 800 accounts, is managing 6,400 accounts and 240 contacts per day—all from the same location.

Make no mistake, though; each of those accounts is as important to the head of a telephone operation as any account base is to a traditional field manager. Therefore, by leading and coaching salespeople through the account database, they're not only ensuring and developing the skills of their reps, they're also providing customer-driven direction to the company.

Significantly, the emergence of this new breed of managers is already leaving its imprint on the sales and marketing scene. Not only do these first-line supervisors keep tabs on a high-volume operation, but, because of the personal nature of the transactions, they must also make sure their reps give each customer individual attention. They're held accountable for results in a systemized, immediately measurable environment that encompasses millions of dollars in corporate assets (the customers) and hundreds of thousands of dollars in corporate resources (their staff). Without doubt, the job is equal to any first-line field management position, though as the new kid on the block, it hasn't reached this status in most companies.

Where it *has* reached that status, the job of phone sales manager is a major opportunity area for highly capable people. Amsterdam Printing & Litho Corp. of Amsterdam, N.Y., for instance, is a 90-year-old family business of over 450 employees now into its fourth generation. The company sells advertising specialties and business forms that are mostly custom printed. Over 25 years ago, it was among the first to use the telephone as an adjunct to their mail campaigns. They were also early users of 800 numbers, as well as automation, to drive their high-volume direct marketing efforts.

But yesterday was then, and Amsterdam, like any smart business, realizes that tomorrow is what's important. Two-and-a-half years ago, top executives decided that telephone account management would have to become a much more important part of the business. Their mail offers were doing the job of generating new accounts, but Amsterdam realized that they needed to devise new ways to keep customers buying and to build them systematically over time.

There was already a small tele-

Table 2

...and the Cost of a Telephone Account Rep

The figures below represent the "loaded" cost of maintaining a rep in the two types of sales jobs for a year, including salary, commissions, incentives, taxes, fringe benefits, supervision, clerical support, telephone, automation, follow-up (literature, contracts, etc.), and overhead.

	ROUTINE SALE	COMPLEX SALE
Annual cost per rep	$37,500	$82,500
Number of rep phone days	235	220
Cost per day	$ 160	$ 375
DMCs per day	33	20
Cost per DMC	$ 4.85	$ 18.75
If expense to revenue (E/R) is targeted at...	15%	10%
...then, targeted revenue per rep is:	$250,000	$825,000

SOURCE: Oetting & Co.

phone unit of 12 people, but they were primarily product- and price-driven as a follow-up to current mailings. The reps had almost total discretion as to who to call and when.

A new sales plan was developed to revise that approach completely, and an outstanding first-line manager was put in place to run it. The reps were completely retrained with heavy emphasis on communication and sales skills. They were also provided with a new account-management system, which included tools for tracking and measuring progress on each account. Initially, this was a manual system, but it was later automated.

To try out the new concept, a "split test" was scheduled for 12 months, dividing part of the account base into two groups of comparable type and quantity. The first group was a control, where catalog orders were handled in the usual way. The second group was given to the newly trained telephone account managers (TAMs), each of whom was assigned a specific number of accounts they would reach an average of four times per year.

Customers in the second group continued to receive the normal flow of mail and catalogs, too, and they were free to respond through regular channels. Even if the orders came through the mail or via the company's 800 number, the TAMs got credit toward their compensation. They also received a copy of the order so they could follow up with a thank-you call—important in a launch of this sort.

The goals were account maintenance and development, and they've been achieved. In fact, the program was so successful that in 1990, three additional account management units were launched, and others are planned for later this year. Significantly, the best salespeople are those who have been proficient in building and applying their account information. They now truly "have a reason to call." As the data builds, it provides management with the capability of developing new strategies and refining the reps' approaches. Amsterdam is currently testing its next step: generating new business by telephone.

REACHING OUT IN A HURRY

Telephone account management also makes sense when a company wants to become customer-oriented in a hurry.

British Telecom (BT), London, one of the largest companies in Europe, was a national utility until it was privatized in 1984. As such, its marketing and sales organization was almost brand new and virtually free of the arterial plaque that often limits innovation. Those arteries were almost immediately tested, however, with legislation that created product and network competition.

By 1986, a number of rivals had entered the marketplace, primarily at the small business end. Having Xerox and AT&T as examples of what happens when small business markets are left unprotected by a thinly spread field sales force, BT's strategy became obvious: Develop alternative channels. Fortunately, BT management had already taken a step in this direction by creating a function called customer-development information systems, which could support new approaches and channel integration.

A telephone account management trial with a manager, coach, eight reps, and three support staff was launched in a single district. The partners were BT headquarters direct marketing staff and the Thameswey district's marketing department. The trial started in late 1986 but was set back by a lengthy strike. Still, the results were sufficiently positive to begin a plan, in the third quarter of 1987, for rollout.

The trial demonstrated the need during start-up for intense coaching of reps and detailed measurements of their performance. The strategy wasn't to sell on the early calls but to identify customer needs through structured questioning and thus build a comprehensive database of all active and potential accounts. Fears of how much telephone equipment could be sold to small businesses were soon assuaged, however, when sales of up to $15,000 were made with no demonstrations required.

The program produced significant changes in administration. Early on, for example, the unit was shifted from the marketing department to sales, and the savvy district sales manager decided to test a novel idea: He collapsed two field territories into the telephone operation and one of the salespeople became the field specialist for the telephone reps, assisting their sales efforts as needed. That has become the rule for BT's market segments: Telephone reps own their accounts with field specialists in support.

The rollout to all BT districts began in 1988, driven by a comprehensive training program. The manager was trained for three weeks, each of the reps for a total of 13 weeks—in one three-week and five two-week courses over a year.

So successful has the program become that BT now has 250 TAMs. A TAM with 12 to 15 months' experience is expected to achieve $1 million in sales per year. The operation is fully integrated into the overall sales strategy. In fact, the role of field sales has actually been enhanced by the increased demands and professional skills required for their concentration on larger accounts. BT's target: 500 TAMs handling 500,000 accounts by 1993.

Make no mistake, it's not easy to introduce a program of telephone account management. The companies mentioned here faced many problems along the way, generally centering around nay-sayers or turf protectors who said it couldn't be done, although seldom did these people provide alternative solutions.

But that's to be expected during periods of constant change. As long as no one can develop better, more cost-effective alternatives, telephone sales and account management will continue to grow as important elements in overall sales and marketing strategy.

Rudy Oetting and Geri Gantman are partners in Oetting & Co., New York City, an international telephone sales consulting firm.

Table 3

Dispelling the Cost-per-Call Myth

Too often, selling by telephone is billed as a solution to the rising cost of a field sales call, but this flawed rationale can set management off on the wrong track. McGraw-Hill's annual cost-per-call figures show that the cost of an industrial sales call climbed from $137 in 1979 to $250 in 1987. However, taking into consideration an average inflation rate of 7% per year, the numbers for both years were actually about the same. What *did* go up was the number of appointments to a close. Therefore, the problem management must confront isn't cost per call, it's the rising cost of meeting competition.

	1979	1987
Cost of an industrial sales call	$137	$250
Factored for inflation (1987 $)	$235	$250
Number of appointments to a close	x 4.3	x 6.3
Cost per sale	$1,011	$1,575

SOURCES: McGraw-Hill; Oetting & Co.

BY THAYER C. TAYLOR, SENIOR EDITOR

SALES REPS NO LAGGARDS IN USE OF COMPUTERS, SAYS CENSUS BUREAU

The widely held belief that sales personnel trail in computer use because sales departments are the last corporate function to take to PCs gets debunked in a new Census Bureau report, *Computer Use in the United States: 1989*. According to this survey, the percentage of employees in sales occupations who use computers (34.9%) is on a par with that of employees in all occupations (34.8%).

However, when you look at the various sales rep categories, PC penetration becomes remarkable. Among "sales reps, commodities, except retail"—synonymous with sales personnel of manufacturing and wholesale firms—the ratio is a much flashier 40%.

Understandably, computer usage in sales has made its greatest headway among reps in finance and business services, since a good part of their job is devoted to number crunching.

As for other sales occupations listed in the report, supervisors and proprietors use computers at work, as do a much smaller share of sales workers in retail and personal services.

But while sales reps may match the overall work force in computer usage, they lag far behind the most computer-intensive occupations. Among those classified as "technicians and related support," 62.2% use computers on the job, as do 57.7% of those in the "executive, administrative, and managerial" category. Behind those very high ratios is the close correlation that traditionally exists between computer use and educational accomplishment; 57.8% of employees with four or more years of college use computers vs. only half as many (29%) high school graduates.

The report has some other news, too. Female reps in "commodities, except retail" are taking to computers much faster than their male counterparts—46.4% vs. 38.2%. However, for all sales occupations, males set the pace. That's because almost three-fifths (57%) of female sales reps work in retail and personal services, where computer use is very low.

The report is the Census Bureau's second survey on computer usage—the first one covered the Orwellian 1984—and it underscores the computer's increasingly pervasive presence in all aspects of our lives. During the 1984-1989 time frame, the percent of households with a PC almost doubled, from 8.2% to 15%; other sources place the penetration even higher. The Electronic Industries Assn.'s consumer

Sales Rep Usage of Computers

	ALL WORKERS	USE COMPUTER AT WORK: TOTAL	%	WORD PROCESSING	SPREAD-SHEET	E-MAIL	COMMUNI-CATIONS
Sales occupations	13,272	4,665	34.9%	10.0%	7.0%	4.9%	8.9%
	6,947	2,770	39.9	12.3	9.7	6.0	11.1
	6,325	1,895	29.5	7.5	4.0	3.8	6.7
Supervisors, proprietors	3,918	1,477	37.7	10.0	8.9	5.9	10.8
	2,566	1,042	40.6	10.4	10.9	6.3	12.0
	1,352	435	32.2	9.3	6.6	5.3	9.4
Sales reps, finance & business services	2,289	1,364	59.6	24.4	14.0	9.9	20.4
	1,315	734	55.8	24.9	15.7	9.8	19.6
	974	630	64.7	23.7	11.8	10.1	21.2
Sales reps, commodities, except retail	1,656	662	40.0	14.2	10.9	5.9	10.5
	1,294	494	38.2	13.2	10.7	6.0	10.6
	362	168	46.4	17.7	11.6	5.5	10.2
Sales workers, retail & personal services	5,443	1,159	21.3	2.8	1.5	1.9	2.2
	1,755	498	28.4	5.1	2.9	3.0	3.7
	3,688	661	17.9	1.7	0.9	1.3	1.5
Sales-related occupations	66	3	NA	NA	NA	NA	NA
	17	2	NA	NA	NA	NA	NA
	49	1	NA	NA	NA	NA	NA

NA: Not available; base less than 75,000 persons.

Both sexes ■ Male ■ Female ■

SOURCE: Census Bureau, *Computer Use in the United States: 1989 (Series P-23, No. 171)*.

electronics group recently estimated 28% of all households had computers as of January 1991.

More than one-fourth (28.1%) of the adult population now uses a computer at work, home, or school vs. 18.3% in 1984, the Census Bureau reports. The increase was even more dramatic among employed adults, jumping from 24.6% in 1984 to 36.8% in 1989.

Along with educational levels, computer use also has a direct relationship to family income. Almost half (45.6%) the families with incomes of $75,000 and more include a computer user vs. 5% in the under-$15,000 category. The presence of a child also has a lot to do with computer usage. Twice as many households with children aged 3 to 17 had a computer (25.7%), as opposed to those without children (11.4%).

That the PC in the office will become as popular as the telephone is indicated by survey findings. Close to half the children 3 to 17 years of age (46%) use a computer either at home or at school, compared to 28% of adults who use a computer at home, work, or school.

BAD NEWS FOR THE PC INDUSTRY IS GOOD NEWS FOR MARKETERS

A bleak outlook for the PC industry signals buying opportunities for those marketers that are considering outfitting their sales forces with laptops. The last decade of double-digit industry growth—beginning when IBM entered the marketplace—will finally end this year, when shipments will slip 3% to 6.7 million units, predicts Forrester Research.

The Cambridge, Mass., hi-tech research firm says the recession, pinched capital budgets, and "saturation of the desktop market" will trigger the slump.

However, falling sales will be accompanied by a silver lining. While desktop shipments will plummet 10% to 5.5 million, laptop sales will soar 51%, to 1.3 million.

"As vendors and dealers struggle to stay afloat," says Forrester, "PC costs will free-fall. By the end of 1991, 386SXs [the microprocessor used in newer notebook-type laptops] will run between $1,000 and $2,000." Also adding to the price pressure: the end of Intel's monopoly on the 386 chip. Rival AMD's 386 chip-set "has passed compatibility tests at five vendors," Forrester reports, "and is under consideration by twenty more." Additional pressure will come as IBM-clone machines marketed by the likes of AST Research, Dell, and Epson further establish themselves in the marketplace.

However, the price bloodletting that will knock out some marginal firms may also be a red flag for marketers. Says Forrester: "Watch your dealer or VAR [value-added reseller] for signs of weakness. Hedge your bet with a multiple-channel strategy. Be warned that service and support from clone players can be a dicey proposition." Forrester's advice: "Pressure your suppliers for the best deal. Look at offerings of the clone contenders and rewrite those 'IBM-only policies.'"

Marketers may also want to wait to see how prices respond to big-name holdouts that are rapidly entering the market. IBM recently made its third try at a laptop with a notebook version that features a full-size keyboard, a rarity for that category. However, its $5,995 base price makes it expensive in today's market. Among those expected to field their first notebooks in coming months: Apple, DEC, and NCR.

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SECTION III: COMPENSATION & EXPENSES

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SALES & MARKETING MANAGEMENT

1991 SALES MANAGER'S BUDGET PLANNER
JUNE 17, 1991

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4 **DIRECTORY OF CONTRIBUTORS**
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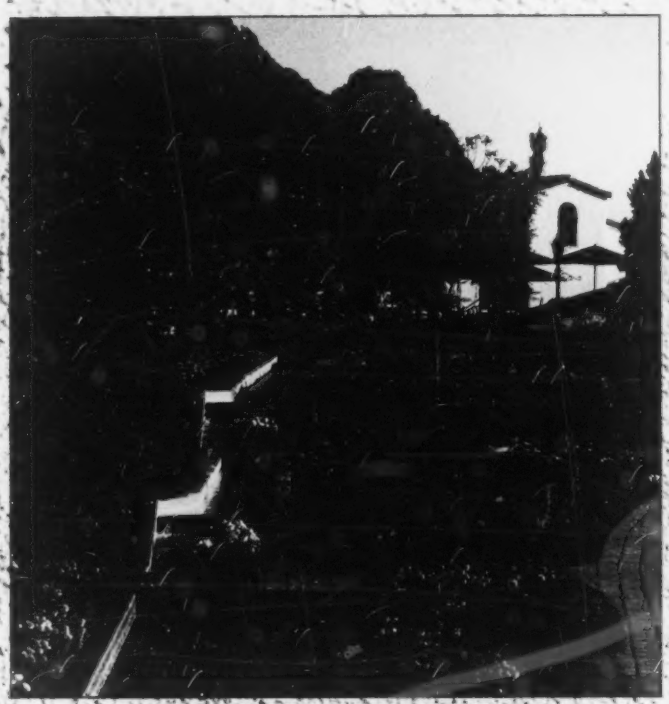
La Quinta Hotel
TRADITIONS



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SECTION I

USER'S GUIDE

A USER'S GUIDE TO THE SALES MANAGER'S BUDGET PLANNER

A sampling of some of the many ways *SMBP* data can be used to calculate cost per call, increase sales call efficiency, and prepare a sales budget.

HOW THE GUIDE IS ORGANIZED

The User's Guide has been divided into three sections: Cost Per Call, Sales Call Efficiency, and Budgeting, with each section offering a sample of applications that can be expanded or altered according to your specific needs. To acquaint yourself with the *Budget Planner*'s data, locate the appropriate section and take a few minutes to read through the outlined procedures. The examples provided will help get you started toward generating the information and answers you need to help you plan more effectively.

COST PER CALL

Ask a dozen sales managers what the cost of a sales call is these days, and you're likely to get 12 different answers ranging anywhere from $100 to $1,000. The reason for this wide disparity is because each industry and source has a different definition of what constitutes legitimate sales-related costs, with some even factoring in such questionable items as administrative expenses, executive salaries, office space, and even marketing and advertising costs.

As one of the few sources reporting annual cost-per-call

DIRECTORY OF CONTRIBUTORS

The following organizations, associations, research firms, and consultants are sources for some of the statistics in the 1991 Sales Manager's Budget Planner. *For those readers who would like more information on a particular topic, the name and address of each contributor is listed below, along with a description of their activities.*

College Placement Council, 62 Highland Ave., Bethlehem, PA 18017 (215-868-1421). The CPC provides its services to career planning and placement directors at colleges and universities, as well as to employers who hire graduates of these institutions. The CPC's quarterly *Salary Survey* is the source for some of the training and compensation statistics in Section III of S&MM's *1991 Sales Manager's Budget Planner.*

Dartnell Corp., 4660 Ravenswood Ave., Chicago, IL 60640 (312-561-4000). Dartnell publishes business books, manuals, newsletters, and bulletins, most notably its annual *Survey of Sales Force Compensation.* In addition, Dartnell produces sales training films and cassettes and conducts management seminars.

Dataquest, Inc., 1290 Ridder Park Dr., San Jose, CA 95131 (408-437-8000). Dataquest is a market research firm specializing in high-technology equipment. Their 1989 market research data on laptop computers is highlighted in Section III of this year's *SMBP.*

Herschel Shosteck Associates, Ltd., 10 Post Office Rd., Silver Springs, MD 20910-1192 (301-589-2259). A cellular telephone economics firm, Herschel Shosteck and Associates tracks annual market share data on cellular phones, forming the basis for the 1990 cellular phone statistics highlighted in Section III of this year's *SMBP.*

***Incentive* Magazine,** 633 Third Ave., New York, NY 10017 (212-986-4800). *Incentive* is a monthly publication that covers the methods used by organizations to motivate customers at all levels to buy and employees to work more effectively. The magazine also conducts surveys of its readers and the incentive industry in general, and the *Sales Manager's Budget Planner* includes some of the results of its most recent Survey of Employee Motivation Practices.

International Data Corp., 5 Speen St., Framingham, MA 01701 (508-872-8200). IDC is a market research firm also specializing in high-technology equipment. Their 1990 market research data on fax machines is highlighted in Section III of this year's *SMBP.*

International Exhibitors Assn., 5501 Backlick Rd., Suite 200, Springfield, VA 22151 (703-941-3725). The IEA is a membership organization whose Active Division represents the interests of firms using exhibits as a marketing or promotional medium. Its Allied Division consists of suppliers to the exposition industry. IEA's *1991 Budget Guide* contains charts and statistics that aid exhibit managers in assessing expenses, projecting future costs, and making comparisons with previous expenditures.

data for consumer, industrial, and service salespeople, S&MM tends to take a simpler view of things when it comes to calculating cost per call, purposely limiting our guidelines to the two basic components of field selling—compensation and T&E (Travel & Entertainment)—and it is these two factors that form the basis of the cost-per-call data found in the *Sales Manager's Budget Planner.*

The first step in producing such figures involves gathering compensation and field-expense data from a wide array of industries and titles, and over the years, S&MM has been able to build up a substantial database of cost-related statistics by continuously surveying its subscribers, asking them to provide compensation and T&E figures for their own sales forces. These data are then sorted by both industry (Consumer, Industrial, and Service) and by level of experience (Sales Trainee, Mid-Level, Top-Level, and Supervisory salespeople).

Once these tabulations have been made, the summary data are then used to produce the cost-per-call estimates by working through a series of four basic formulas, beginning with a generalized calculation of call patterns on both a daily

Mobil® Travel Guides, c/o Prentice Hall Press, 108 Wilmut Rd., Suite 450, Deerfield, IL 60015 (312-948-5995). This series of regional guides is published by Prentice Hall Press in collaboration with Mobil Oil Corp., and its listings of rated hotels and restaurants are used as the basis for selecting those destinations appearing in the *SMBP's* Metro Market Profiles. The seven regional guides cover the 48 contiguous states and selected cities in 10 Canadian provinces, and contain information on more than 14,000 lodgings and 7,500 restaurants.

Northwestern University Placement Center, Scott Hall, Evanston, IL 60201 (312-491-3709). Each year, the NUPC publishes *The Northwestern Lindquist-Endicott Report,* a study of current trends in hiring and compensation that is used as a basis for some of the compensation data found in Section III of the *SMBP.* Full copies of the report are available from Northwestern University Placement Center at a cost of $35.

Runzheimer International, Runzheimer Park, Rochester, WI 53167 (414-534-3121). Runzheimer is an international management consulting company specializing in travel and living costs data. It publishes *Runzheimer Reports on Transportation* and *Travel Management,* as well as other related surveys and statistics.

Schonfeld & Associates, 1 Sherwood Dr., Lincolnshire, IL 60069 (708-948-8080). A management consulting company that publishes an annual study of advertising and promotional expenditures of major U.S. corporations, as well as other forecasts and tracking studies in the areas of marketing and advertising. The sales support data on advertising and promotional expenditures as a percentage of net sales in Section III of the *SMBP* are taken from Schonfeld's publication, *Advertising Ratios and Budgets.*

***Successful Meetings* Magazine,** 633 Third Ave., New York, NY 10017 (212-986-4800). In addition to a monthly magazine covering meeting trends and destinations, *SM* also publishes its annual *Successful Meetings Sourcebook.* Listings of meeting sites and conference centers in this directory are used as the basis for selecting those destinations that appear in the *SMBP's* Metro Market Profiles in Section II.

Tradeshow Week, 12233 W. Olympic Blvd., Suite 236, Los Angeles, CA 90064-9956 (213-826-5696). A weekly newsletter dealing with trends and news in the tradeshow industry, *Tradeshow Week* also publishes statistics and survey results, as well as three annual directories on exhibit halls, trade show services, and other related topics.

TRAINING, The Magazine of Human Resources Development, 50 South 9th St., Minneapolis, MN 55402 (612-333-0471). *Training* is a monthly magazine dealing with job-related training and employee development in all types of organizations. Each October, the magazine publishes an Industry Report that is an overview of employee training in America.

and yearly basis. The following table shows the results of this calculation:

INDUSTRY	CALLS PER TERRITORY PER DAY A	CALLS PER TERRITORY PER DAY B	EST. DAYS IN FIELD PER YEAR	CALLS PER TERRITORY PER YEAR A	CALLS PER TERRITORY PER YEAR B
Consumer					
Range	3-6	2-4	187	561-1,122	374-748
Median	4.5	3		841.5	561
Industrial					
Range	3-5	2-4	187	561-935	374-748
Median	4	3		748	561
Service					
Range	4-8	2-5	187	748-1,496	374-935
Median	6	3.5		1,122	654.5

In this table, an ***A Territory*** is defined as a metro area where customers and prospects are heavily concentrated and a salesperson can easily make multiple calls, or as a selling philosophy that emphasizes a high call quota. A ***B Territory*** reflects a territory where customers are widely dispersed, and more time is spent traveling between calls. The ***Estimated Days in Field Per Year*** is based on 4 days x 52 weeks per year, less 6 holidays and 15 days vacation and/or sick leave, resulting in a figure of 187 days. The ***Calls Per Territory Per Year*** reflects the ***Calls Per Territory Per Day*** ranges and/or medians multiplied by this figure, the median being the midpoint in each set of ranges.

With these data in hand, the next step involves calculating direct sales costs, which are limited to compensation and field expenses (T&E) only. The dollar figures shown in the table below have been taken directly from the responses to this year's annual compensation survey, and the ranges of ***Compensation*** and ***Field Expenses*** for the three industries listed were produced from the data gathered for two different levels of sales personnel: Mid-Level and Top-Level salespeople. Data for Trainees and Sales Supervisors were purposely excluded from these calculations, since in most cases they don't technically involve "field" salespeople and therefore would not realistically reflect the true range of either compensation or field expenses.

INDUSTRY	RANGE & MEDIAN COMPENSATION +	RANGE & MEDIAN FIELD EXPENSES =	TOTAL DIRECT SALES COSTS
Consumer			
Range	$20,000-$100,000	$2,000-$50,000	$22,000-$150,000
Median	$60,000	$26,000	$86,000
Industrial			
Range	$25,000-$140,000	$3,500-$36,000	$28,500-$176,000
Median	$82,500	$19,750	$102,250
Service			
Range	$25,000-$130,000	$12,000-$30,000	$26,200-$160,000
Median	$77,500	$15,600	$93,100

Having calculated a range and median for both the Calls Per Territory Per Year and the Total Direct Sales Costs, we can now produce a cost-per-call figure for ***A*** and ***B*** territories by utilizing a simple formula that equitably combines cost data and call patterns. Using the Consumer category as an example, we first divide the *highest* figures in the range of ***Calls Per Territory Per Year*** (1,122 and 748) into the *lowest* figure in the range of ***Total Direct Sales Costs*** ($22,000), which equals the low end of the ***Cost Per Call Per Territory*** range for each type of territory ($19.60 and $29.41). The *lowest* figures in the range of ***Calls Per Territory Per Year*** (561 and 374) are then divided into the *highest* figure in the range of ***Total Direct Sales Costs*** ($150,000), producing the high-end figure for each ***Cost Per Call Per Territory*** range ($267.38 and $401.07). By performing this same calculation with the comparable Industrial and Service figures and selecting the midpoint in each set of ranges, we produce the following ranges and medians of Cost Per Call Per Territory:

INDUSTRY	TOTAL DIRECT SALES COSTS	CALLS PER TERRITORY PER YEAR A	CALLS PER TERRITORY PER YEAR B	COST PER CALL PER TERRITORY A	COST PER CALL PER TERRITORY B
Consumer					
Range	$22,000-$150,000	561-1,122	374-748	$19.60-$267.38	$29.41-$401.07
Median	$86,000	841.5	561	$143.49	$215.24
Industrial					
Range	$28,500-$176,000	561-935	374-748	$30.48-$313.73	$38.10-$470.59
Median	$102,250	748	561	$172.11	$254.35
Service					
Range	$26,200-$160,000	748-1,496	374-935	$17.51-$213.90	$28.02-$427.81
Median	$93,100	1,122	654.5	$115.71	$227.92

Finally, by combining the ranges for both territory types, we can calculate a ***Median Cost Per Call*** figure for each industry group as a whole, which is done by first selecting the lowest and highest figure from each set of ranges (Territory A and Territory B). For the Consumer industry category, the resulting combined range would be $19.60 (low) to $401.07 (high), which gives us a median cost-per-call figure of ***$210.34***. By performing this same calculation for the other two industry groups, we produce the following list of Median Cost Per Call by Industry:

INDUSTRY	COMBINED RANGES (TERRITORIES A & B)	MEDIAN COST PER CALL
Consumer	$19.60-$401.07	**$210.34**
Industrial	$30.48-$470.59	**$250.54**
Service	$17.51-$427.81	**$222.66**

Using these same basic formulas, you can take data from virtually any company or industry group and use it to produce your own customized cost-per-call averages based on more specific call-pattern and expense data gathered from company records.

SALES CALL EFFICIENCY

Having discussed how call patterns and direct sales costs are used to construct the cost-per-call estimates for the *Sales Manager's Budget Planner*, let's move on to something called the Sales Call Efficiency Index (SCEI), a figure that can be used to measure the relative effectiveness of salespeople assigned to similarly sized territories with markedly different cost characteristics.

In order to compare cost-per-call ratios from your various territories more fairly, it's important that the differences between markets be examined in depth. In this example, we'll look at two different metro markets with roughly the same population—New Orleans (where daily expenses are higher than average) and the Norfolk-Virginia Beach-Newport News, Va., area (with below-average costs).

Step 1: The first thing you need to do when formulating an SCEI is to calculate your salespeople's call patterns. The following formula should be used to make this calculation:

SALESPERSON	ACTUAL CALLS REPORTED	AVERAGE CALLS PER DAY	x	TOTAL DAYS IN FIELD	=	ESTIMATED TOTAL CALLS	ACTUAL OR ESTIMATED CALLS PER YEAR

These figures can either be gathered by totaling the number of calls listed on the salesperson's call reports (entered under ***Actual Calls Reported***), or by multiplying the ***Average Calls Per Day*** by the number of days the salesperson spends in the field (***Total Days in Field***), which gives you the ***Estimated Total Calls*** figure. Whichever for-

mula is used, the annual total for each salesperson should then be entered under ***Actual or Estimated Calls Per Year***.

Step 2: Next, you'll need to compute your salespeople's direct sales costs, and this can be done by utilizing the formula below:

SALESPERSON	BASE SALARY	+	BONUS OR COMMISSION	+	AUTO EXPENSE	+	T&E EXPENSE	+	OTHER EXPENSES	=	TOTAL DIRECT SALES COSTS

Your company financial records will provide most of the necessary information on ***Base Salary*** and ***Bonus or Commission***. Data on ***Auto Expenses***, ***T&E Expenses***, and ***Other Expenses*** can usually be obtained from expense account reports or from the data contained in the Metro Market Profiles in Section II of the *SMBP*. By adding these individual components, you will arrive at a figure that reflects each salesperson's ***Total Direct Sales Costs***.

Step 3: With the summary data from these two tables in hand, you can calculate an approximate ***Unweighted Cost Per Call*** figure for each salesperson by dividing ***Total Direct Sales Costs*** by the ***Actual or Estimated Calls Per Year*** figure:

SALESPERSON	TOTAL DIRECT SALES COSTS	+	ACTUAL OR ESTIMATED CALLS PER YEAR	=	UNWEIGHTED COST PER CALL

Step 4: Because of differences in geography, the number and type of accounts, and customer concentration (or dispersal), it can safely be said that no two sales territories are exactly alike. By using the following table of Territory Concentration Factors, however, you can compensate for this diversity by assigning "weights" to the average number of calls per day for the salesperson or territory in question.

STANDARD AVERAGE CALLS PER DAY	AVERAGE CALLS PER DAY FOR TERRITORY 10	9	8	7	6	5	4	3	2	1
10	1.00	1.11	1.25	1.42	1.66	2.00	2.50	3.33	5.00	10.00
9	.90	1.00	1.11	1.28	1.50	1.80	2.25	3.00	4.50	9.00
8	.80	.88	1.00	1.14	1.33	1.60	2.00	2.66	4.00	8.00
7	.70	.77	.87	1.00	1.16	1.40	1.75	2.33	3.50	7.00
6	.60	.66	.75	.85	1.00	1.20	1.50	2.00	3.00	6.00
5	.50	.55	.62	.71	.83	1.00	1.25	1.66	2.50	5.00
4	.40	.44	.50	.57	.66	.80	1.00	1.33	2.00	4.00
3	.30	.33	.37	.42	.50	.60	.75	1.00	1.50	3.00
2	.20	.22	.25	.28	.33	.40	.50	.66	1.00	2.00
1	.10	.11	.12	.14	.16	.20	.25	.33	.50	1.00

The first thing you need to do is determine the average number of calls your salespeople make each day, based on the total number of calls per day logged by your entire sales force. Once this average has been calculated, it should be charted on the ***Standard Average Calls Per Day*** axis on the left side of the table. Next, using the Territory Concentration Factor data, you "equalize" the differences in the number of ***Average Calls Per Day for Territory***, which are charted along the top of the table. This procedure is explained in greater detail in the comparison of the New Orleans and Norfolk markets that follows.

METRO	TOTAL DIRECT SALES COSTS	CALLS PER YEAR	TERRITORY UNWEIGHTED COST PER CALL	CONCENTRATION FACTOR
New Orleans	$78,000	950	$82.00	.80
Norfolk	$62,000	575	$108.00	1.33

	PER DIEM INDEX	WEIGHTED PER DIEM INDEX	SCEI COST PER CALL	WEIGHTED SCEI COST PER CALL
New Orleans	119	.84	$92.37	$100.39
Norfolk	90	1.11	$99.71	$86.67

Step 5: The table above shows how a Sales Call Efficiency Index is constructed. For the purposes of this example, let's say that by following Steps 1 through 3, you've found that the New Orleans salesperson has an Actual or Estimated ***Calls Per Year*** figure of 950 calls and ***Total Direct Sales Costs*** of $78,000. The Norfolk salesperson, on the other hand, makes 575 calls with $62,000 of direct sales costs. By dividing the total number of calls into the direct sales costs figure for each salesperson, we arrive at an ***Unweighted Cost Per Call*** for New Orleans of approximately $82.00, as opposed to $108.00 for Norfolk. At first glance, it appears that the New Orleans salesperson is managing expenses better than the person in Norfolk, since the Unweighted Cost Per Call there is some $26 lower. However, to make a fair evaluation of the performance of each salesperson, you need to recognize that Norfolk and New Orleans are two vastly different markets in terms of operating costs. To develop a Sales Call Efficiency Index that will compensate for differences in meal costs, room rates, and other expenses, you'll first need to calculate the Standard Average Calls Per Day for your sales force as a whole, and then for each of the salespeople in the two territories in question.

Assuming that your sales force averages 4 calls per day overall, you chart this figure on the Standard Average Calls Per Day axis of the Territory Concentration Factor table. With this information in hand, you then need to look at the Average Calls Per Day for Territory for both New Orleans and Norfolk. Upon determining that the New Orleans salesperson averages 5 calls per day, while the Norfolk salesperson has an average of 3, you then locate each of these figures along the top of the TCF table, moving down to match them with the number directly across from your Standard Average Calls Per Day figure (4), which shows a ***Territory Concentration Factor*** of .80 for New Orleans and 1.33 for Norfolk.

At this point, you'll need to record the ***Per Diem Index*** figure for each of these markets, and these can be found in the Metro Market Profiles in Section II. The Per Diem Index for New Orleans is 119, while Norfolk's is 90. By dividing each of these figures into 100 (the Per Diem Index for the U.S.), you then produce a ***Weighted Per Diem Index*** for each metro—.84 for New Orleans and 1.11 for Norfolk—which is then entered under the corresponding column in the table above.

Now you have all the information you need to construct an ***SCEI Cost Per Call*** for each territory, which is done by following the equation below:

$$\frac{\text{Total Direct Sales Costs} \times \text{Weighted Per Diem Index}}{\text{Calls Per Year} \times \text{Territory Concentration Factor}} = \text{SCEI COST PER CALL}$$

For New Orleans, the calculation would be:

$$\frac{\$78{,}000 \times .84}{950 \times .80} = \frac{\$65{,}520}{760} = \$86.21$$

And for Norfolk:

$$\frac{\$62{,}000 \times 1.11}{575 \times 1.33} = \frac{\$68{,}820}{764.8} = \$89.98$$

This reveals that the SCEI Cost Per Call for New Orleans is $86.21, while Norfolk's figure is $89.98. By utilizing this formula, what was originally a $26.00 difference in the Unweighted Cost Per Call has been cut to a mere $3.77.

The SCEI Cost Per Call can also be further refined by

factoring in the differences in field expenses for each territory, producing what could be called a ***Weighted SCEI Cost Per Call***. By using the data from Step 2 in the SCEI process to separate your salespeople's compensation from other expenses, you find that the New Orleans salesperson had a total compensation (Base Salary plus Bonus or Commission) of $61,000 plus $17,000 in expenses, while the Norfolk salesperson had a compensation/expenses split of $49,000 and $13,000. A Weighted SCEI Cost Per Call can then be calculated by multiplying each salesperson's expenses by the Weighted Per Diem Index and adding it to their compensation, dividing the resulting total by the total of Calls Per Year x the TCF, according to the following formula:

For New Orleans, the calculation would be:

$$\frac{\$61{,}000 + (\$17{,}000 \times .84)}{950 \times .80} = \frac{\$75{,}280}{760} = \$99.05$$

For Norfolk:

$$\frac{\$49{,}000 + (\$13{,}000 \times 1.11)}{575 \times 1.33} = \frac{\$63{,}430}{764.8} = \$82.93$$

The resulting totals reveal that the average cost of a sales call in New Orleans—once more than $26.00 *lower* than that of Norfolk—is actually more than $16.00 *higher* when territory concentration and field expenses have been properly factored in. This just goes to show that before you rely on the simple answer to the question of what it costs to make a sales call, remember that the subtle differences in markets and territories can often be deceiving.

BUDGETING

How much are your salespeople spending each year? By constructing a territorial sales budget that breaks out the various components of selling, you can easily analyze individual cost factors, which may help you uncover areas where adjustments and/or cutbacks can be made. The data you'll need for each of your salespeople's territories can be gathered from company records, the Metro Market Profiles contained in Section II, and other tables from the *Budget Planner*. To lay out your worksheet, begin by following the example below, and then review each of the 16 steps that correspond to the individual lines and columns listed.

COLUMNS:

1. List the individual ***Metro Areas*** that comprise each of your territories, using the data from the Metro Market Profiles in Section II of the *Survey*.

2. Enter your annual ***Projected Sales*** for each metro.

3. For ***Lodging Costs***, estimate the total number of nights per year spent in each metro and multiply this figure by the Average Daily Lodging cost shown in each metro profile, making sure to add the appropriate lodging tax rates where applicable.

4. To estimate ***Meal Costs***, add up the number of meals for each metro and multiply by the appropriate figure shown (Breakfast, Lunch, and Dinner), and then add the corresponding meal tax rates.

5. If a car is to be rented, multiply the number of days by the average daily ***Auto-Rental*** cost shown in the table, "Daily Auto-

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Rental Rates by Region and Metro" in Section III of the *Survey*.

6. Estimate any additional ***Miscellaneous Expenses***, such as taxi or limo fares, and enter them in this column.

7. Calculate ***Entertainment*** costs by adding additional meal costs, multiplied by the total number of clients or prospects entertained, as well as any other related expenses.

8. Estimate any extra ***Transportation*** costs—air, train, or bus fares—that may be incurred in trips to the home office or to sales meetings or seminars.

9. Factor in any ***Promotional*** expenditures, including advertising, sales promotions, trade show costs, meetings, etc., that are charged to the individual metros, or construct an average for each metro by dividing the total number of metros into the territory's total promotional expenditures.

10. Total the expenses from columns 3 through 9, which will give you the ***Total Metro Expenses*** for each metro listed.

LINES:

11. Total the expenses for each vertical column (2 through 10) and enter here under ***Metro Totals***.

12. Enter your ***Projected Total Territory*** *sales* on this line under column 2, and ***Projected Total Territory*** *expenses* for each of the seven categories (columns 3 through 9).

13. Calculate the ***Percent of Total*** projected sales accounted for by the territory by dividing the Projected Total Territory figures on line 12 into the Metro Totals on line 11. Enter these percentages under columns 2 through 10.

14. Add up the ***Budgeted Salaries*** (Salary plus Bonus or Commission) for all sales managers and field salespeople in the territory, and enter on line 14, column 2.

15. Enter the ***All-Metro Total*** from the Metro Totals on line 11, column 10, adjusting this figure to reflect any additional expenses—rent, utilities, or other staff expenses—charged to the sales division.

16. Add the totals for ***Budgeted Salaries*** (line 14) and the ***All-Metro Total*** (line 15), which will result in a figure that reflects a majority of your ***Actual Expenses***. With this figure in hand, you can then subtract it from the ***Projected Total Territory*** sales (line 12, column 2), which will give you the gross dollar return on sales in the territory's component metros (sales – expenses = return on sales).

This dollar figure can then be converted to a percentage and compared to your company's projected profit ratio, which tells you if your budget is on target. If it isn't, an analysis of the individual cost components should reveal areas that can be adjusted or cut back. If a territory is made up of largely non-metro areas, this will be reflected in the Percent of Total figure on line 13, and adjustments can be made accordingly.

Preparing a Sales-Costs Budget

1. METRO AREAS	2. PROJECTED SALES	3. LODGING COSTS	4. MEAL COSTS	5. AUTO RENTAL	6. MISC. EXPENSES	7. ENTERTAINMENT	8. TRANSPORTATION	9. PROMOTIONAL	10. TOTAL METRO EXPENSES
11. METRO TOTALS									
12. PROJECTED TOTAL TERRITORY									
13. PERCENT OF TOTAL	%	%	%	%	%	%	%	%	%
14. BUDGETED SALARIES									
15. ALL-METRO TOTAL									
16. ACTUAL EXPENSES									

SECTION II

METRO MARKET PROFILES

KEY TO METRO MARKET PROFILES

Each of the 100 Metro Market Profiles in the *1991 Sales Manager's Budget Planner* contains statistics for nine major categories, providing both managers and field salespeople with a concise picture of each of these major markets. The data in these profiles allow managers to be more precise in their budgetary planning, as well as in the allocation of sales force dollars for travel and entertainment. In addition, these listings provide field salespeople with statistics on selected accommodations, meeting sites, and restaurants that they can use to keep their own expenses in check.

For each category, certain criteria for inclusion in the *Budget Planner's* listings have been established, and the following definitions outline these specific guidelines. The 94 U.S. metro markets are listed alphabetically, followed by 6 major Canadian markets.

VITAL STATISTICS—Figures in this section have been selected from the most recent edition of Sales & Marketing Management's *Survey of Buying Power*, with the statistics reflecting a cut-off date of 1/1/90. **Population** figures show the total metro-area population, while **Households** shows the total number of households, regardless of the number of occupants (single- or multiple-person units). **Median Age** shows the midpoint in the range of metro-area age distribution, with half the population older, and half younger, than this figure. The current U.S. median age is 33.0 years.

Total EBI lists the Effective Buying Income for a metro, a figure roughly equivalent to disposable, or after-tax, income. The **Median Household EBI** shows Effective Buying Income on a household basis, the median being the point at which half the metro's incomes are above, and half below, the listed figure. Median household EBI for the U.S. is currently $25,976. **Total Retail Sales** reflects net sales for all establishments primarily engaged in retail trade in a given metro area, excluding those of wholesale and service establishments.

The **Buying Power Index** is a weighted indicator that combines a metro area's total population, income, and retail sales, expressing it as a percentage of total U.S. potential (100.0000). The BPI is most often used as a relative indicator, revealing how much "buying power" a metro controls (i.e., the BPI of the Los Angeles-Long Beach metro area is 3.8702, or roughly 4% of U.S. potential).

Telephone numbers and **Area Codes** for the local **Chamber of Commerce** and **Convention & Visitors Bureau** were gathered by *Sales & Marketing Management*.

MEAL & LODGING COSTS—The **Average Daily Lodging** costs shown are calculated from the individual ranges of lodging rates listed for each market (see Hotels/Motels). Average daily **Meal** costs for Breakfast (**B**), Lunch (**L**), and Dinner (**D**) were calculated by *Sales & Marketing Management*, based on data from the *1990 Survey of Selling Costs* and the U.S. Bureau of Labor Statistics' *December 1990 CPI Detailed Report*. A notation of **N.A.** means that rates for this market were unavailable.

PER DIEM—The Per Diem **Total** for each market reflects the total daily cost of lodging and three meals. The Per Diem **Index** shows a market's Per Diem Total expressed as a ratio of the

AKRON, OHIO

VITAL STATISTICS
Population: 654,500
Households: 249,50
Median Age: 32.9
Total EBI: $8,132,308,000
Median Hshld. EBI: $25,760
Total Retail Sales: $4,188,683,000
Buying Power Index: .2491
Chamber of Commerce: 376-5550
Convention & Visitors Bureau: 376-4254
Telephone Area Code: 216

MEAL & LODGING COSTS
Avg. Daily Lodging: $84.00
Meals: B-$5.14
L-$7.42
D-$17.63
PER DIEM
Total: $114.19
Index: 78
TAX RATES
Meals: 6.0%
Lodging: 11.75%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Hilton Inn West	[illegible]	867-5000	$68-102
Hilton Quaker Square	[illegible]ron	253-5970	$70-135
Holiday Inn	Akron	666-4131	$54-75

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton Quaker Square	Akron	253-5970	$70-90

RESTAURANTS

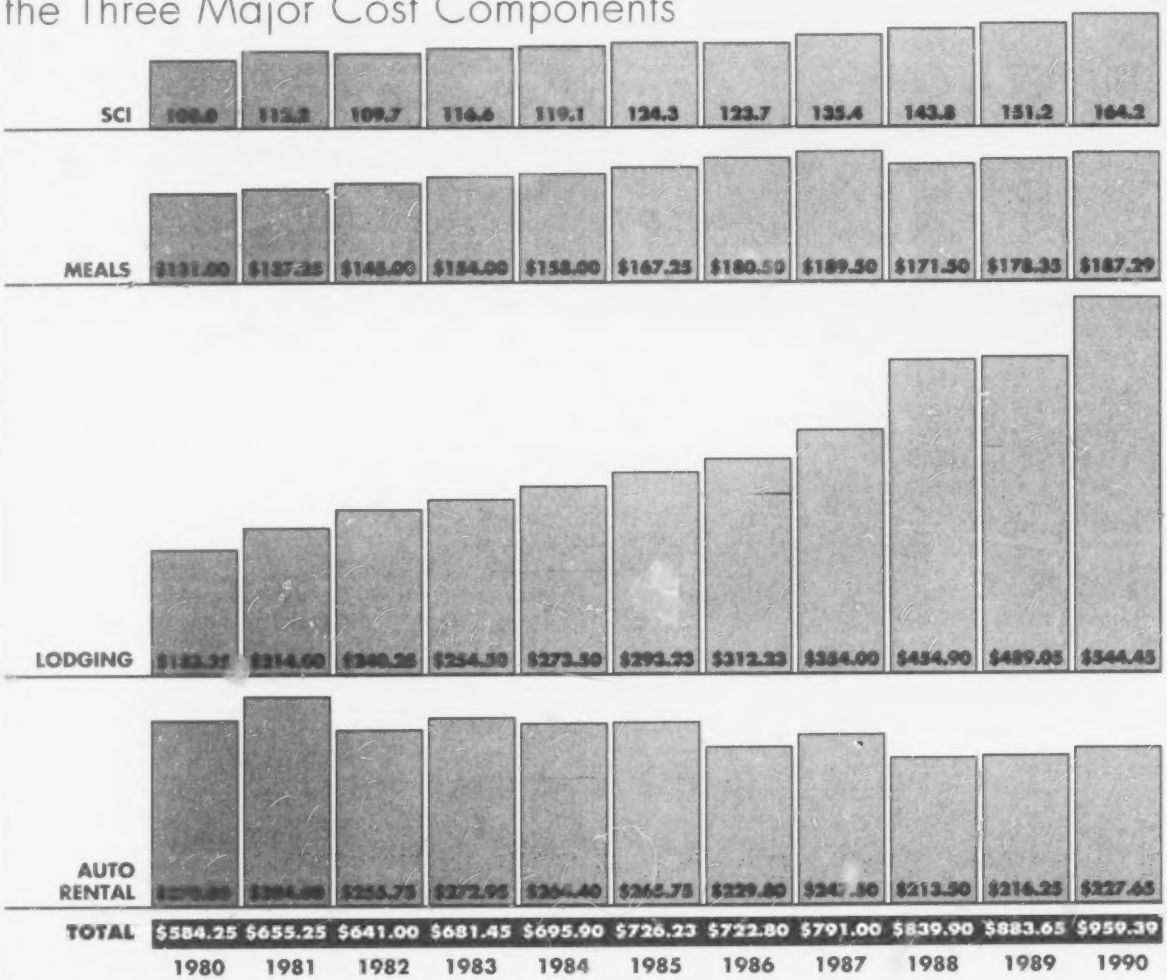
NAME	CITY	PHONE	PRICE CODE
Maison Martel	Akron	867-4114	M
Silver Pheasant	Stow	678-2116	M
Tangier	Akron	376-7171	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 15 mi. SE
Time: 20-30 min.
Taxi: $32.00
Limo: $8.25

DAILY AUTO RENTAL
Average Rate: $55.00

SAMPLE

The Selling Cost Index: A Look at Weekly Expenses for the Three Major Cost Components



The Selling Cost Index is calculated by multiplying the national averages for the three SCI components—**Meals, Lodging,** and **Auto Rental**—by 5 days (a typical week in the field), producing the individual weekly totals that are then added together, resulting in a combined weekly **Total** for the three basic components. For 1990, the formula would be $187.29 + $544.45 + $227.65 = **$959.39**. The **SCI** is then calculated by dividing the 1980 base year **Total** ($584.25) into the corresponding weekly **Total**, producing the index figure for each subsequent year. For 1990, the calculation of $959.39 ÷ $584.25 produces an SCI of **164.2**, indicating that weekly costs have risen by 64.2% over the course of the last decade.

SOURCE: Sales & Marketing Management; *1991 Sales Manager's Budget Planner*. © Sales & Marketing Management.

U.S. average, or 100. An Index figure of 110, for example, means that per diem costs in this market are roughly 10% higher than the national average of $146.35. A notation of **N.A.** means that rates for this market were unavailable.

TAX RATES—Taxes for **Meals** and **Lodging** are shown where applicable, with Lodging tax rates reflecting the combined rates for both local taxes and any additional surcharges for lodging. A notation of **N.A.** means that rates for this market were unavailable.

HOTELS/MOTELS—Individual locations and rates in this category have been selected from the listings of three-star (★★★) hotels and motels in the *1991 Mobil® Travel Guide*. Because most sales managers prefer that their salespeople select medium-priced accommodations when in the field (and it is felt that three-star locations best represent this standard), *S&MM* has limited its listings to those locations with this specific rating. Only those hotels and motels that carried a three-star rating in the most recent edition of the *Mobil® Travel Guide* are listed.

Note: Hotel/Motel listings carrying starred ratings are copyright 1991 by ***Mobil® Oil Corporation****, New York, N.Y. Additional information on the* Mobil® Travel Guides *can be found in the User's Guide in Section I of this publication.*

City listings reflect the mailing address for each location, even though all hotels and motels listed lie within designated metro-area boundaries. **Phone** numbers show local listings (without area code), with toll-free numbers for most major chains listed in a separate table at the beginning of this section. **Rates** shown reflect the

Selected Budget Motel Chains

CHAIN (Reservations)	NO. OF LOCATIONS	TOTAL ROOMS	INNS UNDER CONSTRUCTION	INNS PLANNED	RATES	FACILITIES & SERVICES
BUDGETEL (800-4-BUDGET) (800-428-3438)	87	8,700	6	6	Sgl.- $30.95-33.95 Dbl.- $27 95-37.95	Color TV with satellite stations; free in-room movies; free local phone calls; meeting rooms; non-smoking rooms; rooms for handicapped; kids 18 and under stay free in same room; group discounts; free continental breakfast; in-room coffee makers
DAYS INNS OF AMERICA (800-325-2525)	1,153	131,242	N.A.	1,600	Sgl.-$25-90 Dbl.-$30-110	Color TV; pool; restaurant; nearby gas/service; meeting rooms; cocktail lounge; non-smoking rooms; rooms for handicapped; senior citizen discounts; special discount clubs
ECONO LODGES OF AMERICA (800-446-6900)	649	49,184	N.A.	128	Sgl.-$30-35 Dbl.-$35-40	Color TV; meeting rooms; cocktail lounges; non-smoking rooms; rooms for handicapped; restaurant adjacent or nearby; senior citizen and group discounts; kids 18 and under stay free in same room
HAMPTON INNS (800-HAMPTON) For the hearing impaired: 800-451-HTDD	2,257	33,256	19	55	Sgl.-$38-42 Dbl.-$48-52	Color TV; hospitality suite for small business meetings; kids 18 and under stay free in same room; free local telephone calls; non-smoking rooms; free in-room movie channel; senior citizen and group discounts
LA QUINTA MOTOR INNS (800-531-5900) For the hearing impaired: 800-426-3101	212	27,000	0	11	Sgl.-$40-45 Dbl.-$46-51	Color TV with cable and satellite stations; pool; laundry service; free local phone calls; King Plus Rooms for business travelers; meeting rooms; non-smoking rooms; rooms for handicapped; free morning coffee; free *Newsweek* magazine; kids 18 and under stay free in same room; senior citizen and group discounts; fax services
MOTEL 6 (505-891-6161)	614	70,142	3	65	Sgl.-$18.95-31.95 Dbl.-$24.95-37.95	Color TV; pool; access to family restaurant; in-room movies; free local phone calls; no service charge on long-distance calls; kids 18 and under stay free in same room
RED ROOF INNS (800-THE-ROOF) (800-843-7663)	209	23,408	1	1	Sgl.-$25.95-42.95 Dbl.-$30.95-52.95	Color TV; free ESPN and in-room movies; free local calls; meeting rooms; free daily newspaper; free morning coffee; Business King Rooms for business travelers; copy and facsimile machines; non-smoking rooms; rooms for handicapped; kids 18 and under stay free in same room; special discount clubs
SUSSE CHALET MOTOR LODGE & INNS 800-258-1980 In New Hampshire: 800-572-1880	37	3,811	0	0	Sgl.-$36.70-42.70 Dbl.-$40.70-45.70	Color TV with satellite stations; pool; valet; laundry; baby-sitting service; auto emergency service; secretarial service; breakfast carts

SOURCE: Sales & Marketing Management; *1991 Sales Manager's Budget Planner.*

approximate low-single to high-double ranges as listed in the *1991 Mobil® Travel Guide*. Because of the cut-off dates imposed by *Sales & Marketing Management* in the collection and publication of these statistics, readers are advised that while every effort has been made by *S&MM* and the *Mobil® Travel Guides* to ensure the accuracy of rate-oriented data, some changes in these figures are bound to occur. Because of this, when pricing accommodations, be sure to ask about changes, group plans, and/or corporate discounts.

Toll-Free Numbers for Major Auto Rental & Hotel/Motel Chains

AUTO RENTAL FIRMS	TOLL-FREE RESERVATION NUMBERS
FOR U.S. MARKETS:	
Avis	800-331-1212
Budget	800-527-0700
Hertz	800-654-3131/800-755-4400 (Okla.)
National	800-CAR-RENT
FOR CANADIAN MARKETS:	
Hertz	800-654-3001 (except B.C. and Toronto)
National	800-CAR-RENT
HOTEL/MOTEL CHAINS	
Best Western Int'l	800-528-1234/800-528-2222*
Days Inn	800-325-2525
Doubletree	800-528-0444
Embassy Suites	800-362-2779
Fairmont Hotels	800-527-4727
Four Seasons Hotels	800-332-3442
Hilton Hotels	800-HILTONS/800-368-1133*
Holiday Inn	800-HOLIDAY/800-238-5544*
Howard Johnson	800-654-2000/800-654-8442*
Hyatt	800-228-9000
Loews Hotels	800-223-0888/800-522-5455 (N.Y.)
Marriott Courtyards	800-321-2211
Marriott Hotels	800-228-9290
Marriott Residence Inns	800-331-3131
Nikko Hotels Int'l	800-222-0555
Omni Hotels	800-843-6664
Quality Inns	800-228-5151
Radisson Hotels	800-333-3333
Ramada Inns	800-2-RAMADA/800-228-3232*
Red Lion Thunderbird	800-547-8010
Rodeway Inns Int'l	800-228-2000
Sheraton Hotels & Inns	800-325-3535
Sonesta Hotels	800-343-7170
Stouffer Hotels & Inns	800-HOTELS-1
Susse Chalet Motor Lodges & Inns	800-258-1980/800-572-1880 (N.H.)
Travelodge Int'l-Viscount	800-255-3050
Westin Hotels	800-228-3000

*For hearing impaired.

MEETING SITES/CONFERENCE CENTERS—Listings in this section have been selected from the 1991 edition of the *Successful Meetings Sourcebook*, although S&MM's *Sales Manager's Budget Planner* lists only those locations with **10 or more meeting rooms**, limiting these listings to the medium- and large-sized meeting sites and conference centers in each metro market.

Note: Selected listings of Meeting Sites/Conference Centers are copyright 1991 by ***Successful Meetings****, New York, N.Y. Additional information on the* Successful Meetings Sourcebook *can be found in the User's Guide in Section I of this publication.*

City listings reflect the mailing address for each site, even though all locations listed are within metro-area boundaries. **Phone** numbers reflect local listings (without area code), with toll-free numbers for most major chains listed in a separate table at the beginning of this section. **Group Rates** reflect low-single to high-double ranges wherever possible, and only those Group Rates listed in the 1991 edition of the *Successful Meetings Sourcebook* are shown.

RESTAURANTS—Listings are based on three- (★★★), four- (★★★★), and five-star (★★★★★) rated restaurants in the *1991 Mobil® Travel Guide. S&MM* has established these criteria to reflect the fact that most salespeople tend to choose higher-quality establishments for entertaining their clients and prospects.

Note: Restaurant listings carrying starred ratings are copyright 1991 by ***Mobil® Oil Corporation****, New York, N.Y. Additional information on the* Mobil® Travel Guides *can be found in the User's Guide in Section I of this publication.*

Again, **City** listings reflect the mailing address for each restaurant listed, and **Phone** numbers are shown without local area codes. The **Price Code** for each restaurant (**M** = Moderate, **M-E** = Moderate-Expensive, and **E** = Expensive) has been produced by *Sales & Marketing Management* and is based on dinner price ranges listed in the *1991 Mobil® Travel Guides* for each selected location. Allowances have been made for differences in geographic location and other relative costs for each market when determining price codes. For example, a moderate-priced restaurant in New York City will be more expensive than one in Tulsa.

An asterisk (*) indicates that a restaurant was the recipient of a 1990 *S&MM* Business Executives' Dining Award (BEDA), and these establishments have been listed regardless of whether they appear in, or have been rated by, the *Mobil® Travel Guides*. In cases where establishments *do not* appear in Mobil's listings, price codes are unavailable.

DAILY AUTO RENTAL—Listings in this section are based on Runzheimer International's *1991 Runzheimer Meal-Lodging Cost Index* and reflect average daily rates for the local nondiscounted cost of renting a compact car (excluding insurance, tax, and mileage restrictions, where applicable). Due to the frequent changes in such rates and the possibility of local promotions and discounts, however, these rates should only be used as a basic guideline when allocating auto-rental expenses. Additional rates were supplied by *Sales & Marketing Management*.

AIRPORT-TO-CITY TRANSPORTATION—The **Distance** shown reflects the number of miles between the airport and the main city in a given metro area (usually the first city listed in a multiple market). The **Time** is the approximate driving time between the airport and downtown. **Taxi** rates reflect an average one-way fare from the airport to downtown, and **Limo** rates cover both airport shuttle-type transportation (usually lower than taxi rates) and private limousine service (which is often higher than taxi fare). A notation of **N.A.** means that limo service is either unavailable or rates are unpublished. ►

AKRON, OHIO

VITAL STATISTICS
Population: 654,500
Households: 249,50
Median Age: 32.9
Total EBI: $8,132,308,000
Median Hshld. EBI: $25,760
Total Retail Sales: $4,188,683,000
Buying Power Index: .2491
Chamber of Commerce: 376-5550
Convention & Visitors Bureau: 376-4254
Telephone Area Code: 216

MEAL & LODGING COSTS
Avg. Daily Lodging: $84.00
Meals: B-$5.14
L-$7.42
D-$17.63
PER DIEM
Total: $114.19
Index: 78
TAX RATES
Meals: 6.0%
Lodging: 11.75%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Hilton Inn West	Akron	867-5000	$68-102
Hilton Quaker Square	Akron	253-5970	$70-135
Holiday Inn	Akron	666-4131	$54-75

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton Quaker Square	Akron	253-5970	$70-90

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Maison Martel	Akron	867-4114	M
Silver Pheasant	Stow	678-2116	M
Tangier	Akron	376-7171	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 15 mi. SE
Time: 20-30 min.
Taxi: $32.00
Limo: $8.25

DAILY AUTO RENTAL
Average Rate: $55.00

ALBANY-SCHENECTADY-TROY, N.Y.

VITAL STATISTICS
Population: 859,300
Households: 326,800
Median Age: 34.3
Total EBI: $12,064,387,000
Median Hshld. EBI: $27,842
Total Retail Sales: $7,037,744,000
Buying Power Index: .3748
Chamber of Commerce: 434-1214/ 372-5656/274-7020
Convention & Visitors Bureau: 800-258-3582/ 434-1217/372-5656/274-7020
Telephone Area Code: 518

MEAL & LODGING COSTS
Avg. Daily Lodging: $103.17
Meals: B-$4.56
L-$6.44
D-$17.45
PER DIEM
Total: $116.30
Index: 79
TAX RATES
Meals: 7.0%
Lodging: 10.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Desmond Americana	Albany	869-8100	$109-146
Hilton Hotel	Albany	462-6611	$120-165
Holiday Inn	Schenectady	393-4141	$68-95
Holiday Inn-Turf on Wolf Rd.	Albany	458-7520	$93-113
Inn at the Century	Cohoes	785-0931	$69-79
Marriott Albany	Albany	458-8444	$140-155
Ramada Inn	Albany	489-2981	$63-79
Ramada Inn	Schenectady	370-7151	$71-97
Sheraton Airport	Albany	458-1000	$90-105

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Marriott Albany	Albany	458-8444	$65-131
Rensselaerville Institute	Rensselaerville	797-5100	$95-120

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Gregory House	Averill Park	674-3774	M
La Serre	Albany	463-6056	M
Stone Ends	Glenmont	465-3178	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 10 mi. NW
Time: 20 min.
Taxi: $13.00
Limo: $13.00

DAILY AUTO RENTAL
Average Rate: $51.50

ALBUQUERQUE, N.M.

VITAL STATISTICS
Population: 503,1000
Households: 194,500
Median Age: 31.1
Total EBI: $5,721,186,000
Median Hshld. EBI: $22,106
Total Retail Sales: $3,828,360,000
Buying Power Index: .1940
Chamber of Commerce: 764-3740
Convention & Visitors Bureau: 243-3696
Telephone Area Code: 505

MEAL & LODGING COSTS
Avg. Daily Lodging: $79.50
Meals: B-$6.59
L-$10.86
D-$17.28
PER DIEM
Total: $114.23
Index: 78
TAX RATES
Meals: 5.75%
Lodging: 10.75%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Amfac Hotel	Albuquerque	843-7000	$72-89
Barcelona Court	Albuquerque	255-5566	$80-100
Best Western Rio Rancho	Rio Rancho	892-1700	$40-52
Doubletree	Albuquerque	247-3344	$55-95
Hilton Inn	Albuquerque	884-2500	$70-110
Holiday Inn-Midtown	Albuquerque	884-2511	$70-92
Holiday Inn Pyramid	Albuquerque	821-3333	$72-94
Howard Johnson Plaza	Albuquerque	821-9451	$56-66
Marriott Albuquerque	Albuquerque	881-6800	$109-124
Marriott Courtyard	Albuquerque	843-6600	$67-77
Radisson Inn Airport	Albuquerque	247-0512	$59-79
Sheraton-Old Town	Albuquerque	843-6300	$80-100

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Amfac Hotel	Albuquerque	843-7000	$53-75
Four Seasons Inn	Albuquerque	888-3311	
Hilton Inn	Albuquerque	884-2500	$59-95
Holiday Inn Pyramid	Albuquerque	821-3333	$60-73
Marriott Albuquerque	Albuquerque	881-6800	
Ramada Hotel Classic	Albuquerque	881-0000	$60-105

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Al Monte's	Albuquerque	243-3709	M
Imperial Wok	Albuquerque	294-1555	M
Luna Mansion	Los Lunas	865-7333	M
Monte Vista Fire Station	Albuquerque	881-6800	M
Prairie Star	Albuquerque	867-3327	M
Rancher's Club	Albuquerque	884-2500	M-E
Restaurant André	Albuquerque	268-5354	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 5 mi. SE
Time: 10-20 min.
Taxi: $10.00
Limo: $10.00

DAILY AUTO RENTAL
Average Rate: $42.50

ALLENTOWN-BETHLEHEM-EASTON, PA.

VITAL STATISTICS
Population: 684,000
Households: 265,700
Median Age: 35.9
Total EBI: $9,504,012,000
Median Hshld. EBI: $28,286
Total Retail Sales: $5,140,458,000
Buying Power Index: .2888
Chamber of Commerce: 437-9661/ 867-3788/253-4211
Convention & Visitors Bureau: 266-0560
Telephone Area Code: 215

MEAL & LODGING COSTS
Avg. Daily Lodging: $81.38
Meals: B-$6.58
L-$10.90
D-$27.40
PER DIEM
Total: $126.26
Index: 86
TAX RATES
Meals: 6.0%
Lodging: None

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Bethlehem Hotel	Bethlehem	867-3711	$45-78
Hilton Allentown	Allentown	433-2221	$82-107
Holiday Inn	Bethlehem	866-5800	$73-84
Sheraton Jetport	Allentown	266-1000	$85-97

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
George Washington Lodge	Allentown	433-0131	$40-60
Hilton Allentown	Allentown	433-2221	$76-104

ALLENTOWN-BETHLEHEM-EASTON, (cont.)

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Appennino	Allentown	799-2727	M
Ballietsville Inn	Ballietsville	799-2435	M-E
Blair Creek Inn	Mertztown	682-6700	M
Mandarin Tang	Easton	258-5697	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 4 mi. NE
Time: 15-20 min.
Taxi: $10.50
Limo: N.A.

DAILY AUTO RENTAL

Average Rate: $51.50

ANAHEIM-SANTA ANA, CAL.

VITAL STATISTICS

Population: 2,314,000
Households: 822,100
Median Age: 32.5
Total EBI: $39,243,128,000
Median Hshld. EBI: $37,614
Total Retail Sales: $21,124,147,000
Buying Power Index: 1.1500
Chamber of Commerce: 758-0222/ 541-5353
Convention & Visitors Bureau: 999-8999
Telephone Area Code: 714

MEAL & LODGING COSTS

Avg. Daily Lodging: $112.10
Meals: B-$6.23
L-$11.03
D-$18.10
PER DIEM
Total: $147.46
Index: 101
TAX RATES
Meals: 6.0%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western Newport Mesa Inn	Costa Mesa	650-3020	$54-72
Best Western Sunset Beach Inn	Sunset Beach	840-2431	$87-119
Beverly Heritage	Costa Mesa	751-5100	$100-125
Disneyland Hotel	Anaheim	956-6400	$120-215
Doubletree Hotel	Orange	634-4500	$119-144
Embassy Suites	Anaheim	632-1221	$109-149
Embassy Suites	Buena Park	739-5600	$109-159
Embassy Suites	Irvine	553-8332	$109-149
Embassy Suites	Santa Ana	241-3800	$109-149
Hilton & Towers Irvine	Irvine	863-3111	$98-145
Hilton Hotel & Towers	Anaheim	750-4321	$120-220
Hilton Suites-Orange/ Anaheim	Orange	938-1111	$120-159
Holiday Inn-Gateway Plaza	La Mirada	739-8500	$78-94
Howard Johnson	Anaheim	776-6120	$65-93
Hyatt Regency Alicante	Garden Grove	971-3000	$79-149
Marriott Anaheim	Anaheim	750-8000	$109-189
Marriott at California State University	Fullerton	738-7800	$124-134
Marriott Courtyard	Buena Park	670-6600	$70-90
Marriott Hotel & Tennis Club	Newport Beach	640-4000	$149-169
Marriott Irvine-Airport	Irvine	553-0100	$79-160
Marriott Suites	Costa Mesa	957-1100	$119-159
Marriott Suites	Newport Beach	854-4500	$149-169
Pan Pacific	Anaheim	999-0990	$120-140
Ramada Hotel	Santa Ana	966-1955	$69-99
Red Lion Inn-Airport	Costa Mesa	540-7000	$109-165
Travelodge Hotel at the Park	Anaheim	758-0900	$72-95

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Anaheim Plaza Resort Hotel	Anaheim	772-5900	$77-107
Buena Park Hotel & Convention Center	Buena Park	995-1111	
Dana Point Resort	Dana Point	661-5000	$100-220
Disneyland Hotel	Anaheim	778-6600	$106-135
Doubletree Hotel	Orange	634-4500	$99-129
Embassy Suites	Brea	990-6000	
Emerald of Anaheim	Anaheim	999-0990	$60-98
Four Seasons Hotel	Newport Beach	759-0808	
Grand Hotel	Anaheim	772-7777	$80-100
Griswald's Hotel	Fullerton	635-9000	
Hilton Hotel & Towers	Anaheim	750-4321	
Hilton Waterfront	Huntington Beach	960-7873	$145-180
Holiday Inn-Buena Park	Buena Park	522-7000	$55
Holiday Inn-Gateway Plaza	La Mirada	739-8500	$78
Hyatt Newporter	Newport Beach	729-1234	
Hyatt Regency	Irvine	863-3111	$99-160

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hyatt Regency Alicante	Garden Grove	971-3000	$80-139
Inn at the Park	Anaheim	750-1811	
Marriott Anaheim	Anaheim	750-8000	
Marriott Hotel & Tennis Club	Newport Beach	640-4000	$95-125
Marriott Irvine-Airport	Irvine	553-0100	$65-129
Marriott Suites	Newport Beach	854-4500	$69-139
Meridien Newport Beach	Newport Beach	476-2001	
Pan Pacific	Anaheim	999-0990	$63-98
Radisson Plaza Hotel-Airport	Irvine	833-9999	$65-115
Quality Hotel & Convention Center	Anaheim	750-3131	$54-54
Ramada Inn	Anaheim	978-8088	$64-84
Red Lion Inn	Costa Mesa	540-7000	
Ritz-Carlton Laguna Niguel	Laguna Niguel	240-2000	
Sheraton Anaheim	Anaheim	778-1700	
Sheraton Newport Beach	Newport Beach	833-0570	$75-160
Westin South Coast Plaza	Costa Mesa	540-2500	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Antonello	Santa Ana	751-7153	M
The Cat and the Custard Cup	La Habra	992-6496	M
The Cellar	Fullerton	525-5682	M
*The Crab Cooker	Newport Beach	673-0100	M
Chanteclair	Irvine	752-8001	M
Mr. Stox	Anaheim	634-2994	M
Pavilion	Newport Beach	759-0808	M-E
The Ritz	Newport Beach	720-1800	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 10 mi. SE
Time: 20-30 min.
Taxi: $24.50
Limo: $10.00

DAILY AUTO RENTAL

Average Rate: $48.50

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award) winner.

ATLANTA, GA.

VITAL STATISTICS

Population: 2,816,600
Households: 1,058,300
Median Age: 31.5
Total EBI: $41,303,037,000
Median Hshld. EBI: $31,184
Total Retail Sales: $23,109,814,000
Buying Power Index: 1.2562
Chamber of Commerce: 880-9000
Convention & Visitors Bureau: 521-6600
Telephone Area Code: 404

MEAL & LODGING COSTS

Avg. Daily Lodging: $123.09
Meals: B-$7.48
L-$10.72
D-$33.95
PER DIEM
Total: $175.24
Index: 120
TAX RATES
Meals: 6.0%
Lodging: 13.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Amberley Suite Hotel	Norcross	263-0515	$60-85
Colony Square	Atlanta	892-6000	$115-145
Doubletree	Atlanta	395-3900	$119-149
Embassy Suites-Perimeter Center	Atlanta	394-5454	$139
Evergreen Conference Center & Resort	Atlanta	879-9900	$90-145
French Quarter Suites	Atlanta	980-1900	$99-119
Guest Quarters-Perimeter Center	Atlanta	396-6800	$120-180
Hilton-Airport	Atlanta	767-9000	$125-150
Hilton & Towers	Atlanta	659-2000	$140-200
Hilton Northwest	Atlanta	953-9300	$78-108
Hilton at Peachtree Corners	Norcross	447-4747	$84-114
Holiday Inn-Peachtree Corners	Norcross	448-4400	$75-85
Hyatt Regency Atlanta	Atlanta	577-1234	$155-175
Hyatt Regency Ravinia	Atlanta	395-1234	$109-169
Hyatt Regency Suites-Northwest Perimeter	Atlanta	956-1234	$95-250
Lenox Inn	Atlanta	261-5500	$59-65
Marriott-Airport	College Park	766-7900	$119-145
Marriott Atlanta Northwest	Atlanta	952-7900	$109-119
Marriott Courtyard-Airport	College Park	997-2220	$72-82
Marriott Courtard-Jimmy Carter Blvd.	Norcross	242-7172	$62-72

ATLANTA (cont.)

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Marriott Courtyard-Northlake	Atlanta	938-1200	$69-79
Marriott Gwinnett Place	Duluth	923-1775	$98-118
Marriott Marquis	Atlanta	521-0000	$165-185
Marriott Suites-Atlanta Perimeter	Atlanta	668-0808	$124-139
Omni Hotel at CNN Center	Atlanta	659-0000	$155-215
Peachtree Executive Conference Center	Peachtree City	487-2000	$115-145
Ramada Renaissance	College Park	762-7676	$105-185
Sheraton Century Center	Atlanta	325-0000	$82-110
Sheraton Parkway 75	Marietta	428-4400	$65-80
Stouffer Waverly Hotel	Atlanta	953-4500	$145-185
Terrace Garden Inn	Atlanta	261-9250	$85-145
Westin Peachtree Plaza	Atlanta	659-1400	$140-205
Wyndham Midtown	Atlanta	873-4800	$120-145

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Aberdeen Woods Conference Center	Peachtree City	487-3029	$145-189
Colony Square	Atlanta	892-6000	
Embassy Suites Airport	College Park	767-1988	
Evergreeen Conference Center & Resort	Stone Mountain	879-9013	$157-198
Hilton-Airport	Hapeville	767-9000	$99-150
Hilton & Towers	Atlanta	659-2000	$165-200
Hilton Northwest	Atlanta	953-9300	$65-95
Hilton at Peachtree Corners	Norcross	447-4747	$79-109
Holiday Inn Airport North	Atlanta	762-8411	
Holiday Inn Buckhead	Atlanta	231-1234	$68-88
Hyatt Atlanta Airport	College Park	991-1234	$69-140
Hyatt Regency Atlanta	Atlanta	577-1234	$49-155
Hyatt Regency Ravinia	Atlanta	395-1234	$121-169
Lanier Plaza Hotel & Conference Center	Atlanta	873-4661	
Marriott-Airport	College Park	766-7900	
Marriott Gwinnett Place	Duluth	923-1775	$75-105
Marriott Marquis	Atlanta	521-0000	$119-175
Marriott Northwest	Atlanta	952-7900	$65-109
Marriott Perimeter Center	Atlanta	394-6500	
Marriott Suites Midtown	Atlanta	876-8888	$99-164
Nikko Hotel	Atlanta	365-8100	
Omni Hotel at CNN Center	Atlanta	659-0000	
Peachtree Executive Conference Center	Peachtree City	487-2000	$159-169
Penta Hotel	Atlanta	881-6000	$115-125
Radisson Atlanta	Atlanta	659-6500	
Radisson Inn	Dunwoody	394-5000	
Radisson Inn & Conference Center	Atlanta	351-6532	
Ramada Atlanta Airport	College Park	768-7800	$59-79
Ramada Capitol Plaza	Atlanta	688-1900	$45-75
Ramada Renaissance	College Park	762-7676	$85-115
Ritz-Carlton Atlanta	Atlanta	659-0400	$150-235
Ritz-Carlton Buckhead	Atlanta	237-2700	$145-245
Sheraton Airport Hotel	East Point	768-6660	$87-97
Sheraton Century Center	Atlanta	325-0000	$76-106
Sheraton Parkway 75	Marietta	426-4400	$78-104
Stouffer Concourse Hotel	College Park	248-3600	
Stouffer Waverly Hotel	Atlanta	953-4500	
Terrace Garden Inn	Atlanta	261-9250	$69-125
Westin Lenox	Atlanta	262-3344	
Westin Peachtree Plaza	Atlanta	659-1400	$150-215

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
*The Abbey	Atlanta	876-8831	M
*Anthony's	Atlanta	262-7379	M
*Aunt Fanny's Cabin	Smyrna	436-5218	M
*Bone's Steak & Seafood	Atlanta	237-2663	M-E
The Cafe at the Ritz-Carlton	Atlanta	659-0400	M
The Cafe at the Ritz-Carlton Buckhead	Atlanta	237-2700	M
Cappriccio Ristorante	Atlanta	237-0347	M
Carbo's Cafe	Atlanta	231-4433	M
Chops	Atlanta	262-2675	M
City Grill	Atlanta	524-2489	M
*Coach and Six	Atlanta	872-6666	M
Le Crocodile	Atlanta	266-1799	M
The Dining Room at the Ritz-Carlton Buckhead	Atlanta	237-2700	E
*Fish Market	Atlanta	262-3165	M
La Grotta	Atlanta	231-1368	M
Hedgerose Heights Inn	Atlanta	233-7673	M
HSU'S Gourmet Chinese Restaurant	Atlanta	233-3891	M
The Lark and the Dove	Atlanta	256-2922	M
The Mansion	Atlanta	876-0727	M
Nikolai's Roof	Atlanta	659-2000	E
103 West	Atlanta	233-5993	M
*Pano's and Paul's	Atlanta	261-3662	M
*Papa Pirozki's Russian Cafe	Atlanta	252-1118	M
Petite Auberge	Atlanta	634-6268	M
*Pittypat's Porch	Atlanta	425-8228	M
The Planters	Marietta	427-4646	M-E
The Restaurant	Atlanta	659-0400	M-E
La Tour	Atlanta	233-8833	M
Trotter's	Atlanta	237-5988	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 8 mi. SW
Time: 20-30 min.
Taxi: $15.00
Limo: $7.00

DAILY AUTO RENTAL

Average Rate: $53.00

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award) winner.

ATLANTIC CITY, N.J.

VITAL STATISTICS

Population: 316,700
Households: 126,200
Median Age: 37.1
Total EBI: $4,342,763,000
Median Hshld. EBI: $24,228
Total Retail Sales: $3,027,926,000
Buying Power Index: .1441
Chamber of Commerce: 345-5600
Convention & Visitors Bureau: 348-7130
Telephone Area Code: 609

MEAL & LODGING COSTS

Avg. Daily Lodging: $153.36
Meals: B-N.A.
L-N.A.
D-N.A.

PER DIEM

Total: N.A.
Index: N.A.

TAX RATES

Meals: 7.0%
Lodging: 13.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Bally's Grand Hotel & Casino	Atlantic City	347-7111	$160-200
Bally's Park Place Casino	Atlantic City	340-2000	$135-225
Beach Club Hotel	Ocean City	399-8555	$115-180
Caesars Atlantic City	Atlantic City	348-4411	$140-175
Flanders Hotel	Ocean City	399-1000	$74-150
Harrah's Marina Hotel/Casino	Atlantic City	441-5000	$120-155
Merv Griffin's Resort Casino Hotel	Atlantic City	344-6000	$95-200
Port-O-Call	Ocean City	399-8812	$156-189
Showboat Hotel & Casino	Atlantic City	343-4000	$125-180
Tropworld Casino	Atlantic City	441-2000	$115-175
Trump Castle Resort by the Bay Casino	Atlantic City	441-2000	$115-195

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Bally's Grand Hotel & Casino	Atlantic City	347-7111	
Bally's Park Place Casino	Atlantic City	340-2150	
Caesars Atlantic City	Atlantic City	348-4411	$65-100
Claridge Casino & Hotel	Atlantic City	340-3400	$88-130
Harrah's Marina Hotel/Casino	Atlantic City	441-5000	
Marriott Seaview Resort	Absecon	652-1800	
Merv Griffin's Resort Casino Hotel	Atlantic City	344-6000	$60-89
Sands Hotel Casino	Atlantic City	441-4150	$50-160
Showboat Hotel & Casino	Atlantic City	343-4000	
Tropworld Casino	Atlantic City	340-4398	$65-150
Trump Castle Resort by the Bay Casino	Atlantic City	441-8600	
Trump Plaza Hotel & Casino	Atlantic City	441-6760	
Trump Taj Mahal	Atlantic City	449-1000	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Ivana's	Atlantic City	441-6000	M
Johan's Zelande	Atlantic City	347-4774	E
Le Palais	Atlantic City	344-6000	M-E
Ram's Head Inn	Absecon	652-1700	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 13 mi. NW
Time: 20 min.
Taxi: $25.00
Limo: $7.00

DAILY AUTO RENTAL

Average Rate: $41.25

AUSTIN, TEXAS

VITAL STATISTICS
Population: 750,300
Households: 291,000
Median Age: 29.5
Total EBI: $9,797,231,000
Median Hshld. EBI: $24,569
Total Retail Sales: $5,978,684,000
Buying Power Index: .3131
Chamber of Commerce: 478-9383
Convention & Visitors Bureau: 478-0098
Telephone Area Code: 512

MEAL & LODGING COSTS
Avg. Daily Lodging: $97.00
Meals: B-$7.98
L-$9.52
D-$17.35
PER DIEM
Total: $131.85
Index: 90
TAX RATES
Meals: 6.0%
Lodging: 13.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Doubletree	Austin	454-3737	$62-115
Driskill Hotel	Austin	474-5911	$69-104
Embassy Suites	Austin	469-9000	$92-102
Guest Quarters	Austin	478-7000	$84-130
Howard Johnson-Plaza Hotel North	Austin	836-8520	$46-75
Hyatt Regency	Austin	477-1234	$99-140
Marriott at the Capitol	Austin	478-1111	$85-135
Radisson Plaza	Austin	476-3700	$90-130
Wyndham Southpark	Austin	448-2222	$89-99

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Barton Creek Conference Resort	Austin	329-4000	
Driskill Hotel	Austin	474-5911	$65-85
Four Seasons Hotel	Austin	478-4500	
Hyatt Regency Austin	Austin	477-1234	
Lakeway Resort & Conference Center	Austin	261-6600	$85-135
Marriott at the Capitol	Austin	478-1111	$75-115
Radisson Plaza	Austin	476-3700	
Stouffer Austin Hotel	Austin	343-2626	
Wyndham Southpark	Austin	448-2222	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Austin's Courtyard	Austin	476-7095	M
Foothills of Austin	Austin	477-1234	M
Hudson's on the Bend	Austin	266-1369	M
Riverside Cafe	Austin	478-4500	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 4 mi. NE
Time: 8-9 min.
Taxi: $6.50
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $43.00

BALTIMORE, MD.

VITAL STATISTICS
Population: 2,383,100
Households: 874,700
Median Age: 33.4
Total EBI: $34,505,342,000
Median Hshld. EBI: $32,347
Total Retail Sales: $16,905,854,000
Buying Power Index: 1.0102
Chamber of Commerce: 825-6200
Convention & Visitors Bureau: 800-343-3468/659-7300
Telephone Area Code: 301

MEAL & LODGING COSTS
Avg. Daily Lodging: $135.00
Meals: B-$7.58
L-$10.32
D-$23.06
PER DIEM
Total: $175.96
Index: 120
TAX RATES
Meals: 5.0%
Lodging: 12.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Brookshire	Baltimore	625-1300	$139-199
Clarion Inn-Harrison's Pier 5	Baltimore	783-5553	$132-185
Cross Keys Inn	Baltimore	532-6900	$95-115
Embassy Suites	Hunt Valley	584-1400	$124-139
Guest Quarters-Airport	Linthicum	850-0747	$130-180
Holiday Inn	Annapolis	224-3150	$63-105
Holiday Inn-Timonium Plaza	Timonium	252-7373	$74-135
Hyatt Regency	Baltimore	528-1234	$125-200
Loews Annapolis	Annapolis	263-0084	$95-135
Marriott Courtyard	Annapolis	266-1555	$68-78
Marriott Hunt Valley Inn	Hunt Valley	785-7000	$102-112
Marriott Inner Harbor	Baltimore	962-0202	$175-195
Omni Inner Harbor	Baltimore	752-1100	$119-176

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Peabody Court	Baltimore	727-7101	$120-180
Ramada Inn	Annapolis	266-3131	$79-109
Sheraton at BWI Airport	Baltimore	859-3300	$89-149
Sheraton Inner Harbor	Baltimore	962-8300	$119-230
Stouffer Harborplace	Baltimore	547-1200	$165-215
Tremont Baltimore	Baltimore	576-1200	$105-155
Tremont Plaza	Baltimore	727-2222	$125-165

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Columbia Inn	Columbia	730-3900	$48-125
Embassy Suites	Hunt Valley	584-1400	$84-104
Guest Quarters-Airport	Linthicum	850-0747	$99-145
Harbor Court	Baltimore	234-0550	
Holiday Inn-Inner Harbor	Baltimore	685-3500	$65-109
Hyatt Regency	Baltimore	528-1234	$145-225
Marriott Hotel-BWI Airport	Linthicum	859-8300	$73-145
Marriott Hunt Valley Inn	Hunt Valley	785-7000	
Marriott Inner Harbor	Baltimore	962-0202	
Omni Inner Harbor	Baltimore	752-1100	$99-145
Radisson Plaza Lord Baltimore Hotel	Baltimore	539-8400	$79-135
Ramada Hotel Baltimore	Baltimore	265-1100	$45-77
Sheraton Inner Harbor	Baltimore	962-8300	$99-159
Sheraton Towson	Towson	321-7400	$79-115
Stouffer Harborplace Hotel	Baltimore	547-1200	
Tremont Plaza	Baltimore	727-2222	$75-115

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Brass Elephant	Baltimore	547-8480	M
Carrol's Creek	Annapolis	263-8102	M
Cafe des Artistes	Baltimore	664-2200	M
Conrad's	Severna Park	544-3328	M
Conservatory	Baltimore	727-7101	M-E
Danny's	Baltimore	539-1393	M
Dominique's	Baltimore	528-0200	M
Hampton's	Baltimore	234-0550	E
*Haussner's	Baltimore	327-8365	M
Jeannier's	Baltimore	889-3303	M
John Eager Howard Room	Baltimore	547-8220	M
Penwick House	Dunkirk	855-5388	M
*Phillips Crab House	Baltimore	289-6821	M
La Provence	Baltimore	837-6600	M
Rustic Inn	Annapolis	263-2626	M
Treaty of Paris	Annapolis	263-2641	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 10 mi. S
Time: 15-25 min.
Taxi: $13.00
Limo: $5.00

DAILY AUTO RENTAL
Average Rate: $42.75

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

BIRMINGHAM, ALA.

VITAL STATISTICS
Population: 938,100
Households: 360,700
Median Age: 33.3
Total EBI: $10,314,251,000
Median Hshld. EBI: $21,419
Total Retail Sales: $6,567,332,000
Buying Power Index: .3465
Chamber of Commerce: 323-5461
Convention & Visitors Bureau: 252-9825
Telephone Area Code: 205

MEAL & LODGING COSTS
Avg. Daily Lodging: $74.00
Meals: B-$6.27
L-$7.93
D-$18.66
PER DIEM
Total: $106.86
Index: 73
TAX RATES
Meals: 7.0%
Lodging: 7.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Embassy Suites	Birmingham	879-7400	$81-89
Holiday Inn-Airport	Birmingham	591-6900	$57-66
Marriott Courtyard	Homewood	879-0400	$66-76
Mountain Brook Inn	Mountain Brook	870-3100	$65-75
Pickwick Hotel	Birmingham	933-9555	$99
Ramada Inn-Airport	Birmingham	591-7900	$53-65
Rime Garden Inn (Suites)	Birmingham	951-1200	$70-120
Sheraton Perimeter Park South	Birmingham	967-2700	$69-87
UAB University Inn	Birmingham	933-7700	$45-50

BIRMINGHAM (cont.)

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Radisson Hotel Medical Center	Birmingham	933-9000	
Ramada Hotel-Civic Center Plaza	Birmingham	322-1234	
Wynfrey Hotel at Riverchase	Birmingham	987-1600	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Christian's	Birmingham	871-3222	M
Highlands	Birmingham	939-1400	M
The Pillars	Birmingham	933-9311	M
Tutwiler	Birmingham	322-2100	M
Winston's	Birmingham	988-5665	M-E

AIRPORT-TO-CITY TRANSPORTATION

Distance: 5 mi. NE
Time: 15 min.
Taxi: $8.50
Limo: N.A.

DAILY AUTO RENTAL

Average Rate: $57.00

BOISE, IDAHO

VITAL STATISTICS

Population: 206,600
Households: 78,800
Median Age: 30.8
Total EBI: $2,657,339,000
Median Hshld. EBI: $25,806
Total Retail Sales: $1,363,083,000
Buying Power Index: .0808
Chamber of Commerce: 344-5515
Convention & Visitors Bureau: 800-635-5240/344-7777
Telephone Area Code: 208

MEAL & LODGING COSTS

Avg. Daily Lodging: $79.10
Meals: B-N.A.
L-N.A.
D-N.A.

PER DIEM

Total: N.A.
Index: N.A.

TAX RATES

Meals: 5.0%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Holiday Inn	Boise	344-8365	$63-79
Owyhee Plaza Hotel	Boise	343-4611	$44-74
Plaza Suites-Heritage	Boise	375-7666	$43-159
Red Lion-Downtowner	Boise	344-7691	$62-87
Red Lion-Riverside	Boise	343-1871	$80-100

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Red Lion-Downtowner	Boise	344-7691	
Red Lion-Riverside	Boise	343-1871	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Gamekeeper	Boise	343-4611	M
Rick's Cafe Americain	Boise	342-4222	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 3.5 mi. S
Time: 10-15 min.
Taxi: $8.00
Limo: N.A.

DAILY AUTO RENTAL

Average Rate: $41.25

**None of the restaurants in this metro area meet the established criteria for inclusion in the *SMBP*'s listings. Therefore, a sampling of local restaurants has been selected independently.

BOSTON-LAWRENCE-SALEM-LOWELL-BROCKTON, MASS.

VITAL STATISTICS

Population: 3,736,400
Households: 1,413,900
Median Age: 33.9
Total EBI: $66,398,906,000
Median Hshld. EBI: $35,430
Total Retail Sales: $32,596,223,000
Buying Power Index: 1.8768
Chamber of Commerce: 227-4500
Convention & Visitors Bureau: 536-4100
Telephone Area Code: 617, 508 (Chelmford/Danvers/Framingham/Salem/Tyngsboro/Westford)

MEAL & LODGING COSTS

Avg. Daily Lodging: $163.88
Meals: B-$6.21
L-$10.95
D-$25.86

PER DIEM

Total: $206.90
Index: 141

TAX RATES

Meals: 5.0%
Lodging: 9.7%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Boston Park Plaza Hotel & Towers	Boston	426-2000	$110-185
Boston Vista Waltham	Waltham	290-5600	$155-165
Charles at Harvard Square	Cambridge	864-1200	$201-245
Copley Plaza	Boston	267-5300	$190-260
Guest Quarters Suites	Boston	783-0090	$169-229
Guest Quarters Suites	Waltham	890-6767	$154-164
Hilton-Back Bay	Boston	236-1100	$165-215
Hilton-Logan Airport	Boston	569-9300	$140-180
Hilton-Lowell	Lowell	452-1200	$84
Hyatt Regency	Cambridge	492-1234	$129-210
Lenox Hotel	Boston	536-5300	$110-215
Marriott Cambridge	Cambridge	494-6600	$165-205
Marriott Copley Place	Boston	236-5800	$190-205
Marriott Long Wharf	Boston	227-0800	$190-335
Marriott Newton	Newton	969-1000	$145-165
Radisson Heritage Hotel	Chelmford	256-0800	$81-106
Royal Sonesta	Cambridge	491-3600	$145-210
Sheraton Commander	Cambridge	547-4800	$139-195
Sheraton Hotel & Towers	Boston	236-2000	$180-250
Sheraton Tara	Braintree	848-0600	$99-165
Sheraton Tara	Framingham	879-7200	$85-123
Sheraton Tara	Newton	969-3010	$85-155
Stonehedge Inn	Tyngsboro	649-4342	$120-165
Westford Regency	Westford	692-8200	$98-106

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Boston Park Plaza Hotel & Towers	Boston	426-2000	$95-160
Charles at Harvard Square	Cambridge	864-1200	$115-249
Copley Plaza	Boston	267-5300	$99-220
Factory Mutual Conference Center & Inn	Norwood	762-4300	$49.95
Fifty-Seven Park Plaza Hotel	Boston	482-1800	$90-105
Guest Quarters Suites	Boston	783-0090	$99-170
Hilton-Back Bay	Boston	236-1100	$89-195
Hilton-Logan Airport	Boston	569-9300	$135-185
Hilton-Lowell	Lowell	452-1200	$55-109
Hilton & Resort Colonial	Wakefield	245-9300	$65-125
Hilton at Dedham Place	Dedham	392-7900	$85-125
Hyatt Regency	Cambridge	492-1234	
Lafayette Hotel	Boston	451-2600	$130-180
Lenox Hotel	Boston	536-5300	$85-145
Marriott Burlington	Burlington	229-6565	
Marriott Cambridge	Cambridge	494-6600	
Marriott Copley Place	Boston	236-5800	$85-185
Marriott Long Wharf	Boston	227-0800	$130-220
Meriden Hotel	Boston	451-1900	$109-250
Omni Parker House	Boston	227-8600	$100-160
Ritz-Carlton	Boston	536-5700	$125-225
Sheraton Hotel & Towers	Boston	236-2000	$165-235
Sheraton Needham	Needham	444-1110	$80-130
Sheraton Tara	Braintree	848-0600	$98-113
Sheraton Tara Hotel & Resort	Danvers	777-2500	$85-100
Sonesta Royal Hotel	Cambridge	491-3600	
Stouffer Bedford Glen Hotel	Boston	275-5500	$79-140
Tufts University Conference Bureau	Medford	381-3568	$68-78
Vista International	Waltham	890-9455	$85-175
Westin Copley Place	Boston	262-9600	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
*Anthony's Pier 4	Boston	423-6363	M
Aujourd'Hui	Boston	338-4400	M-E
Bay Tower Room	Boston	723-1666	M-E
Cafe Budapest	Boston	266-1979	M-E
The Dining Room	Boston	536-5700	E
*Durgin-Park	Boston	227-2038	M
L'Espalier	Boston	262-3023	E
Grill 23 & Bar	Boston	542-2255	M
Hammersley's Bistro	Boston	267-6068	M
*Jimmy's Harborside	Boston	423-1000	M-E
Julien	Boston	451-1900	M-E
*Legal Seafoods	Boston	783-8084	M
*Locke-Ober Café	Boston	542-1340	M-E
Lyceum	Salem	745-7665	M
Maison Robert	Boston	227-3370	M
Michela's	Cambridge	225-2121	M
Morton's of Chicago	Boston	266-5858	M
*No Name	Boston	338-7539	M
Pillar House	Newton	969-6500	M
Plaza Dining Room	Boston	267-5300	M-E
Restaurant Suntory	Boston	338-2111	M
Rowes Wharf	Boston	439-7000	M-E
Seasons	Boston	523-4119	M-E
729 Main	Cambridge	876-8444	M

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Ten Huntington Bar & Grill	Boston	424-7429	M
*Union Oyster House	Boston	227-2750	M
White Rainbow	Gloucester	281-0017	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 3 mi. NE
Time: 15-25 min.
Taxi: $10.00
Limo: $7.00

DAILY AUTO RENTAL
Average Rate: $42.50

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award) winner.

BRIDGEPORT-STAMFORD-NORWALK-DANBURY, CONN.

VITAL STATISTICS
Population: 825,200
Households: 299,000
Median Age: 36.3
Total EBI: $17,608,066,000
Median Hshld. EBI: $42,568
Total Retail Sales: $8,405,8366,000
Buying Power Index: .4802
Chamber of Commerce: 335-3800/ 359-3220/866-2521/743-5565
Convention & Visitors Bureau: 576-8491/977-4182/854-7825/743-0546
Telephone Area Code: 203

MEAL & LODGING COSTS
Avg. Daily Lodging: $132.67
Meals: **B-**$5.50
L-$11.06
D-$19.05
PER DIEM
Total: $168.28
Index: 115
TAX RATES
Meals: 8.0%
Lodging: 8.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Holiday Inn Crowne Plaza	Stamford	358-8400	$104-145
Hyatt Regency Greenwich	Old Greenwich	637-1234	$135-190
Marriott Stamford	Stamford	357-9555	$119-139
Mariott Trumbull	Trumbull	378-1400	$123-169
Radisson Tara Stamford	Stamford	359-1300	$89-129
Sheraton Hotel & Towers	Stamford	967-2222	$85-165

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Center for Financial Studies	Fairfield	259-5000	
Hilton & Towers	Danbury	794-0600	$71-149
Holiday Inn Crowne Plaza	Stamford	358-8400	$69-125
Hyatt Regency Greenwich	Greenwich	637-1234	$99-174
Marriott Stamford	Stamford	357-9555	$69-125
Marriott Trumbull	Trumbull	378-1400	
Raddisson Tara Stamford	Stamford	359-1300	
Sheraton Hotel & Towers	Stamford	967-2222	$75-145

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Bertrand	Greenwich	661-4459	M-E
Le Carrousel	Stamford	357-9555	M
La Grange	Greenwich	869-7500	M-E
Jean-Louis	Greenwich	622-8450	M-E
Magnificent J's	Stamford	967-2222	M
Tapestries	Greenwich	629-9204	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 9 mi. S
Time: 12-15 min.
Taxi: $10.00
Limo: $10.00

DAILY AUTO RENTAL
Average Rate: $43.72

BUFFALO, N.Y.

VITAL STATISTICS
Population: 968,200
Households: 362,300
Median Age: 35.0
Total EBI: $12,316,950,000
Median Hshld. EBI: $26,156
Total Retail Sales: $6,463,339,000
Buying Power Index: .3774
Chamber of Commerce: 852-7100
Convention & Visitors Bureau: 852-7100
Telephone Area Code: 716

MEAL & LODGING COSTS
Avg. Daily Lodging: $116.83
Meals: **B-**$9.04
L-$12.41
D-$21.96
PER DIEM
Total: $160.24
Index: 109
TAX RATES
Meals: 8.0%
Lodging: 13.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Hilton Buffalo	Buffalo	845-5100	$85-135
Hyatt Regency Buffalo	Buffalo	856-1234	$120-130
Marriott Buffalo	Amherst	689-6900	$122-132
Ramada Inn-Airport	Buffalo	634-2700	$71-111
Ramada Renaissance-Airport	Cheektowaga	634-2300	$119-149
Sheraton Airport	Cheektowaga	681-2400	$93-135

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton Buffalo	Buffalo	845-5100	
Hyatt Regency Buffalo	Buffalo	856-1234	$99-145
Marriott Buffalo	Amherst	689-6900	$55-102
Ramada Renaissance-Airport	Buffalo	634-2300	
Sheraton Airport	Cheektowaga	681-2400	$79-94

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Asa Ransom House	Clurence	759-2315	M
Coachman's Inn	Clarence	759-6852	M
Daffodil's	Buffalo	688-5413	M
Rue Franklin West	Buffalo	852-4416	M
Salvatore's Italian Gardens	Buffalo	683-7990	M
Scott's	Amherst	634-8888	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 8 mi. NE
Time: 15-20 min.
Taxi: $14.00
Limo: $5.00

DAILY AUTO RENTAL
Average Rate: $44.00

BURLINGTON, VT.

VITAL STATISTICS
Population: 136,600
Households: 50,800
Median Age: 29.8
Total EBI: $1,944,335,000
Median Hshld. EBI: $29,307
Total Retail Sales: $1,256,207,000
Buying Power Index: .0625
Chamber of Commerce: 863-3489
Convention & Visitors Bureau: 863-3489
Telephone Area Code: 802

MEAL & LODGING COSTS
Avg. Daily Lodging: $96.50
Meals: **B-**N.A.
L-N.A.
D-N.A.
PER DIEM
Total: N.A.
Index: N.A.
TAX RATES
Meals: 4.0%
Lodging: 9.04%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Holiday Inn	South Burlington	863-6363	$87-104
Howard Johnson	South Burlington	865-2174	$70-83
Radisson Hotel	Burlington	658-6500	$89-130
Sheraton Hotel & Conference Center	South Burlington	862-6576	$85-124

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Radisson Hotel	Burlington	658-6500	$70-105

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Deja Vu Cafe	Burlington	864-7917	M
Ice House	Burlington	864-1800	M
Pauline's	Burlington	862-1081	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 3 mi. E
Time: 10 min.
Taxi: $6.50
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $45.00

CHARLESTON, S.C.

VITAL STATISTICS
Population: 514,200
Households: 178,300
Median Age: 28.8
Total EBI: $5,228,507,000
Median Hshld. EBI: $21,872
Total Retail Sales: $3,302,561,000
Buying Power Index: .1782
Chamber of Commerce: 577-2510
Convention & Visitors Bureau: 577-2510
Telephone Area Code: 803

MEAL & LODGING COSTS
Avg. Daily Lodging: $119.13
Meals: **B-**$4.11
L-$11.55
D-$22.65
PER DIEM
Total: $157.44
Index: 108
TAX RATES
Meals: 5.0%
Lodging: 7.0%

CHARLESTON (cont.)

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Marriott Charleston	Charleston	747-1900	$105-120
Indigo Inn	Charleston	577-5900	$85-110
John Rutledge House	Charleston	723-7999	$110-170
Kings Courtyard Inn	Charleston	723-7000	$115-130
Lodge Alley Inn	Charleston	722-1611	$118-160
Maison Du Pre Inn	Charleston	723-8691	$135-145
Planters Inn	Charleston	722-2345	$79-109
Vendue Inn	Charleston	577-7970	$90-125

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Kiawah Island Resort Inn & Villas	Kiawah Island	768-2121	$65-395
Marriott Charleston	North Charleston	747-1900	$85-110
Omni at Charleston Place	Charleston	722-4900	$99-170
Seabrook Island Conference Resort	Seabrook Island	768-1000	
Sheraton Charleston	Charleston	723-3000	$49-110
Wild Dunes Resort & Conference Center	Isle of Palms	886-6000	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Barbadoes Room	Charleston	577-2400	M
Chouinerd's	Charleston	723-0485	M
Fish Market	Charleston	723-1600	M
Louis' Charleston Grill	Charleston	577-4522	M
Le Midi	Charleston	577-5571	M
Million	Charleston	577-7472	M-E
Pierre's	Charleston	723-1700	M
Robert's	Charleston	577-7565	E
Supper at Seven	Mount Pleasant	884-7009	M
The Village Cafe	Mount Pleasant	884-8095	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 12 mi. NW
Time: 20-25 min.
Taxi: $15.00
Limo: $7.00

DAILY AUTO RENTAL

Average Rate: $33.40

CHARLOTTE-GASTONIA-ROCK HILL, N.C.-S.C.

VITAL STATISTICS

Population: 1,127,900
Households: 430,600
Median Age: 32.8
Total EBI: $14,395,281,000
Median Hshld. EBI: $25,920
Total Retail Sales: $8,435,589,000
Buying Power Index: .4560
Chamber of Commerce: 377-6911/864-2621
Convention & Visitors Bureau: 800-231-4636/334-2282
Telephone Area Code: 704

MEAL & LODGING COSTS

Avg. Daily Lodging: $108.27
Meals: B-$8.11
L-$11.22
D-$22.76

PER DIEM

Total: $150.37
Index: 103

TAX RATES

Meals: 5.0%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Adam's Mark Hotel	Charlotte	372-4100	$85-120
Embassy Suites	Charlotte	527-8400	$109-124
Guest Quarters	Charlotte	364-2400	$125-245
Hilton at University Place	Charlotte	547-7444	$98-108
Holiday Inn-Woodlawn	Charlotte	525-8350	$57-85
Marriott-Center City	Charlotte	333-9000	$103-118
Marriott-Executive Park	Charlotte	527-9650	$119-124
Marriott Courtyard	Charlotte	527-5055	$70-80
Registry Hotel	Charlotte	525-4441	$95-105
Royce Hotel	Charlotte	527-8000	$99-109
Sheraton Airport Plaza	Charlotte	392-1200	$89-115

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Adam's Mark Hotel	Charlotte	372-4100	
Hilton at University Place	Charlotte	547-7444	$82-104
Holiday Inn-Woodlawn	Charlotte	525-8350	$55-80
Marriott-City Center	Charlotte	333-9000	$79-109
Marriott-Executive Park	Charlotte	527-9650	
Radisson Plaza	Charlotte	377-0400	$68-97
Sheraton Airport Plaza	Charlotte	392-1200	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Epicurean	Charlotte	377-4529	M
Lamp Lighter	Charlotte	372-5343	M
Morrocrofts	Charlotte	364-8220	M
Townhouse	Charlotte	335-1546	M
La Tâche	Charlotte	527-3888	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 8 mi. W
Time: 10-20 min.
Taxi: $11.00
Limo: $4.00

DAILY AUTO RENTAL

Average Rate: $52.00

CHICAGO, ILL.

VITAL STATISTICS

Population: 6,214,400
Households: 2,323,300
Median Age: 33.2
Total EBI: $93,447,201,000
Median Hshld. EBI: $30,967
Total Retail Sales: $45,021,951,000
Buying Power Index: 2.7031
Chamber of Commerce: 580-6900
Convention & Visitors Bureau: 567-8500
Telephone Area Code: 312 (Chicago); 708 (Arlington Heights/Bloomingdale/Buffalo Grove/Chicago Heights/Des Plaines/Downers Grove/Evanston/Harvey/Homewood/Itasca/Lincolnwood/Lisle/Lombard/Matteson/Naperville/Northbrook/Oak Brook/Oak Lawn/Oak Park/Park Ridge/Rolling Meadows/Rosemont/Schamburg/Schiller Park/Skokie/Westmont/Wheeling/Willowbrook)

MEAL & LODGING COSTS

Avg. Daily Lodging: $143.41
Meals: B-$7.47
L-$9.75
D-$26.33

PER DIEM

Total: $186.96
Index: 128

TAX RATES

Meals: 8.0%
Lodging: 12.4%

HOTELS/MOTELS

NAME	CITY	PHONE	GROUP RATES
Cresthill by Hilton	Buffalo Grove	215-8883	$79-89
Embassy Suites	Lombard	969-7500	$125-140
Embassy Suites-O'Hare Airport	Rosemont	699-6300	$155-185
Forum Hotel	Chicago	944-0055	$99-145
Hilton Inn-Lisle	Lisle	505-0900	$90-110
Hilton Inn-Oak Lawn	Oak Lawn	425-7800	$79-99
Hilton & Towers	Arlington Heights	394-2000	$105-145
Holiday Inn	Oak Lawn	371-7300	$62-89
Holiday Inn-Oak Lawn	Oak Lawn	425-7900	$85-110
Holiday Inn Crowne Plaza	Lisle	505-1000	$100-125
Holiday Plaza Complex	Matteson	747-3500	$65-89
Hyatt Lisle Hotel	Lisle	852-1234	$115-130
Hyatt Regency Chicago	Chicago	565-1234	$201-240
Hyatt Regency O'Hare	Rosemont	696-1234	$139-179
Hyatt Regency Woodfield	Schamburg	605-1234	$130-160
Marriott Chicago	Chicago	836-0100	$199-239
Marriott Courtyard	Arlington Heights	437-3344	$59-89
Marriott Courtyard	Des Plaines	824-7000	$82-92
Marriott O'Hare	Rosemont	693-4444	$139-179
Marriott Schaumburg	Schaumburg	240-0100	$135-160
Marriott Suites	Downers Grove	852-1500	$105-130
Marriott Suites	Rosemont	696-4400	$160-170
Mayfair Regent	Chicago	787-8500	$200-250
Omni Ambassador-East	Chicago	787-7200	$185-250
Omni Orrington	Evanston	866-8700	$80-165
Palmer House	Chicago	726-7500	$109-204
Park Hyatt on Water Tower Square	Chicago	280-2222	$250-315
Radisson Suite Hotel	Downers Grove	971-2000	$115-130
Ramada Hotel O'Hare	Rosemont	827-5131	$88-124
Sofitel O'Hare	Rosemont	678-4488	$145-175
Swissôtel Chicago	Chicago	565-0565	$185-250
Westin O'Hare	Rosemont	698-6000	$155-185
Whitehall	Chicago	944-6300	$170-225
Wyndham Gardens	Naperville	355-3353	$85-110

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Allerton Hotel	Chicago	440-1500	$70-110
AT&T Hickory Ridge Conference Center	Lisle	971-5000	$155-175
Bismarck Hotel	Chicago	236-0123	$55-95
Blackstone Hotel	Chicago	427-4300	$99-149
Congress Hotel of Chicago	Chicago	427-3800	$60-115
Drake Chicago Hotel	Chicago	787-2200	$160-215
Drake Oak Brook Hotel	Oak Brook	574-5700	$65-102
Embassy Suites-O'Hare Airport	Rosemont	699-6300	$132-152

CHICAGO (cont.)

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Executive House Hotel	Chicago	346-7100	$100-175
Fairmont Hotel	Chicago	565-8000	
Forum Hotel	Chicago	944-0055	$99-145
Hilton Inn-Lisle	Lisle	505-0900	$65-91
Hilton Inn-Oak lawn	Oak Lawn	425-7800	$91-104
Hilton-Inn O'Hare Airport	Rosemont	686-8000	
Hilton & Towers	Arlington Heights	394-2000	$69-115
Hilton & Towers	Chicago	922-4400	$155-230
Hilton & Towers North Shore	Skokie	679-7000	$69-118
Holiday Inn-City Center	Chicago	787-6100	
Holiday Inn-Expo Center	Harvey	596-1500	$60-100
Holiday Inn-Mart Plaza	Chicago	836-5000	$95-120
Holiday Inn-O'Hare Airport	Rosemont	671-6350	$97-125
Holiday Inn-Rolling Meadows	Rolling Meadows	259-5000	
Holiday Inn-Willowbrook	Willowbrook	325-6400	$71-91
Holiday Inn Crowne Plaza	Lisle	505-1000	$59-121
Holiday Inn Crowne Plaza	Northbreek	480-7500	$75-115
Holiday Plaza Complex	Matteson	747-3500	$76-83
Howard Johnson O'Hare Hotel & Conference Center-Airport	Schiller Park	671-6000	$50-80
Hyatt Lincolnwood	Lincolnwood	677-1234	$79-99
Hyatt Lisle Hotel	Lisle	852-1234	
Hyatt Regency Chicago	Chicago	565-1234	
Hyatt Regency O'Hare	Rosemont	696-1234	
Hyatt Regency Oak Brook	Oak Brook	573-1234	$140-160
Hyatt Regency Woodfield	Schamburg	605-1234	$108-123
Illinois Exhibition Hall	Westmont	850-7000	
Indian Lakes Resort	Bloomingdale	529-0200	
Inter-Continental Hotel	Chicago	944-4100	$180-260
The Knickerbocker	Chicago	751-8100	$125-187
McCormick Center Hotel	Chicago	791-1900	$109-179
Marriott-Chicago	Chicago	836-0100	
Marriott-O'Hare	Rosemont	693-4444	$69-152
Marriott-Oak Brook	Oak Brook	573-8555	$49-137
Marriott-Schaumburg	Schaumburg	240-0100	$65-135
Midland Hotel	Chicago	332-1200	
Nikko Hotel	Chicago	744-1900	
Nordic Hills Resort & Conference Center	Itasca	773-2750	$70-130
Oak Brook Hills Hotel & Conference Center	Oak Brook	850-5555	
Omni Orrington	Evanston	866-8700	$75-145
Palmer House	Chicago	726-7500	$139-205
Quality Inn-Downtown	Chicago	829-5000	$49-59
Radisson-Arlington Heights	Arlington Heights	364-7600	$74-89
Radisson Plaza Ambassador West	Chicago	787-7900	$115-195
Radisson Suite O'Hare	Rosemont	678-4000	$70-175
Ramada Hotel O'Hare	Rosemont	827-5131	$70-109
Ramada Inn Northbrook	Northbrook	298-2525	$54-67
Sheraton Chicago Hotel & Towers	Chicago	464-1000	
Sheraton Homewood Inn	Homewood	957-1600	
Sheraton International-O'Hare	Rosemont	297-1234	$49-99
Sheraton Plaza	Chicago	787-2900	$112-260
Stouffer Hamilton	Itasca	773-4000	$92-134
Swissôtel Chicago	Chicago	565-0565	$110-160
Westin Chicago	Chicago	943-7200	$168-215
Westin O'Hare	Rosemont	698-6000	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
The Alcove	Matteson	747-5888	M
Ambria	Chicago	472-5959	M-E
*Arnie's	Chicago	266-4800	M
Arun's	Chicago	539-1909	M
Benkay	Chicago	744-1900	M-E
*Berghoff	Chicago	427-3170	M
Bice	Chicago	664-1474	M
Buckingham's	Chicago	922-4400	M
*Cafe La Cave	Des Plaines	827-7818	M
*Cape Cod Room	Chicago	787-2200	M-E
Carlucci	Chicago	281-1220	M
*Carson's The Place for Ribs	Chicago	280-9200	M
Les Celebrities	Chicago	744-1900	M
Charlie Trotter's	Chicago	248-6228	M-E
*Chez Paul	Chicago	944-6680	M
Le Ciel Blue	Chicago	951-2864	M
*Como Inn	Chicago	421-5222	M
Cricket's	Chicago	751-1900	M
Entre Nous	Chicago	565-7997	M
L'Escargot on Halsted	Chicago	525-5522	M-E
Everest Room	Chicago	663-8920	M-E
*Le Français	Wheeling	541-7470	M
*Gene & Georgetti	Chicago	527-3718	M
Gordon	Chicago	467-9780	M
Jackie's	Chicago	880-0003	M
Jean Claude	Chicago	525-1800	M
Jimmy's Place	Chicago	539-2999	M
*Lawry's The Prime Rib	Chicago	787-5000	M
Mandar-Inn	Chicago	842-4014	M
Mareva's	Chicago	227-4000	M
Montparnasse	Naperville	505-7037	M
*Morton's of Chicago	Chicago	266-4820	M
Morton's of Chicago/O'Hare	Rosemont	678-5155	M
*Nick's Fishmarket	Chicago	621-0200	M-E
Nick's Fishmarket	Rosemont	298-2000	M
Ninety-Fifth	Chicago	787-9596	M-E
Le Perroquet	Chicago	944-7990	E
Philander's	Oak Park	848-4250	M
Les Plumes	Chicago	525-0121	M
Portico	Rosemont	827-5131	M
Printer's Row	Chicago	461-0780	M
*The Pump Room	Chicago	266-0360	M
Ritz-Carlton Dining Room	Chicago	227-5866	M-E
Sage's Sages	Arlington Heights	593-6200	M
Seasons	Chicago	649-2349	M
*Shaw's Crab House	Chicago	527-2722	M
*Spiaggia	Chicago	280-2750	M-E
La Strada	Chicago	565-2200	M
Suntory	Chicago	664-3344	M-E
Sweet Basil's	Naperville	357-1050	M
Terczak's	Chicago	404-0171	M
Le Titi De Paris	Arlington Heights	506-0222	M
Topolobampo	Chicago	661-1434	M
La Tour	Chicago	280-2222	M-E
Tower Garden	Skokie	673-4450	M
Trattoria No. 10	Chicago	984-1718	M
Walter's	Park Ridge	825-2240	M
Whitney's Bar & Grille	Oak Lawn	425-6000	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: O'Hare-18 mi. NW
Midway-10 mi. SW
Time: O'Hare-25-65 min.
Midway-25-40 min.
Taxi: O'Hare-$24.00
Midway-$18.00
Limo: O'Hare-$12.00
Midway-$9.00

DAILY AUTO RENTAL

Average Rate: $54.75

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

CINCINNATI, OHIO

VITAL STATISTICS

Population: 1,451,100
Households: 553,500
Median Age: 32.5
Total EBI: $19,495,351,000
Median Hshld. EBI: $27,155
Total Retail Sales: $10,538,674,000
Buying Power Index: .5962
Chamber of Commerce: 579-3100
Convention & Visitors Bureau: 800-344-3445/621-2142
Telephone Area Code: 513 (Ohio); 606 (Kentucky)

MEAL & LODGING COSTS

Avg. Daily Lodging: $105.56
Meals: B-$6.79
L-$11.93
D-$21.35

PER DIEM

Total: $145.63
Index: 100

TAX RATES

Meals: 5.5%
Lodging: 10.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Cincinnatian Hotel	Cincinnati	381-3000	$175-235
Clarion Hotel	Cincinnati	352-2100	$86-140
Drawbridge Inn	Fort Mitchell, KY	341-2800	$50-95
Guest Quarters	Sharonville	489-3636	$99-114
Harley Hotel	Cincinnati	793-4300	$80-100
Hilton Commonwealth	Florence, KY	371-4400	$74-99
Hilton Inn-North	Sharonville	563-8330	$59-119
Hilton Terrace	Cincinnati	381-4000	$92-175
Holiday Inn-Eastgate	Cincinnati	752-4400	$69-79
Holiday Inn-North	Cincinnati	771-0700	$69-85
Hyatt Regency	Cincinnati	579-1234	$127-170
Marriott Cincinnati	Cincinnati	772-1720	$110-130
Marriott Courtyard	Blue Ash	733-4334	$67-77
Omni Netherland Plaza	Cincinnati	421-9100	$107-170
Quality Hotel Central	Cincinnati	351-6000	$60-67
Quality Inn-Riverview	Covington, KY	491-1200	$62-76
Vernon Manor	Cincinnati	281-3300	$63-91
Westin Cincinnati	Cincinnati	621-7700	$134-189

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Clarion Hotel	Cincinnati	352-2100	$91-141
Drawbridge Inn	Fort Mitchell, KY	341-2800	$47-95
Hilton Commonwealth	Florence, KY	371-4400	$89-109
Hilton Inn North	Sharonville	563-8330	$55-110
Holiday Inn-Eastgate	Cincinnati	752-4400	
Howard Johnson Plaza	Cincinnati	771-3400	$45-65
Hyatt Regency	Cincinnati	579-1234	$95-184
Kings Island Inn & Conference Center	Mason	241-5800	$55-110
Omni Netherland Plaza	Cincinnati	421-9100	
Sheraton Springdale	Springdale	671-6600	$65-75
Westin Cincinnati	Cincinnati	621-7700	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Brandywine Inn	Monroe	539-8911	M
Celestial	Cincinnati	241-4455	M
Chester's Road House	Cincinnati	793-8700	M
Conservatory	Covington, KY	491-6400	M
Excelsior	Fort Mitchell, KY	331-3000	M
*The Golden Lamb	Lebanon	932-5065	M
Grand Finale	Cincinnati	771-5925	M
Heritage Restaurant	Cincinnati	561-9300	M
J's	Cincinnati	871-2888	M
*Maisonette	Cincinnati	721-2260	M
Newport Beach	Newport, KY	581-9000	M
The Palace	Cincinnati	381-6006	M
The Precinct	Cincinnati	321-5454	M
Riverview Room	Covington, KY	491-5300	M
Top of the Crown	Cincinnati	352-2160	M
The Waterfront	Covington, KY	581-1414	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 13 mi. SW
Time: 20-30 min.
Taxi: $18.00
Limo: $8.00

DAILY AUTO RENTAL

Average Rate: $46.25

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award) winner.

CLEVELAND, OHIO

VITAL STATISTICS

Population: 1,839,600
Households: 721,100
Median Age: 34.6
Total EBI: $25,613,094,000
Median Hshld. EBI: $27,753
Total Retail Sales: $12,037,366,000
Buying Power Index: .7464
Chamber of Commerce: 621-3300
Convention & Visitors Bureau: 800-321-1001/621-4110
Telephone Area Code: 216

MEAL & LODGING COSTS

Avg. Daily Lodging: $106.69
Meals: **B**-$5.14
L-$9.81
D-$24.70

PER DIEM

Total: $146.34
Index: 100

TAX RATES

Meals: 7.0%
Lodging: 13.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
The Clinic Center Hotel	Cleveland	791-1900	$88-103
Harley Hotel-West	Middleburg Heights	243-5200	$70-86
Hilton-South	Cleveland	447-1300	$96-130
Holiday Inn-Lakeside	Cleveland	241-5100	$65-98
Marriott-Airport	Cleveland	252-5333	$114-124
Quality Inn East	Wickliffe	585-0600	$65-78
Sheraton City Center	Cleveland	771-7600	$130-160
Stouffer Tower City Plaza	Cleveland	696-5600	$95-204

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Embassy Suites	Beachwood	765-8066	$99-114
Harley Hotel-South	Independence	524-0700	$50-80
Harley Hotel-West	Middleburg Heights	243-5200	
Hilton-South	Independence	447-1300	$55-85
Holiday Inn-Hopkins Airport	Middleburg Heights	243-4040	$55-86
Holiday Inn-Independence	Independence	524-8050	$60-110
Marriott-Airport	Cleveland	252-5333	$70-108
Marriott-East	Beachwood	464-5950	$65-95
Quail Hollow Resort	Concord	352-6201	$64-110
Ramada Hotel-Airport	Cleveland	267-1700	$35-47
Sheraton-Hopkins Airport	Cleveland	267-1500	$90-110
Stouffer Tower City Plaza	Cleveland	696-5600	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Baricelli Inn	Cleveland	791-6500	M-E
Cafe Brio	Lyndhurst	473-1670	M
Parker's	Cleveland	881-0700	M-E
Sammy's	Cleveland	523-5560	M
Z Contemporary Cuisine	Shaker Heights	991-1580	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 10 mi. SW
Time: 15-30 min.
Taxi: $16.50
Limo: $10.50

DAILY AUTO RENTAL

Average Rate: $50.75

COLORADO SPRINGS, COLO.

VITAL STATISTICS

Population: 400,900
Households: 146,800
Median Age: 29.7
Total EBI: $4,661,635,000
Median Hshld. EBI: $24,607
Total Retail Sales: $2,770,628,000
Buying Power Index: 1513
Chamber of Commerce: 635-1551
Convention & Visitors Bureau: 800-88VISIT/635-7506
Telephone Area Code: 719

MEAL & LODGING COSTS

Avg. Daily Lodging: $91.25
Meals: **B**-N.A.
L-N.A.
D-N.A.

PER DIEM

Total: N.A.
Index: N.A.

TAX RATES

Meals: 9.2%
Lodging: 9.2%

HOTELS/MOTELS

NAME	CITY	PHONE	GROUP RATES
Embassy Suites	Colorado Springs	599-9100	$85-115
Marriott Colorado Springs	Colorado Springs	260-1800	$110-140
Radisson Hotel	Colorado Springs	597-4308	$67-83
Red Lion Inn	Colorado Springs	576-8900	$65-115
Sheraton Hotel	Colorado Springs	576-5900	$65-95
Sheraton Inn	Colorado Springs	598-5770	$65-90

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
The Broadmoor	Colorado Springs	634-7711	
Cheyenne Mountain Conference Resort	Colorado Springs	576-4600	$145-175
Doubletree Antlers Hotel	Colorado Springs	473-5600	$59-99
Marriott Colorado Springs	Colorado Springs	260-1800	$49-98
Red Lion Inn	Colorado Springs	576-8900	
Sheraton Hotel	Colorado Springs	576-5900	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Penrose Room	Colorado Springs	634-7711	M-E

AIRPORT-TO-CITY TRANSPORTATION

Distance: 8 mi. SE
Time: 15-20 min.
Taxi: $10.00
Limo: N.A.

DAILY AUTO RENTAL

Average Rate: $31.96

COLUMBIA, S.C.

VITAL STATISTICS

Population: 461,200
Households: 169,300
Median Age: 30.2
Total EBI: $5,7771,682,000
Median Hshld. EBI: $25,610
Total Retail Sales: $3,279,425,000
Buying Power Index: .1819
Chamber of Commerce: 733-1110
Convention & Visitors Bureau: 254-0479
Telephone Area Code: 803

MEAL & LODGING COSTS

Avg. Daily Lodging: $74.43
Meals: **B**-$7.35
L-$10.00
D-$22.47

PER DIEM

Total: $114.25
Index: 78

TAX RATES

Meals: 5.0%
Lodging: 7.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Embassy Suites	Columbia	252-8700	$89-109
Holiday Inn-Columbia Airport	West Columbia	794-9440	$51-68
Holiday Inn-Northeast	Columbia	736-3000	$54-73
Marriott Columbia	Columbia	771-7000	$95-105
Marriott Courtyard	Columbia	731-2300	$60-70
Ramada Hotel	Columbia	736-5600	$52-58
Sheraton Hotel & Convention Center	Columbia	731-0300	$49-77
The Whitney	Columbia	252-0845	$74-107

COLUMBIA (cont.)

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Embassy Suites	Columbia	252-8700	$72-89
Marriott Columbia	Columbia	771-7000	$55-99

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Le Petite Chateau	Columbia	782-7231	M
Pierre's	Columbia	787-7508	M
Vernique's	Columbia	771-7000	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 6 mi. SW
Time: 10-15 min.
Taxi: $10.00
Limo: N.A.

DAILY AUTO RENTAL

Average Rate: $40.50

COLUMBUS, OHIO

VITAL STATISTICS

Population: 1,353,500
Households: 526,700
Median Age: 31.6
Total EBI: $17,218,380,000
Median Hshld. EBI: $25,109
Total Retail Sales: $10,321,041,000
Buying Power Index: 5504
Chamber of Commerce: 221-1321
Convention & Visitors Bureau: 800-821-5784/221-6623
Telephone Area Code: 614

MEAL & LODGING COSTS

Avg. Daily Lodging: $97.50
Meals: B-$6.68
L-$7.70
D-$21.57

PER DIEM

Total: $133.45
Index: 91

TAX RATES

Meals: 5.75%
Lodging: 15.75%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Concourse Airport Hotel	Columbus	237-2515	$79.95
Embassy Suites	Columbus	890-8600	$110-125
Great Southern Hotel	Columbus	228-3800	$88.98
Guest Quarters	Columbus	228-4600	$135-150
Harley Hotel	Columbus	888-4300	$78.88
Hilton-East	Columbus	868-1380	$74.88
Holiday Inn	Columbus	885-3334	$72
Holiday Inn-Ohio Center	Columbus	461-4100	$72.92
Hyatt on Capitol Square	Columbus	228-1234	$115-187
Hyatt Regency	Columbus	463-1234	$119-149
Lenox Inn	Columbus	861-7800	$46.66
Marriott-North	Columbus	885-1885	$107-130
Marriott Courtyard	Columbus	436-7070	$54.79
Radisson Hotel-Airport	Columbus	475-7551	$76.90
Radisson Hotel-North	Columbus	846-0300	$64.84
Stouffer Dublin	Dublin	764-2200	$109-129

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Embassy Suites	Columbus	890-8600	$83-127
Hilton East	Columbus	868-1382	
Hilton Inn-North	Columbus	436-0700	
Holiday Inn	Worthington	885-3334	
Hyatt on Capitol Square	Columbus	228-1234	
Hyatt Regency	Columbus	463-1234	$70-155
Marriott-North	Columbus	885-1885	
Radisson Hotel-Airport	Columbus	475-7551	$64.79
Radisson Hotel-North	Columbus	846-0300	
Ramada University Hotel & Conference Center	Columbus	267-7461	
Sheraton Inn	Columbus	861-7220	$55.86

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Gourmet Market	Columbus	486-1114	M-E
Jotham's Riverside	Columbus	488-0605	M
Mario's Interrationale	Columbus	221-3850	M
The Refectory	Columbus	451-9774	M
Shaw's	Lancaster	654-1842	M
Worthington Inn Dining Room	Worthington	885-2600	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 7 mi. E
Time: 10 min.
Taxi: $12.00
Limo: $5.25

DAILY AUTO RENTAL

Average Rate: $44.75

DALLAS, TEXAS

VITAL STATISTICS

Population: 2,481,900
Households: 946,400
Median Age: 31.2
Total EBI: $35,990,083,000
Median Hshld. EBI: $28,658
Total Retail Sales: $22,446,720,000
Buying Power Index: 1.1368
Chamber of Commerce: 746-6600
Convention & Visitors Bureau: 746-6677
Telephone Area Code: 214

MEAL & LODGING COSTS

Avg. Daily Lodging: $122.46
Meals: B-$6.47
L-$11.12
D-$25.75

PER DIEM

Total: $165.80
Index: 113

TAX RATES

Meals: 8.25%
Lodging: 13.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Aristocrat Clarion Hotel	Dallas	741-7700	$85-150
Bristol Suites	Dallas	233-7600	$99-250
Clarion Hotel	Dallas	630-7000	$75-94
Colony Parke Hotel	Dallas	750-6060	$71-87
Doubletree at Campbell Center	Dallas	691-8700	$87-120
Doubletree at Lincoln Center	Dallas	934-8400	$105-155
Doubletree at Park West	Dallas	869-4300	$119-129
Embassy Suites	Irving	790-0093	$119-139
Embassy Suites-Love Field	Dallas	357-4500	$115-135
The Grand Kempinski	Dallas	386-6000	$135-155
Harvey Hotel-Addison	Addison	980-8877	$100-125
Harvey Hotel-DFW Airport	Irving	929-4500	$110-150
Harvey Suites	Irving	929-4499	$89-104
Hilton-Dallas Parkway	Dallas	661-3600	$89-139
Hilton Executive Conf Center-Airport	Grapevine	481-8444	$99-154
Hilton & Towers-Richardson	Richardson	644-4000	$79-114
Holiday Inn-Crowne Plaza	Dallas	385-9000	$59-104
Hyatt Regency	Dallas	651-1234	$145-170
Loews Anatole	Dallas	748-1200	$130-180
Marriott-Airport	Irving	929-8800	$124-150
Marriott-Park Central	Dallas	233-4421	$114-124
Marriott Courtyard	Dallas	352-7676	$66-76
Marriott Courtyard-Richardson	Richardson	235-5000	$80-90
Marriott Hotel Quorum	Dallas	661-2800	$109-139
Omni Melrose	Dallas	521-5151	$110-135
Park Suites	Dallas	234-3300	$89-129
Plaza of the Americas	Dallas	979-9000	$150-195
Radisson Hotel Stemmons	Dallas	351-4477	$78-109
Sheraton-Dallas	Dallas	922-8000	$130-205
Sheraton Grand-DFW	Irving	929-8400	$90-140
Sheraton Park Central	Dallas	385-3000	$115-175
Stoneleigh	Dallas	871-7111	$105-150
Stouffer Dallas	Dallas	631-2222	$129-179
Summit	Dallas	243-3363	$73-105
Westin Galleria	Dallas	934-9494	$150-195

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Adolphus Hotel	Dallas	742-8200	
Airport Inn-DFW	Irving	579-8911	
Best Western Le Baron Hotel	Dallas	634-8550	
Bristol Suites	Dallas	233-7600	
Clarion Hotel	Dallas	630-7000	$69.79
Crescent Court Hotel	Dallas	871-0303	$125-165
Doubletree at Campbell Center	Dallas	691-8700	
Doubletree at Lincoln Center	Dallas	934-8400	
Fairmont Hotel	Dallas	720-2020	
Four Seasons Resort & Club	Irving	717-0700	
Harvey Hotel-Addison	Addison	980-8877	$69.89
Harvey Hotel-Dallas	Dallas	960-7000	$55.85
Harvey Hotel-DFW Airport	Irving	929-4500	$85-115
Harvey Hotel-Plano	Plano	578-8555	$60.85
Hilton-Dallas Parkway	Dallas	661-3600	$60.95
Hilton Executive Conf Center-Airport	Grapevine	481-8444	
Hilton Inn	Dallas	827-4100	
Holiday Inn-Crowne Plaza	Dallas	385-9000	
Holiday Inn-DFW Airport North	Irving	929-8181	$65.95
Holiday Inn-DFW Airport South	Irving	399-1010	$49.70
Holiday Inn-LBJ Northeast	Dallas	341-5400	$45.65
Hyatt Regency	Dallas	651-1234	
Hyatt Regency-DFW	Grapevine	453-8400	$109-130
Kempinski Grand Hotel	Dallas	386-6000	$75-135
Loews Anatole I	Dallas	748-1200	$95-145
Marriott-Airport	Irving	929-8800	$79-119
Marriott-Hotel Quorum	Dallas	661-2800	
Marriott-Park Central	Dallas	233-4421	$50-100
Marriott Mandalay at Las Colinas	Irving	556-0800	$115-135
Park Inn International	Irving	256-1500	
Park Plaza Hotel	Dallas	747-7000	$55-85
Plaza of the Americas	Dallas	747-7222	$69-170

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Ramada Hotel Lovefield	Dallas	357-5601	$54-74
Sheraton Grand-DFW	Irving	929-8400	$59-105
Sheraton Mockingbird	Dallas	634-8850	$70-88
Sheraton Park Central	Dallas	385-3000	$79-105
Southland Center Hotel	Dallas	922-8000	$75-115
Stouffer-Dallas	Dallas	631-2222	
Summit	Dallas	243-3363	$49-69
Westin Galleria	Dallas	934-9494	$80-185

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Beau Nash	Dallas	871-3240	M-E
Cafe on the Green	Irving	717-0700	M
Cafe Pacific	Dallas	526-1170	M
Cafe Royal	Dallas	979-9000	M-E
Dakota's	Dallas	740-4001	M-E
Enclave	Dallas	363-7487	M
Enjolie	Irving	556-0800	M-E
French Room	Dallas	742-8200	M-E
*The Mansion on Turtle Creek	Dallas	559-2100	M-E
Old Warsaw	Dallas	528-0032	M
Pyramid Room	Dallas	720-5249	M-E
Riviera	Dallas	351-0094	M-E
Routh Street Cafe	Dallas	871-7161	E
*Ruth's Chris Steak House	Dallas	902-8080	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 21 mi. NW
Time: 25-40 min.
Taxi: $22.50
Limo: $11.00

DAILY AUTO RENTAL

Average Rate: $45.25

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives Dining Award) winner.

DAYTON-SPRINGFIELD, OHIO

VITAL STATISTICS

Population: 945,500
Households: 369,500
Median Age: 33.1
Total EBI: $12,381,539,000
Median Hshld. EBI: $26,197
Total Retail Sales: $6,572,449,000
Buying Power Index: .3785
Chamber of Commerce: 226-1444/325-7621
Convention & Visitors Bureau: 226-8211/325-7621
Telephone Area Code: 513

MEAL & LODGING COSTS

Avg. Daily Lodging: $98.20
Meals: B-$5.58
L-$6.22
D-$15.58

PER DIEM

Total: $125.58
Index: 86

TAX RATES

Meals: 6.12%
Lodging: 12.5%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Guest Quarters	Dayton	436-2400	$72
Hilton Daytonian	Dayton	461-4700	$59-109
Holiday Inn-I-675 Conference Center	Fairborn	426-7800	$78-94
Marriott Dayton	Dayton	223-1000	$110-120
Stouffer Center Plaza	Dayton	224-0800	$114-154

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Bergamo Center	Dayton	426-2363	$17-27
Hilton Daytonian	Dayton	461-4700	$64-94
Holiday Inn-Dayton Mall	Miamisburg	434-8030	$49-75
Marriott Dayton	Dayton	223-1000	
Radisson Inn	Dayton	278-5711	$50-[illegible]

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
L'Auberge	Kettering	299-5536	M
Benham's	Dayton	228-7041	M
4 Riverplace	Dayton	224-0535	M
King Cole	Dayton	222-6771	M
Pine Club	Dayton	228-7463	M
Windows	Dayton	224-0800	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 12.5 mi. N
Time: 20-25 min.
Taxi: $16.00
Limo: $10.00

DAILY AUTO RENTAL

Average Rate: $50.75

DENVER, COLO.

VITAL STATISTICS

Population: 1,681,900
Households: 674,100
Median Age: 31.6
Total EBI: $24,888,293,000
Median Hshld. EBI: $30,289
Total Retail Sales: $12,068,878,000
Buying Power Index: .7234
Chamber of Commerce: 534-8500
Convention & Visitors Bureau: 8[illegible]505
Telephone Area Code: 303

MEAL & LODGING COSTS

Avg. Daily Lodging: $119.[illegible]5
Meals: B-$6.99
L-$9.95
D-$20.81

PER DIEM

Total: $157.50
Index: 108

TAX RATES

Meals: 7.2%
Lodging: 11.9%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Burnsley Hotel	Denver	830-1000	$95-225
Doubletree Hotel	Aurora	337-2800	$110-120
Embassy Suites	Denver	696-6644	$88-107
Embassy Suites-Airport	Denver	375-0400	$105-125
Hyatt Regency-Denver	Denver	295-1234	$99-153
Hyatt Regency-Tech Center	Denver	779-1234	$96-132
Marriott-City Center	Denver	297-1300	$90-150
Marriott-Southeast	Denver	758-7000	$120
Oxford Alexis Hotel	Denver	628-5400	$95-125
Radisson Hotel	Denver	893-3333	$85-140
Registry Hotel-Airport	Denver	321-3333	$99-109
Sheraton Denver Tech Center	Denver	779-1100	$87-140
Sheraton Hotel & Conference Center	Lakewood	987-2000	$89-99
Stouffer Concourse	Denver	399-7500	$119-169
The Warwick	Denver	861-2000	$94-134
Westin Hotel Tabor Center	Denver	572-9100	$135-190

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Brown Palace Hotel	Denver	297-3111	$89-120
Doubletree Hotel	Aurora	337-2800	$65-99
Embassy Suites-Airport	Denver	375-0400	$81
Executive Tower Inn	Denver	571-0300	$70-90
Hilton-Denver Airport	Denver	373-5730	
Hilton-Denver South	Englewood	779-6161	$65-99
Holiday Inn-Denver North	Denver	292-9500	$48-55
Holiday Inn-I-70	Denver	371-9494	
Holiday Inn-Northglenn	Northglenn	452-4100	$50-70
Hyatt Regency-Denver	Denver	295-1234	$80-140
Hyatt Regency-Tech Center	Denver	779-1234	
Marriott-City Center	Denver	297-1300	$122-152
Marriott-Denver West	Golden	279-9100	$62-100
Marriott-Southeast	Denver	758-7000	$48-116
Radisson Hotel	Denver	893-3333	
Radisson Hotel Denver Southeast	Aurora	695-1700	$59-83
Regency Hotel	Denver	458-0808	$50-75
Registry Hotel	Denver	321-3333	$50-83
Scanticon Conference Center Hotel & Resort	Englewood	799-5800	$89-129
Sheraton Denver Tech Center	Denver	779-1100	
Sheraton Hotel & Conference Center	Lakewood	987-2000	$82-92
Stapleton Plaza Hotel & Fitness Center	Denver	321-3500	$50-86
Stouffer Concourse	Denver	399-7500	
Westin Hotel Tabor Center	Denver	572-9100	
Writer's Manor Hotel	Denver	756-8877	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Adirondacks	Denver	573-8900	M
Brittany Hill	Denver	451-5151	M
Cafe Giovanni	Denver	825-6555	M
Cliff Young	Denver	831-8900	M
Morton's of Chicago	Denver	825-3353	M
Normandy French Restaurant	Denver	321-3311	M
*Palace Arms	Denver	297-3111	M
The Profile	Denver	831-1252	M
Tante Louise	Denver	355-[illegible]18	M
Wellshire Inn	Denver	759-3333	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 7 mi. NE
Time: 20-30 min.
Taxi: $11.00
Limo: $5.00

DAILY AUTO RENTAL

Average Rate: $42.75

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

DES MOINES, IOWA

VITAL STATISTICS
Population: 395,900
Households: 161,500
Median Age: 32.4
Total EBI: $5,378,601,000
Median Hshld. EBI: $25,772
Total Retail Sales: $3,327,033,000
Buying Power Index: .1712
Chamber of Commerce: 286-4950
Convention & Visitors Bureau: 286-4960
Telephone Area Code: 515

MEAL & LODGING COSTS
Avg. Daily Lodging: $73.00
Meals: B-$5.65
L-$7.02
D-$16.14
PER DIEM
Total: $101.81
Index: 70
TAX RATES
Meals: 4.0%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Adventureland Inn	Des Moines	265-7321	$60-80
Executive Inn	West Des Moines	225-1144	$39-57
Fort Des Moines	Des Moines	243-1161	$75
Hilton-Airport	Des Moines	287-2400	$75-95
Holiday Inn-South	Des Moines	283-1711	$61-76
Holiday Inn-University Park	West Des Moines	223-1800	$55-98
Marriott Des Moines	Des Moines	245-5500	$75-150
Ramada Inn-Interstate	Des Moines	265-5671	$41-51
Savery Hotel & Spa	Des Moines	244-2151	$60-100
Sheraton Inn	Des Moines	278-5575	$62-75

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton-Airport	Des Moines	287-2400	
Holiday Inn-University Park	West Des Moines	223-1800	$59-99
Marriott Des Moines	Des Moines	245-5500	$55-139
Savery Hotel & Spa	Des Moines	244-2151	$65-105

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Christopher's	Des Moines	274-3694	M
Guido's	Des Moines	284-1272	M
Metz	Des Moines	246-1656	M
Quenelles	Des Moines	245-5500	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 5.5 mi. SW
Time: 10-15 min.
Taxi: $10.00
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $46.25

DETROIT, MICH.

VITAL STATISTICS
Population: 4,385,400
Households: 1,629,700
Median Age: 32.5
Total EBI: $61,228,315,000
Median Hshld. EBI: $29,663
Total Retail Sales: $31,931,305,000
Buying Power Index: 1.8386
Chamber of Commerce: 964-4000
Convention & Visitors Bureau: 567-1170
Telephone Area Code: 313

MEAL & LODGING COSTS
Avg. Daily Lodging: $103.69
Meals: **B-**$6.67
L-$10.38
D-$22.82
PER DIEM
Total: $143.56
Index: 98
TAX RATES
Meals: 4.0%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Berkshire Hotel	Southfield	356-4333	$95-105
Best Western Greenfield Inn	Allen Park	271-1600	$63-75
Best Western Sterling Inn	Sterling Heights	979-1400	$70-85
Days Inn-Airport	Romulus	729-9000	$78-88
Dearborn Inn (a Marriott Hotel)	Dearborn	271-2700	$130-150
Embassy Suites	Southfield	350-2000	$115-165
Georgian Inn	Roseville	294-0400	$55-76
Guest Quarters	Troy	879-7500	$125-185
Guest Quarters Suite Hotel	Romulus	728-9200	$105-120
Hilton Inn-Airport	Romulus	292-3400	$89-124
Hilton Inn-Northfield	Troy	879-2100	$119-163
Hilton Inn-Troy	Troy	583-9000	$80-120
Hilton Novi	Novi	349-4000	$98-165
Holiday Inn-Airport	Romulus	728-2800	$70-102
Holiday Inn-Auburn Hills	Auburn Hills	373-4550	$79-99
Holiday Inn-Dearborn	Dearborn	278-4800	$67-83
Holiday Inn-Fairlane	Detroit	336-3340	$79-86
Holiday Inn-Farmington Hills	Farmington Hills	477-4000	$74-90
Holiday Inn-Livonia West	Livonia	464-1300	$84-98
Holiday Inn-Southfield	Southfield	353-7700	$69-87
Holiday Inn-Troy	Troy	689-7500	$72-89
Hyatt Regency-Dearborn	Dearborn	593-1234	$140-185
Marriott-Airport	Detroit	941-9400	$130-140
Marriott-Livonia	Livonia	462-3100	$99-124
Marriott-Southfield	Southfield	356-7400	$119-129
Marriott-Troy	Troy	680-9797	$140-195
Marriott Courtyard-Airport	Romulus	721-3200	$79-89
Marriott Courtyard-Dearborn	Dearborn	271-1400	$78-88
Marriott Courtyard-Livonia	Livonia	462-2000	$75-85
Marriott Courtyard-Southfield	Southfield	358-1222	$75-85
Marriott Courtyard-Troy	Troy	528-2800	$74-86
Marriott Courtyard-Warren	Warren	751-5777	$75-85
Omni International	Detroit	222-7700	$155-225
Radisson Plaza Hotel	Southfield	827-4000	$123-175
Radisson Suite Hotel	Farmington Hills	477-7800	$79-85
Ramada Inn-Airport	Romulus	729-6300	$65-100
Ramada Inn-Southfield	Southfield	355-2929	$77-87
River Crab Motel	St. Clair	329-2236	$65-78
Sheraton Inn	Southfield	559-6500	$69-89
Sheraton Oaks	Farmington	348-5000	$88-98
Somerset Inn	Troy	643-7300	$103-135
Thomas Edison Inn	Port Huron	984-3000	$80-115
Van Dyke Park Suite Hotel & Conference Center	Warren	939-2860	$70-100
Westin Hotel-Renaissance Center	Detroit	568-8000	$120-199

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Days Hotel-Conv. Center	Southfield	557-4800	$55-95
Embassy Suites	Southfield	350-2000	$89-120
Guest Quarters	Troy	879-7500	$99-159
Hilton Inn-Airport	Romulus	292-3400	
Hilton Inn-Troy	Troy	583-9000	$45-79
Hilton Novi	Novi	349-4000	$65-144
Holiday Inn-Fairlane	Detroit	336-3340	$71-79
Holiday Inn-Livonia West	Livonia	464-1300	$55-75
Hyatt Regency-Dearborn	Dearborn	593-1234	
Lyon Meadows Conf. Center	New Hudson	486-2400	
Marriott-Dearborn	Dearborn	271-2700	$65-150
Marriott-Troy	Troy	937-0000	
Omni International	Detroit	222-7700	$85-145
Radisson Airport	Romulus	729-2600	$89-109
Radisson Plaza Hotel	Southfield	827-4000	$79-119
Radisson Plymouth	Plymouth	459-4500	
Radisson Pontchartrain Hotel	Detroit	965-0200	$80-135
Ramada Inn-Airport	Romulus	729-6300	$40-75
Ritz-Carlton	Dearborn	441-2000	$95-170
Sheraton Oaks	Novi	348-5000	$50-75
Sheraton Southfield	Southfield	559-6500	$69-109
Westin Hotel-Renaissance Center	Detroit	568-8000	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Les Auteurs	Royal Oak	544-2887	M
Caucus Club	Detroit	965-4970	M
Chambertin	Dearborn	278-6900	M
Golden Mushroom	Southfield	559-4230	M-E
*Joe Muer's	Detroit	567-1088	M
*London Chop House	Detroit	962-0278	M-E
Opus One	Detroit	961-7766	M
The Restaurant	Dearborn	441-2000	M
Too Chez	Novi	348-5555	M
Van Dyke Place	Detroit	821-2620	M-E
The Whitney	Detroit	832-5701	M-E

AIRPORT-TO-CITY TRANSPORTATION
Distance: 19 mi. SW
Time: 30-45 min.
Taxi: $28.00
Limo: $12.00

DAILY AUTO RENTAL
Average Rate: $58.00

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives Dining Award) winner.

EL PASO, TEXAS

VITAL STATISTICS
Population: 592,400
Households: 179,600
Median Age: 28.2
Total EBI: $5,019,055,000
Median Hshld. EBI: $19,746
Total Retail Sales: $3,421,086,000
Buying Power Index: .1834
Chamber of Commerce: 534-0500
Convention & Visitors Bureau: 534-0696
Telephone Area Code: 915

MEAL & LODGING COSTS
Avg. Daily Lodging: $109.17
Meals: B-$6.59
L-$10.52
D-$20.35
PER DIEM
Total: $146.63
Index: 100
TAX RATES
Meals: 8.25%
Lodging: 14.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Embassy Suites	El Paso	779-6222	$99-129
Hilton-Airport	El Paso	778-4241	$81-105
Westin Paso Del Norte	El Paso	534-3000	$93-148

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton-Airport	El Paso	778-4241	$65-80
Marriott El Paso	El Paso	779-3300	$58-129
Westin Paso Del Norte	El Paso	534-3000	$55-90

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Dome Grill	El Paso	534-3010	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 5 mi. E
Time: 15 min.
Taxi: $14.00
Limo: $9.00

DAILY AUTO RENTAL
Average Rate: $46.75

FORT LAUDERDALE-HOLLYWOOD-POMPANO BEACH, FLA.

VITAL STATISTICS
Population: 1,255,000
Households: 545,800
Median Age: 41.1
Total EBI: $20,329,599,000
Median Hshld. EBI: $28,083
Total Retail Sales: $10,563,533,000
Buying Power Index: .5937
Chamber of Commerce: 462-6000/985-4000/941-2940
Convention & Visitors Bureau: 800-356-1662/765-4466
Telephone Area Code: 305

MEAL & LODGING COSTS
Avg. Daily Lodging: $147.91
Meals: B-$4.79
L-$9.19
D-$19.51
PER DIEM
Total: $181.00
Index: 124
TAX RATES
Meals: 5.0%
Lodging: 9.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Bahia Mar Resort & Yachting Center	Fort Lauderdale	764-2233	$95-145
Best Western Beachcombe Hotel & Villas	Pompano Beach	941-7830	$70-155
Diplomat Resort & Country Club	Hollywood	457-8111	$135-200
Embassy Suites	Fort Lauderdale	772-5400	$124-164
Embassy Suites-South	Fort Lauderdale	527-2700	$115-159
Guest Quarters	Fort Lauderdale	565-3800	$108-198
Hilton-Airport	Dania	920-3300	$105-180
Hilton-Hollywood Beach	Hollywood	458-1900	$109-209
Hilton-Sunrise	Fort Lauderdale	748-7000	$84-109
Holiday Inn-Pompano Beach	Pompano Beach	941-7300	$110-155
Howard Johnson Beach Resort	Lauderdale-by-the-Sea	776-5660	$69-139
Inverrary Club & Resort	Fort Lauderdale	485-0500	$120-200
Ireland's Inn	Fort Lauderdale	565-6661	$69-140
Lago Mar	Fort Lauderdale	523-6511	$125
Marriott Fort Lauderdale	Fort Lauderdale	771-0440	$125-170
Marriott Harbor Beach	Fort Lauderdale	525-4000	$300
Marriott Marina Hotel	Fort Lauderdale	463-4000	$175-219
Sheraton Bonaventure Hotel & Spa	Fort Lauderdale	389-3000	$175-250
Sheraton Design Center-Airport	Dania	920-3500	$110-170
Sheraton Execuport	Fort Lauderdale	772-7770	$99-120
Sheraton Yankee Clipper	Fort Lauderdale	524-5551	$110-155
Sheraton Yankee Trader Beach Resort	Fort Lauderdale	467-1111	$120-140
Westin Cypress Creek	Fort Lauderdale	772-1331	$140-210

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Bahia Mar Resort & Yachting Center	Fort Lauderdale	764-2233	$65-125
Diplomat Resort & Country Club	Hollywood	457-2000	$65-145
Embassy Suites-South	Fort Lauderdale	527-2700	$79-169
Hilton-Airport	Dania	920-3300	
Hilton-Deerfield Beach	Deerfield Beach	427-7700	$75-120
Hilton-Hollywood Beach	Hollywood	458-1900	$65-135
Hilton-Sunrise	Sunrise	748-7000	$59-125
Holiday Inn-Plantation	Plantation	472-5600	$49-100
Holiday Inn-West	Fort Lauderdale	739-4000	$45-69
Inverrary Club & Resort	Fort Lauderdale	485-0500	$60-185
Marriott Fort Lauderdale	Fort Lauderdale	771-0440	$55-104
Marriott Harbor Beach	Fort Lauderdale	525-4000	$85-280
Marriott Marina Hotel	Fort Lauderdale	463-4000	
Palm Aire Resort	Pompano Beach	972-3300	$83-155
Pier 66 Hotel & Marina	Fort Lauderdale	525-6666	
Ramada Beach Resort	Fort Lauderdale	565-6611	$45-120
Rolling Hills Golf Resort & Conf. Center	Fort Lauderdale	475-0400	$45-85
Sheraton Bonaventure Hotel & Spa	Fort Lauderdale	389-3300	$85-200
Sheraton Design Center-Airport	Dania	920-3500	
Westin Cypress Creek	Fort Lauderdale	772-1331	$75-130

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
La Bonne Auberge	Fort Lauderdale	491-5522	M
Burt & Jack's	Port Everglades	522-5225	M
Le Cafe de Paris	Fort Lauderdale	467-2900	M
Casa Vecchia	Fort Lauderdale	463-7575	M
Celebrity Room	Hollywood	457-8111	M-E
La Coquille	Fort Lauderdale	467-3030	M
Dante's	Fort Lauderdale	564-6666	M
Le Dome	Fort Lauderdale	463-3303	M
The Down Under	Fort Lauderdale	563-4123	M
La Ferme	Fort Lauderdale	764-0987	M
Fisherman	Fort Lauderdale	566-2002	M
Frankie's	Fort Lauderdale	566-7853	M
French Quarter	Fort Lauderdale	463-8000	M
The Left Bank	Fort Lauderdale	462-5376	M
Mai-Kai	Fort Lauderdale	563-3272	M
Le Mesquite	Fort Lauderdale	522-6795	M
Paesano	Fort Lauderdale	467-3266	M
The Plum Room	Fort Lauderdale	563-4168	M-E
Primavera	Fort Lauderdale	564-6363	M
La Reserve	Fort Lauderdale	563-6644	M
Rinaldo's	Pompano Beach	942-2900	M
Yesterday's	Fort Lauderdale	561-4400	M-E

AIRPORT-TO-CITY TRANSPORTATION
Distance: 4 mi. S
Time: 10 min.
Taxi: $8.00
Limo: $9.00

DAILY AUTO RENTAL
Average Rate: $38.25

FORT WORTH-ARLINGTON, TEXAS

VITAL STATISTICS
Population: 1,294,100
Households: 484,600
Median Age: 32.0
Total EBI: $17,344,024,000
Median Hshld. EBI: $27,981
Total Retail Sales: $10,533,811,000
Buying Power Index: .5511
Chamber of Commerce: 336-2491/275-2613
Convention & Visitors Bureau: 800-433-5747/336-8791/265-7721
Telephone Area Code: 817

MEAL & LODGING COSTS
Avg. Daily Lodging: $95.42
Meals: B-$5.96
L-$9.37
D-$19.57
PER DIEM
Total: $130.32
Index: 89
TAX RATES
Meals: 7.25%
Lodging: 13.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Green Oaks Inn & Conference Center	Fort Worth	738-7311	$77-95
Hilton Arlington	Arlington	640-3322	$90-120
Hyatt Regency	Fort Worth	870-1234	$128-133
Marriott Courtyard-Arlington	Arlington	277-2774	$65-75
Marriott Courtyard-Fort Worth	Fort Worth	545-2202	$67-77
Radisson Suite Hotel	Arlington	640-0440	$104-114

FORT WORTH-ARLINGTON (cont.)

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton Arlington	Arlington	640-3322	$70-105
Hilton Fort Worth	Fort Worth	335-7000	
Holiday Inn-North	Fort Worth	625-9911	$59-68
Holiday Inn-South	Fort Worth	293-3088	
Hyatt Regency	Fort Worth	870-1234	$79-99
Sheraton Centerpark Hotel	Arlington	261-8200	$74-84
Worthington Hotel	Fort Worth	870-1000	$65-90

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Cacharel	Arlington	640-9981	M
*Cattleman's Steak House	Fort Worth	624-3945	M
Reflections	Fort Worth	870-1000	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 24 mi. NE
Time: 30-40 min.
Taxi: $22.00
Limo: $7.00

DAILY AUTO RENTAL
Average Rate: $46.75

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

FRESNO, CAL.

VITAL STATISTICS
Population: 630,600
Households: 225,600
Median Age: 32.7
Total EBI: $8,067,417,000
Median Hshld. EBI: $25,525
Total Retail Sales: $$4,070,575,000
Buying Power Index: .2441
Chamber of Commerce: 233-4651
Convention & Visitors Bureau: 233-0836
Telephone Area Code: 209

MEAL & LODGING COSTS
Avg. Daily Lodging: $80.83
Meals: **B-**$7.67
L-$10.63
D-$19.30

PER DIEM
Total: $118.43
Index: 81

TAX RATES
Meals: 6.5%
Lodging: 12.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Hilton Fresno	Fresno	485-9000	$64-99
Holiday Inn-Airport	Fresno	252-3611	$69-103
The Inn at Harris Ranch	Coalinga	935-0717	$74-80
Marriott Courtyard	Fresno	221-6000	$76-86
Piccadilly Inn	Fresno	226-3850	$72-85
Piccadilly Inn-Airport	Fresno	251-6000	$75-85
Piccadilly Inn-University	Fresno	224-4200	$73-83
Ramada Inn	Fresno	224-4040	$58-64
San Joaquin Hotel	Fresno	225-1309	$69-140

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton Fresno	Fresno	485-9000	$65-75
Holiday Inn-Airport	Fresno	252-3611	
Holiday Inn Center Plaza	Fresno	268-1000	
Piccadilly Inn-University	Fresno	224-4200	$62-78

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Harris Ranch	Fresno	935-0717	M
Nicola's	Fresno	224-1660	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 7 mi. NE
Time: 15 min.
Taxi: $12.50
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $33.67

GRAND RAPIDS, MICH.

VITAL STATISTICS
Population: 669,000
Households: 245,000
Median Age: 31.1
Total EBI: $9,035,041,000
Median Hshld. EBI: $29,221
Total Retail Sales: $5,453,457,000
Buying Power Index: .2859
Chamber of Commerce: 771-0300
Convention & Visitors Bureau: 459-8287
Telephone Area Code: 616

MEAL & LODGING COSTS
Avg. Daily Lodging: $91.06
Meals: **B-**$7.70
L-$11.52
D-$19.23

PER DIEM
Total: $129.51
Index: 88

TAX RATES
Meals: 4.0%
Lodging: 9.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Amway Grand Plaza	Grand Rapids	774-2000	$89-138
Best Western-Grandvillage	Grandville	532-3222	$57-120
Harley Hotel	Grand Rapids	949-8800	$75-90
Hilton Hotel	Kentwood	957-0100	$70-91
Holiday Inn	Holland	394-0111	$66-88
Holiday Inn-East	Kentwood	949-9222	$72-90
Holiday Inn-North	Grand Rapids	363-9001	$65-80
Holiday Inn Crowne Plaza	Grand Rapids	957-1770	$100-120
Point West Inn	Macatawa	335-5894	$99-129

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Amway Grand Plaza	Grand Rapids	774-2000	$70-132
Harley Hotel	Grand Rapids	949-8800	$57-62
Holiday Inn Crowne Plaza	Grand Rapids	957-1770	$65-109

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Cygnus	Grand Rapids	776-6425	M
Gibson's	Grand Rapids	774-8535	M
Point West	Holland	335-5894	M
Sandpiper	Macatawa	335-5866	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 11 mi. SE
Time: 15 min.
Taxi: $20.00
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $48.00

GREENSBORO-WINSTON SALEM-HIGH POINT, N.C.

VITAL STATISTICS
Population: 938,200
Households: 366,700
Median Age: 33.6
Total EBI: $12,398,467,000
Median Hshld. EBI: $25,483
Total Retail Sales: $7,017,630,000
Buying Power Index: .3658
Chamber of Commerce: 275-8675/ 725-2361/889-8151
Convention & Visitors Bureau: 274-2282/ 800-344-2282/725-2361/884-5255
Telephone Area Code: 919

MEAL & LODGING COSTS
Avg. Daily Lodging: $102.29
Meals: **B-**$5.92
L-$8.33
D-$17.35

PER DIEM
Total: $133.89
Index: 91

TAX RATES
Meals: 5.0%
Lodging: 8.0% (Greensboro/ High Point); 11.0% (Winston-Salem)

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Embassy Suites-Airport	Greensboro	668-4535	$99-140
Hilton-Airport	Greensboro	299-7650	$50-86
Holiday Inn-Four Seasons	Greensboro	292-9161	$58-70
Hyatt Winston-Salem	Winston-Salem	725-1234	$119-139
Marriott-Airport	Greensboro	852-6450	$94-119
Sheraton Greensboro	Greensboro	379-8000	$83-108
Stouffer Winston Plaza	Winston-Salem	725-3500	$114-154

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Embassy Suites-Airport	Greensboro	668-4535	$80-99
Graylyn Conference Center-Wake Forest Univ.	Winston-Salem	727-1900	
Holiday Inn-Four Seasons	Greensboro	292-9161	$59-71
Hyatt Winston-Salem	Winston-Salem	725-1234	$49-159
Marriott-Airport	Greensboro	852-6450	$66-93
Radisson Hotel	High Point	889-8888	$55-80
Ramada Hotel	Winston-Salem	723-7911	
Sheraton Greensboro	Greensboro	379-8000	
Stouffer Winston Plaza	Winston-Salem	725-3500	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
La Chaudiere	Winston-Salem	748-0269	M
Giovanni's	Greensboro	855-8000	M
The Quill	Winston-Salem	725-3500	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 9 mi. W
Time: 10-20 min.
Taxi: $14.00
Limo: $7.50

DAILY AUTO RENTAL
Average Rate: $33.70

GREENVILLE-SPARTANBURG, S.C.

VITAL STATISTICS
Population: 629,000
Households: 240,000
Median Age: 32.7
Total EBI: $6,883,512,000
Median Hshld. EBI: $22,112
Total Retail Sales: $4,414,110,000
Buying Power Index: .2319
Chamber of Commerce: 242-1050/594-5000
Convention & Visitors Bureau: 233-0461/ 594-5050
Telephone Area Code: 803

MEAL & LODGING COSTS
Avg. Daily Lodging: $79.43
Meals: B-$7.70
L-$11.06
D-$25.73
PER DIEM
Total: $123.92
Index: 85
TAX RATES
Meals: 5.0%
Lodging: 7.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Hilton & Towers	Greenville	232-4747	$70-115
Holiday Inn	Spartanburg	576-5220	$55-68
Holiday Inn-Haywood	Greenville	297-6300	$69-79
Hyatt Regency	Greenville	235-1234	$95-110
Marriott-Airport	Greenville	297-0300	$95-110
Marriott Courtyard	Greenville	234-0300	$64-74
Ramada Inn	Spartanburg	578-7170	$45-63

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Embassy Suites Golf & Conf. Center	Greenville	676-9090	$79-99
Hilton & Towers	Greenville	232-4747	
Hyatt Regency	Greenville	235-1234	
Marriott-Airport	Greenville	297-0300	$69-96

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Seven Oaks	Greenville	232-1895	M
Stax's Peppermill	Greenville	288-9320	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 15 mi. NE
Time: 20 min.
Taxi: $15.00
Limo: $14.00

DAILY AUTO RENTAL
Average Rate: $45.25

HARTFORD-NEW BRITAIN-MIDDLETOWN-BRISTOL, CONN.

VITAL STATISTICS
Population: 1,125,400
Households: 421,200
Median Age: 34.4
Total EBI: $19,099,179
Median Hshld. EBI: $36,023
Total Retail Sales: $9,807,156,000
Buying Power Index: .5513
Chamber of Commerce: 527-9258/ 229-1665/347-6924/589-4111
Convention & Visitors Bureau: 728-6789
Telephone Area Code: 203

MEAL & LODGING COSTS
Avg. Daily Lodging: $109.00
Meals: B-$6.28
L-$9.23
D-$24.65
PER DIEM
Total: $149.16
Index: 102
TAX RATES
Meals: 8.0%
Lodging: 8.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Sheraton Hartford	Hartford	728-5151	$99-165
Summit	Hartford	278-2000	$80-160
Treadway Hotel	Cromwell	635-2000	$55-95

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Harley Hotel	Enfield	741-2211	$65-105
Hilton Parkview	Hartford	249-5611	
Holiday Inn-Downtown	Hartford	549-2400	$80-90
Howard Johnson	Windsor Locks	623-9811	$55-78
Marriott Hotel	Farmington	678-1000	
Ramada Hotel	East Hartford	528-9703	$74-100
Sheraton Bradley Airport	Windsor Locks	627-5311	
Sheraton Hartford	Hartford	728-5151	
Treadway Hotel	Cromwell	635-2000	$65-105

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Blacksmith's Tavern	Glastonbury	659-0366	M
Carbone's Ristorante	Hartford	249-9646	M
Cavey's French Restaurant	Manchester	643-2751	M-E
Gaetano's	Hartford	249-1629	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 14 mi. N
Time: 15-20 min.
Taxi: $21.00
Limo: $8.00

DAILY AUTO RENTAL
Average Rate: $46.00

HOUSTON, TEXAS

VITAL STATISTICS
Population: 3,244,600
Households 1,206,200
Median Age: 30.1
Total EBI: $42,231,791,000
Median Hshld. EBI: $28,008
Total Retail Sales: $22,089,830,000
Buying Power Index: 1.3021
Chamber of Commerce: 651-1313
Convention & Visitors Bureau: 800-231-7799/523-5050
Telephone Area Code: 713

MEAL & LODGING COSTS
Avg. Daily Lodging: $113.16
Meals: B-$8.17
L-$11.37
D-$19.20
PER DIEM
Total: $151.90
Index: 104
TAX RATES
Meals: 8.0%
Lodging: 15.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Allen Park Inn	Houston	521-9321	$62-85
Doubletree-Airport	Houston	442-8000	$92-109
Doubletree-Allen Center	Houston	759-0202	$109-139
Doubletree-Post Oak	Houston	961-9300	$115-155
Embassy Suites	Houston	995-0123	$99-109
Guest Quarters-Galleria West	Houston	961-9000	$129-149
Hilton & Towers Westchase	Houston	974-1000	$72-117
Hilton Nassau Bay	Houston	333-9300	$84-109
Holiday Inn Crowne Plaza-Galleria	Houston	961-7272	$89-135
Holiday Inn Houston West	Houston	558-5580	$71-88
Holiday Inn Southwest	Houston	530-1400	$55-72
Houstonian	Houston	680-2626	$120-145
Hyatt Regency	Houston	654-1234	$110-160
Hyatt Regency West	Houston	558-1234	$99-135
Marriott-Airport	Houston	443-2310	$102
Marriott-Galleria	Houston	961-1500	$135-145
Marriott-Greenspoint	Houston	875-4000	$109-129
Marriott-Medical Center	Houston	796-0080	$99-119
Sofitel Hotel	Houston	445-9000	$95-125
South Shore Harbor Hotel	League City	334-1000	$95-125
Westin Galleria & Westin Oaks	Houston	960-8100	$140-230
Wyndham Greenspoint	Houston	875-2222	$87-129

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Adam's Mark Hotel	Houston	978-7400	$88-110
Doubletree-Airport	Houston	442-8000	$55-79
Doubletree-Allen Center	Houston	759-0202	
Doubletree-Post Oak	Houston	961-9300	
Four Seasons-Houston Center	Houston	650-1300	$85-105
Four Seasons-Inn on the Park	Houston	871-8181	
Harvey Suites-Medical Center	Houston	528-7444	$64-119
Hilton & Towers Westchase	Houston	974-1000	$72-82
Hilton Hobby Airport	Houston	645-3000	$50-82
Hilton Nassau Bay	Houston	333-9300	$79-119
Hilton Southwest	Houston	977-9711	$54-68
Holiday Inn Crowne Plaza-Galleria	Houston	961-7272	$65-100
Holiday Inn Southwest	Houston	530-1400	$55-76
Houstonian	Houston	680-2626	$130-140
Hyatt Regency	Houston	654-1234	
Hyatt Regency West	Houston	558-1234	$69-124
Marriott-Airport	Houston	443-2310	
Marriott-Astrodome	Houston	797-9000	
Marriott-Brookhollow	Houston	668-0100	
Marriott-Galleria	Houston	960-0111	$55-127
Marriott-Greenspoint	Houston	875-4000	$75-115
Marriott-Houston	Houston	599-1500	$89-135
Marriott-Medical Center	Houston	796-0080	$49-119
Ramada Galleria West	Houston	682-1611	
Ramada Inn-NASA	Houston	488-0220	$45-50
Ramada Southwest	Houston	771-0641	$35-49
Ritz-Carlton	Houston	840-7600	$95-170
Sheraton Astrodome Hotel	Houston	748-3221	$62-102
Sheraton Crown Hotel	Houston	442-5100	$55-85
Sofitel Hotel	Houston	445-9000	$85-120
Stouffer Presidente	Houston	629-1200	$79-139

HOUSTON (cont.)

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Westin Galleria & Westin Oaks	Houston	960-8100	$90-165
Woodlands Executive Conf. Center & Resort	Woodlands	367-1100	$135-219
Wyndham Greenspoint	Houston	875-2222	$72-102
Wyndham Warwick	Houston	526-1991	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Anthony's	Houston	524-1922	M
Brennan's	Houston	522-9711	M
Cafe Annie	Houston	780-1522	M
Charley T's	Houston	960-9711	M
Charley's 517	Houston	224-4438	M
Chez Georges	Houston	497-1122	M
La Colombe D'or	Houston	524-7999	M
Confederate House	Houston	622-1936	M
DeVille	Houston	650-1300	M
Dong Ting	Houston	527-0005	M
The Hunt Room	Houston	639-4556	M
Lancaster Grille	Houston	228-9502	M
Maxim's	Houston	877-8899	M
La Reserve	Houston	871-8181	E
The Restaurant	Houston	840-7600	M
Rivoli	Houston	789-1900	M
Rotisserie for Beef and Bird	Houston	977-9524	M
*Tony's	Houston	622-6778	M-E
La Tour D'Argent	Houston	864-9864	M
Vargo's	Houston	782-3888	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 22 mi. N
Time: 30-50 min.
Taxi: $26.00
Limo: $8.50

DAILY AUTO RENTAL
Average Rate: $47.50

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

INDIANAPOLIS, IND.

VITAL STATISTICS
Population: 1,,254,900
Households: 473,000
Median Age: 32.3
Total EBI: $16,1251,475,000
Median Hshld. EBI: $27,063
Total Retail Sales: $10,530,491,000
Buying Power Index: .5299
Chamber of Commerce: 267-2900
Convention & Visitors Bureau: 639-4282
Telephone Area Code: 317

MEAL & LODGING COSTS
Avg. Daily Lodging: $107.94
Meals: B-$6.22
L-$7.42
D-$13.24

PER DIEM
Total: $134.82
Index: 92

TAX RATES
Meals: 5.0%
Lodging: 10.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Adam's Mark	Indianapolis	248-2481	$98-135
Embassy Suites	Indianapolis	236-1800	$109-144
Embassy Suites-North	Indianapolis	872-7700	$94-144
Guest Quarters Suite Hotel	Carmel	844-7994	$102-117
Hilton-Airport	Indianapolis	244-3361	$65-107
Hilton Hotel	Indianapolis	635-2000	$89-160
Holiday Inn-Airport	Indianapolis	244-6861	$83-110
Holiday Inn-North	Indianapolis	872-9790	$69-90
Holiday Inn-Union Station	Indianapolis	631-2221	$89-128
Hyatt Regency	Indianapolis	632-1234	$140-170
Marriott Courtyard	Castleton	576-9559	$67-77
Marriott Inn	Indianapolis	352-1231	$106-116
Omni Severin	Indianapolis	634-6646	$95-150
Radisson Plaza	Indianapolis	846-2700	$99-115
Sheraton Northeast	Indianapolis	897-4000	$46-70
Westin Hotel	Indianapolis	262-8100	$115-155

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Adam's Mark	Indianapolis	248-2481	
Embassy Suites	Indianapolis	236-1800	$89-119
Hilton-Airport	Indianapolis	244-3361	$58-90
Hilton Hotel	Indianapolis	635-2000	
Holiday Inn-Airport	Indianapolis	244-6861	
Holiday Inn-North	Indianapolis	872-9790	$67-77
Holiday Inn-Union Station	Indianapolis	631-2221	$65-95
Hyatt Regency	Indianapolis	632-1234	$85-115
Marriott Inn	Indianapolis	352-1231	
Omni Severin	Indianapolis	634-6664	$59-145
Radisson Plaza	Indianapolis	846-2700	$65-114
Sheraton Meridian	Indianapolis	924-1241	$60-90
University Place Conf. Center & Hotel	Indianapolis	269-9000	$87-102
Westin Hotel	Indianapolis	262-8100	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Beaulieu	Indianapolis	634-3000	M
Clearwater Inn	Indianapolis	849-3970	M
Eagle's Nest	Indianapolis	632-1234	M
Fletcher's American Grill & Cafe	Indianapolis	632-2500	M
Glass Chimney	Carmel	844-0921	M
Jonathan's Restaurant & Pub	Indianapolis	844-1155	M
King Cole	Indianapolis	638-5588	M
Peter's	Indianapolis	637-9333	M
*St. Elmo's Steak House	Indianapolis	637-1811	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 8 mi. SW
Time: 15 min.
Taxi: $11.00
Limo: $5.00

DAILY AUTO RENTAL
Average Rate: $49.00

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

JACKSONVILLE, FLA.

VITAL STATISTICS
Population: 938,000
Households: 357,600
Median Age: 32.2
Total EBI: $12,001,320,000
Median Hshld. EBI: $25,685
Total Retail Sales: $6,920,526,000
Buying Power Index: .3781
Chamber of Commerce: 353-0300
Convention & Visitors Bureau: 353-9736
Telephone Area Code: 904

MEAL & LODGING COSTS
Avg. Daily Lodging: $108.90
Meals: B-$5.25
L-$9.19
D-$18.43

PER DIEM
Total: $141.77
Index: 97

TAX RATES
Meals: 6.5%
Lodging: 10.5%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Holiday Inn-Baymeadows	Jacksonville	737-1700	$66-75
Holiday Inn-East Conference Center	Jacksonville	724-3410	$48-73
The Inn at Baymeadows	Jacksonville	739-0739	$67-150
The Lodge at Ponte Vedra Beach	Ponte Vedra Beach	273-9500	$145-175
Marriott-Jacksonville	Jacksonville	296-2222	$135-145
Omni Jacksonville	Jacksonville	355-6664	$135-160
Park Suites	Jacksonville	731-3555	$95-140
Ramada Inn-Mandarin	Jacksonville	268-8080	$35-52

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Airport Plaza Hotel	Jacksonville	741-4747	
Holiday Inn-Airport	Jacksonville	757-3110	$46-54
Holiday Inn-East	Jacksonville	724-3410	$50-75
Jacksonville Hotel	Jacksonville	398-8800	$48-89
Marina Hotel at St. John's Place	Jacksonville	396-5100	$72-89
Marriott at Sawgrass	Ponte Vedra Beach	285-7777	$95-199
Marriott-Jacksonville	Jacksonville	296-2222	$50-109
Omni Jacksonville	Jacksonville	355-6664	
Ponte Vedra Inn & Club	Ponte Vedra Beach	285-6911	$85-169
Sawgrass Resort	Ponte Vedra Beach	286-2261	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
The Augustine Room	Ponte Vedra Beach	285-7777	M-E
Gabriels	Jacksonville	737-1700	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 17 mi. N
Time: 20-60 min.
Taxi: $19.00
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $39.00

KANSAS CITY, MO.-KS.

VITAL STATISTICS
Population: 1,585,000
Households: 607,700
Median Age: 33.1
Total EBI: $22,825,388,000
Median Hshld. EBI: $29,370
Total Retail Sales: $11,823,232,000
Buying Power Index: .6800
Chamber of Commerce: 816-221-2424
Convention & Visitors Bureau: 816-221-5242
Telephone Area Code: 816 (Missouri); 913 (Kansas)

MEAL & LODGING COSTS
Avg. Daily Lodging: $113.38
Meals: B-$5.25
L-$9.76
D-$19.06

PER DIEM
Total: $147.45
Index: 101

TAX RATES
Meals: 6.475%
Lodging: 12.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Adam's Mark	Kansas City, MO	737-0200	$67-125
Allis Plaza	Kansas City, MO	421-6800	$95-120
Doubletree-Overland Park	Overland Park, KS	451-6100	$105-142
Embassy Suites	Kansas City, KS	649-7060	$114-134
Embassy Suites-Airport	Kansas City, MO	891-7788	$74-144
Hilton Airport Plaza Inn	Kansas City, MO	891-8900	$74-115
Hilton Plaza Inn	Kansas City, MO	753-7400	$79-122
Hyatt Regency-Crown Center	Kansas City, MO	421-1234	$113-183
Marriott Airport	Kansas City, MO	464-2200	$49-150
Marriott Courtyard	Overland Park, KS	339-9900	$72-84
Marriott Plaza	Kansas City, MO	531-3000	$134-154
Raphael	Kansas City, MO	756-3800	$88-123
Westin Crown Center	Kansas City, MO	474-4400	$114-174

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Adam's Mark	Kansas City, MO	737-0200	
Allis Plaza	Kansas City, MO	421-6800	
Doubletree-Overland Park	Overland Park, KS	451-6100	
Embassy Suites	Kansas City, MO	756-1720	$89-129
Embassy Suites-Airport	Kansas City, MO	891-7788	
Hilton Airport Plaza	Kansas City, MO	891-8900	$59-108
Hilton Plaza Inn	Kansas City, MO	753-7400	$89-129
Hyatt Regency-Crown Center	Kansas City, MO	421-1234	
Marriott Airport	Kansas City, MO	464-2200	$49-120
Marriott Overland Park	Overland Park, KS	451-8000	$65-134
Park Place	Kansas City, MO	483-9900	$60-105
Ramada Hotel-Airport	Kansas City, MO	741-9500	$59-94
Ritz-Carlton	Kansas City, MO	756-1500	$99-175
Westin Crown Center	Kansas City, MO	474-4400	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
The American Restaurant	Kansas City, MO	471-8050	E
*Bristol Bar & Grill	Kansas City, MO	756-0606	M
Dinner Horn Country Inn	Kansas City, MO	436-8700	M
EBT	Kansas City, MO	942-8870	M
*Golden Ox	Kansas City, MO	842-2866	M
The Grill	Kansas City, MO	756-1500	M
Jasper's	Kansas City, MO	363-3003	M
La Mediterranee	Kansas City, MO	561-2916	M
Peppercorn Duck Club	Kansas City, MO	421-1234	M
Stephenson's Apple Farm	Kansas City, MO	373-5400	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 18 mi. NW
Time: 25-40 min.
Taxi: $24.00
Limo: $9.00

DAILY AUTO RENTAL
Average Rate: $45.50

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

KNOXVILLE, TENN.

VITAL STATISTICS
Population: 609,700
Households: 240,100
Median Age: 33.7
Total EBI: $7,175,505,000
Median Hshld. EBI: $22,187
Total Retail Sales: $4,665,861,000
Buying Power Index: .2539
Chamber of Commerce: 637-4550
Convention & Visitors Bureau: 523-2316
Telephone Area Code: 615

MEAL & LODGING COSTS
Avg. Daily Lodging: $76.72
Meals: B-$7.42
L-$10.98
D-$24.84

PER DIEM
Total: $119.96
Index: 82

TAX RATES
Meals: 7.75%
Lodging: 12.75%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Garden Plaza Hotel	Oak Ridge	481-2468	$55-62
Hilton-Knoxville	Knoxville	523-2300	$74-111
Hilton-Knoxville Airport	Alcoa	970-4300	$74-96
Holiday Inn-Cedar Bluff	Knoxville	693-1011	$59-79
Holiday Inn-West	Knoxville	584-3911	$56-97
Holiday Inn-World's Fair	Knoxville	522-2800	$58-91
Hyatt Regency	Knoxville	637-1234	$92-107
Quality Inn West	Knoxville	693-8111	$47-68
Radisson Inn	Knoxville	522-2600	$65-90

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton-Knoxville	Knoxville	523-2300	$55-100
Hilton-Knoxville Airport	Alcoa	970-4300	$55-89
Hyatt Regency	Knoxville	637-1234	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Half Shell House	Knoxville	588-6431	M
The Orangery	Knoxville	588-2964	M
Regas	Knoxville	637-9805	M
Riverview Grille	Knoxville	637-1234	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 12 mi. S
Time: 25-30 min.
Taxi: $14.00
Limo: $12.50

DAILY AUTO RENTAL
Average Rate: $46.00

LAS VEGAS, NEV.

VITAL STATISTICS
Population: 661,400
Households: 271,000
Median Age: 32.6
Total EBI: $8,961,678,000
Median Hshld. EBI: $26,812
Total Retail Sales: $4,900,188,000
Buying Power Index: .2746
Chamber of Commerce: 457-4664
Convention & Visitors Bureau: 733-2323
Telephone Area Code: 702

MEAL & LODGING COSTS
Avg. Daily Lodging: $90.71
Meals: B-$4.94
L-$10.06
D-$17.85

PER DIEM
Total: $123.56
Index: 84

TAX RATES
Meals: 5.0%
Lodging: 7.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Alexis Park Resort	Las Vegas	796-3300	$85
Bally's Las Vegas	Las Vegas	739-4111	$79-150
Desert Inn	Las Vegas	733-4444	$90-175
Four Queens	Las Vegas	385-4011	$47-59
Hilton	Las Vegas	732-5111	$75-160
Hilton Flamingo	Las Vegas	733-3111	$49-119
Holiday Inn Hotel/Casino	Las Vegas	369-5000	$69-89
Mirage	Las Vegas	791-7111	$79-159
Riviera	Las Vegas	734-5110	$59-95
Sahara	Las Vegas	737-2111	$55-95
Showboat	Las Vegas	385-9123	$60-80
Tropicana	Las Vegas	739-2222	$39-125

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Aladdin Hotel & Casino	Las Vegas	736-0111	$45-85
Alexis Park Resort	Las Vegas	796-3300	
Bally's Las Vegas	Las Vegas	739-4111	
Caesars Palace	Las Vegas	731-7110	$85-125
Desert Inn	Las Vegas	733-4444	$95-135
Golden Nugget	Las Vegas	385-7111	
Hacienda Resort Hotel	Las Vegas	739-8911	$40-105
Hilton	Las Vegas	732-5111	$75-160
Hilton Flamingo	Las Vegas	733-3111	
Imperial Palace	Las Vegas	731-3311	$45-125
Mirage	Las Vegas	791-7111	
Riviera	Las Vegas	734-5110	
Sahara	Las Vegas	737-2111	$45-105
Sands	Las Vegas	733-5000	$70-130
Stardust	Las Vegas	732-6111	$45-100
Tropicana	Las Vegas	739-2222	
Union Plaza Hotel & Casino	Las Vegas	386-2110	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Andre's	Las Vegas	385-5016	M
Bacchanal	Las Vegas	734-7110	E
Chin's	Las Vegas	733-8899	M-E
Claire's	Las Vegas	385-7111	M
Golden Steer Steak House	Las Vegas	384-4470	M

LAS VEGAS (cont.)

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Le Montrachet	Las Vegas	732-5111	M-E
Palace Court	Las Vegas	734-7110	M-E
Pegasus	Las Vegas	796-3300	M-E
Portofino	Las Vegas	733-4444	M-E
Tillerman	Las Vegas	731-4036	M
La Vie En Rose	Las Vegas	733-4444	M-E

AIRPORT-TO-CITY TRANSPORTATION
Distance: 7 mi. S
Time: 35-45 min.
Taxi: $17.00
Limo: $4.25

DAILY AUTO RENTAL
Average Rate: $42.00

LITTLE ROCK-NORTH LITTLE ROCK, ARK.

VITAL STATISTICS
Population: 519,200
Households: 192,000
Median Age: 31.6
Total EBI: $6,277,292,000
Median Hshld. EBI: $24,071
Total Retail Sales: $3,944,461,000
Buying Power Index: .2056
Chamber of Commerce: 374-4871/374-3600
Convention & Visitors Bureau: 376-4781
Telephone Area Code: 501

MEAL & LODGING COSTS
Avg. Daily Lodging: $78.36
Meals: B-$5.14
L-$6.97
D-$16.37
PER DIEM
Total: $106.84
Index: 73
TAX RATES
Meals: 6.0%
Lodging: 10.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Capital Hotel	Little Rock	374-7474	$100-145
Excelsior Hotel	Little Rock	375-5000	$79-99
Hilton inn	Little Rock	664-5020	$67-78
Hilton Inn Riverfront	North Little Rock	371-9000	$61-78
Holiday Inn	North Little Rock	758-1440	$49-73
Holiday Inn-West	Little Rock	223-3000	$66-74
Marriott Courtyard	Little Rock	227-6000	$59-69

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Excelsior Hotel	Little Rock	375-5000	$72-102
Hilton Inn	Little Rock	664-5020	$54-64
Hilton Inn Riverfront	North Little Rock	371-9000	$52-80

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
*Cajun Wharf	Little Rock	375-5351	M
Josephine's	Little Rock	375-5000	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 3.5 mi. SE
Time: 10-15 min.
Taxi: $7.50
Limo: $15.00

DAILY AUTO RENTAL
Average Rate: $42.67

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award) winner.

LOS ANGELES-LONG BEACH, CAL.

VITAL STATISTICS
Population: 8,813,600
Households: 3,199,600
Median Age: 32.7
Total EBI: $135,162,824,000
Median Hshld. EBI: $30,489
Total Retail Sales: $63,656,604,000
Buying Power Index: 3.8702
Chamber of Commerce: 629-0602/436-1251
Convention & Visitors Bureau: 624-7300/436-3645
Telephone Area Code: 213 (Bel Air/Beverly Hills/Century City/Cerritos/Compton/Culver City/El Segundo/Hawthorne/Hollywood/Inglewood/Long Beach/Los Angeles/Manhattan Beach/Marina Del Rey/Redondo Beach/Santa Monica/Torrance/Venice/West Hollywood/Westwood Village/Whittier); 818 (Arcadia/Burbank/Calabasas/City of Industry/Covina/Monrovia/Pasadena/Sherman Oaks/Universal City/Van Nuys/Woodland Hills); 805 (Lancaster/Westlake Village); 714(Pomona)

MEAL & LODGING COSTS
Avg. Daily Lodging: $145.74
Meals: B-$8.55
L-$13.12
D-$27.00
PER DIEM
Total: $194.41
Index: 133
TAX RATES
Meals: 6.75%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Barnabey's	Manhattan Beach	545-8466	$98-118
Bel Age	Los Angeles	854-1111	$245-575
Best Western Airtel Plaza	Van Nuys	997-7676	$99-149
Beverly Hills Hotel	Beverly Hills	276-2251	$170-320
Beverly Plaza	Los Angeles	658-6600	$110-170
Country Inn at Calabasas	Calabasas	887-2900	$84-103
Desert Inn	Lancaster	942-8401	$60-71
Doubletree-Plaza Las Fuentas	Pasadena	792-2727	$79-185
Doubletree Hotel	Marina Del Rey	301-3000	$175-235
Embassy Suites-Arcadia	Arcadia	445-8525	$99-142
Hilton-Pasadena	Pasadena	577-1000	$110-165
Hilton-Whittier	Whittier	945-8511	$90-125
Hilton & Towers	Los Angeles	629-4321	$149-199
Hilton & Towers-Warner Center	Woodland Hills	595-1000	$85-139
Holiday Inn-Monrovia	Monrovia	357-1900	$59-116
Holiday Inn-Pasadena	Pasadena	449-4000	$89-120
Holiday Inn Crowne Plaza-LAX	Inglewood	642-7500	$115-146
Hyatt Regency	Los Angeles	683-1234	$140-215
Marina International	Marina Del Ray	301-2000	$100-180
Marriott Courtyard	Torrance	533-8000	$82-92
Marriott Long Beach Airport	Long Beach	425-5210	$144-159
Marriott Los Angeles Airport	Inglewood	641-5700	$145-170
Marriott Marina Del Rey	Marina Del Rey	822-8555	$139-159
Marriott Torrance	Torrance	316-3636	$119-169
Marriott Warner Center	Woodland Hills	887-4800	$135-163
Mondrian Hotel	Los Angeles	650-8999	$160-475
New Otani Hotel & Garden	Los Angeles	629-1200	$115-170
Portofino Inn	Redondo Beach	379-8481	$130-190
Ramada-West Hollywood	West Hollywood	652-6400	$99-109
Ramada Renaissance	Long Beach	437-5900	$120-160
The Roosevelt Hotel	Hollywood	466-7000	$100-145
Sheraton Grande	Los Angeles	617-1133	$175-250
Sheraton Hotel	Long Beach	436-3000	$105-205
Sheraton Industry Hills Resort	City of Industry	965-0861	$85-115
Sheraton Miramar	Santa Monica	394-3731	$125-195
Sheraton Plaza La Reina	Inglewood	642-1111	$95-185
Sheraton Redondo Beach	Redondo Beach	318-8888	$120-190
Sheraton Universal	Universal City	980-1212	$140-220
Shilo Inn	Pomona	598-0073	$79-95
Sportsmen's Lodge	Studio City	769-4700	$91-111
Stouffer Concourse	Inglewood	216-5858	$135-165
Valadon	West Hollywood	855-1115	$145-215
Westin Bonaventure	Los Angeles	624-1000	$130-200

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Airport Marina Hotel	Inglewood	670-8111	
Best Western Airtel Plaza Hotel	Van Nuys	997-7676	$59-119
Biltmore Hotel	Los Angeles	624-1011	
Century Plaza	Century City	277-2000	$155-270
Cockatoo-The Grand Hotel	Hawthorne	679-2291	
Doubletree Hotel	Marina Del Rey	301-3000	$125-155
Embassy Suites	Covina	915-3441	
Embassy Suites-L.A. Airport	El Segundo	640-3600	$99-124
Four Seasons-Los Angeles	Beverly Hills	273-2222	
Hacienda Hotel	El Segundo	615-0015	
Hilton-Beverly	Beverly Hills	274-7777	
Hilton-Pasadena	Pasadena	577-1000	$97-143
Hilton-University	Los Angeles	748-4141	
Hilton-Valley	Sherman Oaks	981-5400	$79
Hilton & Towers	Los Angeles	629-4321	$156-221
Hilton & Towers-Airport	Inglewood	410-4000	
Hilton & Towers-Universal City	Universal City	506-2500	$125-145
Holiday Inn-Airport	Long Beach	597-4401	$75-85
Holiday Inn-Pasadena	Pasadena	449-4000	$59-95
Holiday Inn Crowne Plaza-LAX	Inglewood	642-7500	
Hyatt at Los Angeles Airport	Inglewood	670-9000	$79-135
Hyatt on Sunset	West Hollywood	656-1234	
Hyatt Regency-Long Beach	Long Beach	491-1234	$89-140
Hyatt Regency-Los Angeles	Los Angeles	683-1234	
Hyatt Westlake Plaza	Westlake Village	497-9991	
Hyatt Wilshire	Los Angeles	381-7411	$95-130
Marina International	Marina Del Ray	301-3000	$90-170
Marriott Century City	Century City	277-2777	$179-269
Marriott Long Beach Airport	Long Beach	425-5210	$69-149
Marriott Los Angeles Airport	Inglewood	641-5700	$65-139
Marriott Torrance	Torrance	316-3636	$58-139
Marriott Warner Center	Woodland Hills	887-4800	$75-135
Pacifica Hotel & Conference Center	Culver City	649-1776	$63-79
Queen Mary Hotel	Long Beach	435-3511	
Radisson Plaza	Manhattan Beach	546-7511	$115-155
Ramada Hotel	Compton	632-1234	$60-90
Ramada Renaissance	Long Beach	437-5900	$88-110
Ritz-Carlton Huntington	Pasadena	568-3160	$135-210
Sheraton Cerritos	Cerritos	809-1500	
Sheraton Grande	Los Angeles	617-1133	
Sheraton Industry Hills Resort	City of Industry	965-0861	$75-135
Sheraton Long Beach	Long Beach	436-3000	

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Sheraton Miramar	Santa Monica	394-3731	$120-165
Sheraton Plaza La Reina	Inglewood	642-1111	$85-150
Sheraton Redondo Beach	Redondo Beach	318-8888	
Sheraton Town House	Los Angeles	382-7171	$80
Sheraton Universal	Universal City	980-1212	$105-145
Stouffer Concourse	Inglewood	216-5858	$85-150
UCLA Conference Services	Los Angeles	825-5305	$57-78
Viscount Hotel	Inglewood	645-4600	$60-68
Westin Bonaventure	Los Angeles	624-1000	$100-160

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Le Bel Age	Los Angeles	854-1111	M-E
Bel-Air Dining Room	Westwood Village	472-1211	M-E
Bernard's	Los Angeles	612-1580	M
Bistro Garden	Beverly Hills	550-3900	M-E
Campanile	Los Angeles	938-1417	M
Cardini	Los Angeles	629-4321	M
Champagne	Los Angeles	470-8446	M
Le Chardonnay	Los Angeles	655-8880	M
La Chaumiere	Century City	277-2000	M-E
Chez Francois	Los Angeles	680-2727	M
Chez Melange	Redondo Beach	540-1222	M
Chez Sateau	Arcadia	446-8806	M
Chronicle	Pasadena	792-1179	M
Il Cielo	Beverly Hills	276-9990	M
City	Los Angeles	938-2155	M
Colette	Beverly Hills	273-1151	M-E
The Dining Room	Beverly Hills	275-5200	M-E
Emilio's	Hollywood	935-4922	M
L'Ermitage	Los Angeles	652-5840	E
L'Escoffier	Beverly Hills	274-7777	M-E
Fennel	Santa Monica	394-2079	M-E
Floreale	Long Beach	437-5900	M
Four Oaks	Bel Air	470-2265	M-E
Gardens	Los Angeles	273-2222	M-E
Granada Room	Lancaster	942-8401	M
J.W.'s	Los Angeles	277-2777	M
Jimmy's	Beverly Hills	879-2394	M-E
Katsu	Los Angeles	665-1891	M-E
*Lawry's The Prime Rib	Beverly Hills	652-2827	M
Locanda Veneta	Los Angeles	274-1893	M
Ma Maison	Los Angeles	655-1991	M-E
Madeo	Los Angeles	859-4903	M
Maidonado's	Pasadena	796-1126	M
The Mandarin	Beverly Hills	272-0267	M-E
Marianne	Pasadena	792-2535	M
Michael's	Santa Monica	451-0845	E
L'Orangerie	Los Angeles	652-9770	E
La Parisienne	Arcadia	357-3359	M
Pazzia	Los Angeles	657-9271	M
Rangoor: Racquet Club	Beverly Hills	274-8926	M
Ravel	Los Angeles	617-1133	M-E
Rex II Ristorante	Los Angeles	627-2300	E
Ristorante Chianti & Cucina	Hollywood	653-8333	M
72 Market St.	Venice	392-8720	M
The Tower	Los Angeles	746-1446	M-E
Tribeca	Beverly Hills	271-1595	M
Tulipe	Los Angeles	655-7400	M-E
Valentino	Santa Monica	829-4313	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 15 mi. SW
Time: 30-35 min.
Taxi: $26.50
Limo: $11.00

DAILY AUTO RENTAL

Average Rate: $47.25

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award) winner.

LOUISVILLE, KY.

VITAL STATISTICS

Population: 967,500
Households: 365,100
Median Age: 32.7
Total EBI: $11,688,076,000
Median Hshld. EBI: $24,505
Total Retail Sales: $6,876,449,000
Buying Power Index: .3752
Chamber of Commerce: 566-5000
Convention & Visitors Bureau: 584-2121
Telephone Area Code: 502 (Kentucky); 812 (Indiana)

MEAL & LODGING COSTS

Avg. Daily Lodging: $81.12
Meals: **B-**$5.01
L-$9.14
D-$15.46

PER DIEM

Total: $110.73
Index: 76

TAX RATES

Meals: 6.0%
Lodging: 10.25%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
The Brown (a Hilton Hotel)	Louisville	583-1234	$95-140
Executive Inn	Louisville	367-6161	$62-80
Executive Inn-West	Louisville	367-2251	$59-72
Galt House	Louisville	589-5200	$75-100
Galt House-East	Louisville	589-3300	$95-125
Holiday Inn-Airport East	Louisville	452-6361	$58-69
Holiday Inn-Downtown	Louisville	582-2241	$71-80
Holiday Inn-Hurstbourne	Louisville	426-2600	$79-89
Holiday Inn-New Albany	New Albany, IN	945-2771	$49-58
Holiday Inn-Rivermont Centre	Louisville	897-5101	$64-72
Holiday Inn-Southeast	Louisville	454-0451	$45-63
Holiday Inn-Southwest	Louisville	448-2020	$52-59
Hurstbourne	Louisville	491-4830	$62-82
Hyatt Regency Louisville	Louisville	587-3434	$69-129
Marriott Courtyard	Louisville	429-0006	$64-74
Radisson Hotel	Louisville	499-6220	$66-110
Seelbach (a Doubletree Hotel)	Louisville	585-3200	$106-185

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
The Brown (a Hilton Hotel)	Louisville	583-1234	
Executive Inn	Louisville	367-6161	$64-74
Executive Inn-West	Louisville	367-2251	$60-74
Galt House	Louisville	589-5200	$65-100
Hurstbourne	Louisville	491-4830	$56-68
Hyatt Regency Louisville	Louisville	587-3434	$65-110
Radisson Hotel	Jeffersontown	499-6220	$70-110

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
The Atrium at Hasenour's	Louisville	456-6789	M
*Casa Grisanti	Louisville	584-4377	M
Empire Room	Louisville	367-6161	M
English Grill	Louisville	583-1234	M
Flagship	Louisville	589-5200	M
Fred Grisanti's	Louisville	267-0050	M
Hasenour's	Louisville	451-5210	M
Kunz's	Louisville	585-5555	M
Mamma Grisanti	Louisville	893-0141	M
Oak Room	Louisville	585-3200	M
Vincenzo's	Louisville	580-1350	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 5 mi. S
Time: 15-20 min.
Taxi: $10.00
Limo: $4.50

DAILY AUTO RENTAL

Average Rate: $48.00

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award) winner.

MANCHESTER-NASHUA, N.H.

VITAL STATISTICS

Population: 333,100
Households: 124,200
Median Age: 32.6
Total EBI: $5,935,216,000
Median Hshld. EBI: $38,856
Total Retail Sales: $3,545,093,000
Buying Power Index: .1787
Chamber of Commerce: 625-5753/891-2471
Convention & Visitors Bureau: 625-5753/891-2471
Telephone Area Code: 603

MEAL & LODGING COSTS

Avg. Daily Lodging: $98.70
Meals: **B-**N.A.
L-N.A.
D-N.A.

PER DIEM

Total: N.A.
Index: N.A.

TAX RATES

Meals: None
Lodging: 8.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Clarion Somerset	Nashua	886-1200	$92-112
Holiday Inn-The Center	Manchester	625-1000	$76-102
Marriott-Nashua	Nashua	880-9100	$99-109
Sheraton Tara	Nashua	888-9970	$85-126
Sheraton Tara Wayfarer Inn	Bedford	622-3766	$79-107

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Clarion Somerset	Nashua	886-1200	$68-98
Hilton at Merrimack	Merrimack	424-6181	$55-80
Sheraton Tara	Nashua	888-9970	$75-116
Sheraton Tara Wayfarer Inn	Manchester	622-3766	$60-90

MANCHESTER-NASHUA (cont.)

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Bedford Village Inn	Bedford	472-2602	M
Levi Lowell's	Merrimack	429-0885	M
Upper Crust	Nashua	888-9970	M
Wayfarer	Manchester	622-3766	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 5 mi. SE
Time: 15 min
Taxi: $9.00
Limo: $45.00

DAILY AUTO RENTAL

Average Rate: $41.67

MEMPHIS, TENN.

VITAL STATISTICS

Population: 986,300
Households: 360,700
Median Age: 30.9
Total EBI: $11,236,370,000
Median Hshld. EBI: $23,015
Total Retail Sales: $6,593,734,000
Buying Power Index: .3648
Chamber of Commerce: 523-2322
Convention & Visitors Bureau: 576-8181
Telephone Area Code: 901; 501 (Arkansas)

MEAL & LODGING COSTS

Avg. Daily Lodging: $90.75
Meals: B-$5.94
L-$7.53
D-$18.83

PER DIEM

Total: $123.05
Index: 84

TAX RATES

Meals: 7.75%
Lodging: 12.75%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Embassy Suites	Memphis	684-1777	$119-149
French Quarter Suites	Memphis	728-4000	$92-127
Hilton Inn-Memphis Airport	Memphis	332-1130	$71-111
Holiday Inn-Airport/Graceland	Memphis	398-9211	$51-69
Holiday Inn-East	Memphis	682-7881	$60-90
Holiday Inn-West Memphis	West Memphis, AR	735-4055	$49-69
Holiday Inn Crowne Plaza	Memphis	527-7300	$85-125
Marriott Courtyard	Memphis	761-0330	$64-74
Marriott Memphis	Memphis	362-6200	$125-135
Omni Hotel	Memphis	684-6664	$99-114
Radisson Ridgeway	Memphis	766-4000	$70-80
Sheraton Inn-Airport	Memphis	332-2370	$74-76

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton Inn-Memphis Airport	Memphis	332-1130	$55-75
Marriott Memphis	Memphis	362-6200	
Omni Hotel	Memphis	684-6664	
The Peabody	Memphis	529-4000	$80-160
Sheraton Inn-Airport	Memphis	332-2370	$49-69

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Dux	Memphis	529-4000	M
Grisanti's	Memphis	458-2648	M
Hemmings	Germantown	757-8323	M
*Justine's	Memphis	527-3815	M
Paulette's	Memphis	726-5128	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 9 mi. SE
Time: 15-20 min.
Taxi: $14.50
Limo: $6.00

DAILY AUTO RENTAL

Average Rate: $43.75

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) Winner

MIAMI-HIALEAH, FLA.

VITAL STATISTICS

Population: 1,885,900
Households: 726,400
Median Age: 37.7
Total EBI: $24,874,562,000
Median Hshld. EBI: $24,701
Total Retail Sales: $13,459,450,000
Buying Power Index: .7637
Chamber of Commerce: 350-7700/887-1515
Convention & Visitors Bureau: 573-4300
Telephone Area Code: 305

MEAL & LODGING COSTS

Avg. Daily Lodging: $142.46
Meals: B-$6.90
L-$10.62
D-$21.91

PER DIEM

Total: $181.89
Index: 124

TAX RATES

Meals: 6.0%
Lodging: 12.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Airport Regency	Miami	441-1600	$55-105
The Alexander	Miami Beach	865-6500	$253-525
Biltmore	Coral Gables	445-1926	$135-220
David William	Coral Gables	445-7821	$105-115
Doubletree Coconut Grove	Miami	858-2500	$115-175
Embassy Suites-Airport	Miami Springs	634-5000	$109-169
Fontainebleau Hilton Resort & Spa	Miami Beach	538-2000	$160-250
Hilton Airport & Marina	Miami	262-1000	$135-180
Holiday Inn-Calder/ Joe Robbie Stadium	Miami	621-5801	$59-109
Holiday Inn-Downtown	Coral Gables	443-2301	$79-94
Holiday Inn-Lejeune Center	Miami	446-9000	$79-95
Holiday Inn-Newport Pier	Miami Beach	949-1300	$115-155
Holiday Inn-Oceanside Convention Center	Miami Beach	534-1511	$78-110
Hotel Inter-Continental	Miami	577-1000	$120-180
Hotel Mia	Miami	871-4100	$104-149
Hotel Place St. Michel	Coral Gables	444-1666	$90-105
Hyatt Regency	Coral Gables	441-1234	$160-220
Marriott Biscayne Bay Hotel & Marina	Miami	374-3900	$140-160
Marriott Dadeland	Miami	663-1035	$140
Marriott Miami Airport	Miami	649-5000	$59-158
Omni International	Miami	374-0000	$110-160
Radisson Mart Plaza	Miami	261-3800	$100-140
Sheraton Bal Harbour	Bal Harbour	865-7511	$160-295
Sheraton Brickell Point	Miami	373-6000	$105-162
Sheraton River House-Airport	Miami	871-3800	$90-160
Sofitel	Miami	264-4888	$95-135

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Biltmore Hotel	Coral Gables	445-1926	$85-175
Deauville Hotel	Miami Beach	865-8511	$45-65
Doral Ocean Beach	Miami Beach	532-3600	
Doral Resort & Country Club	Miami	592-2000	80-230
Eden Roc Resort	Miami Beach	531-0000	$60-80
Embassy Suites-Airport	Miami Springs	634-5000	
Fontainebleau Hilton Resort & Spa	Miami Beach	538-2000	
Hilton Airport & Marina	Miami	262-1000	
Hotel Inter-Continental	Miami	577-1000	
Hyatt Regency	Coral Gables	441-1234	$100-210
Hyatt Regency Miami	Miami	358-1234	$90-135
Marriott Biscayne Bay Hotel & Marina	Miami	374-3900	$99-160
Marriott Miami Airport	Miami	649-5000	
Miami Lakes Inn	Miami Lakes	821-1150	
Omni International	Miami	374-0000	
Sheraton Bal Harbour	Bal Harbour	865-7511	$100-220
Sheraton Brickell Point	Miami	373-6000	
Sheraton River House-Airport	Miami	871-3800	$75-115
Sonesta Beach Hotel	Key Biscayne	361-2021	$100-255
Turnberry Isle (a Rafael Resort)	Aventura	932-6200	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Alfredo L'Originale Di Roma	Miami Beach	532-3600	M
Aragon Cafe	Coral Gables	441-2600	M
Cafe Chauveron	Bay Harbor Island	866-8779	M
Charade	Coral Gables	448-6077	M
Chef Allen's	North Miami Beach	935-2900	M
The Dining Galleries	Miami Beach	538-2000	M
Dominique's	Miami Beach	865-6500	M-E
La Fenice	Coral Gables	445-6603	M
Le Festival	Coral Gables	442-8545	M
The Forge	Miami Beach	538-8533	M
Italian Pavilion	Coral Gables	445-1926	M
*Joe's Stone Crab	Miami Beach	673-0365	
Louisiana	Coral Gables	445-0481	M
Le Manoir	Coral Gables	442-1990	M
Mayfair Grill	Coconut Grove	441-0000	M-E
Reflections On The Bay	Miami	371-6433	M
Ristorante Tiberio	Bal Harbour	861-6161	M-E
Il Tulipano	Miami	893-4811	M-E
Vinton's	Coral Gables	445-2511	M-E

AIRPORT-TO-CITY TRANSPORTATION

Distance: 7 mi. NW
Time: 20-30 min
Taxi: $13.00
Limo: N.A.

DAILY AUTO RENTAL

Average Rate: $30.00

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives'Dining Award) winner.

MILWAUKEE, WISC.

VITAL STATISTICS
Population: 1,404,400
Households: 544,100
Median Age: 32.9
Total EBI: $20,866,517,000
Median Hshld. EBI: $30,651
Total Retail Sales: $10,484,091,000
Buying Power Index: .6127
Chamber of Commerce: 273-3000
Convention & Visitors Bureau: 800-231-0903/273-3950
Telephone Area Code: 414

MEAL & LODGING COSTS
Avg. Daily Lodging: $113.21
Meals: **B-**$5.94
L-$9.70
D-$19.86
PER DIEM
Total: $148.71
Index: 102
TAX RATES
Meals: 5.5%
Lodging: 12.5%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western Midway Motor Lodge	Wauwatosa	774-3600	$68-91
Country Inn	Pewaukee	547-0201	$65-70
Embassy Suites-West	Brookfield	782-2900	$94-500
Grand Hotel	Milwaukee	481-8000	$55-125
Holiday Inn-Waukesha	Waukesha	786-0460	$54-75
Howard Johnson Plaza	Milwaukee	273-2950	$45-103
Hyatt Regency	Milwaukee	276-1234	$95-157
Marriott Hotel	Brookfield	786-1100	$98-127
Pfister Hotel	Milwaukee	273-8222	$125-145
Sheraton Inn North	Brown Deer	355-8585	$70-105
Sheraton Mayfair	Wauwatosa	257-3400	$71-91
Wyndham Milwaukee Center	Milwaukee	276-8686	$129-159

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Grand Hotel	Milwaukee	481-8000	$64-135
Hyatt Regency	Milwaukee	276-1234	$79-148
Marc Plaza	Milwaukee	271-7250	$80-130
Marriott Hotel	Brookfield	786-1100	$80-100
Pfister Hotel	Milwaukee	273-8222	$85-110
Wyndham Milwaukee Center	Milwaukee	276-8686	$55-145

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Border's on-the-River	Mequon	242-0335	M
Boulevard Inn	Milwaukee	445-4221	M
English Room	Milwaukee	273-8222	M-E
Fleur De Lis	Milwaukee	278-8030	M
Grenadier's	Milwaukee	276-0747	M
Harold's	Milwaukee	481-8000	M-E
John Byron's	Milwaukee	291-5220	M
John Ernst's	Milwaukee	273-1818	M
*Karl Ratzsch's	Milwaukee	276-2720	M
*Mader's	Milwaukee	271-3337	M
Pandl's in Bayside	Milwaukee	352-7300	M

AIRPORT-TO-CITY-TRANSPORTATION
Distance: 7 mi. S
Time: 15-25 min.
Taxi: $15.00
Limo: $6.50

DAILY AUTO RENTAL
Average Rate: $41.25

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

MINNEAPOLIS-ST.PAUL, MINN.

VITAL STATISTICS
Population: 2,402,800
Households: 918,700
Median Age: 31.6
Total EBI: $37,405,475,000
Median Hshld. EBI: $32,462
Total Retail Sales: $19,998,198,000
Buying Power Index: 1.1099
Chamber of Commerce: 370-9132
Convention & Visitors Bureau: 348-4313
Telephone Area Code: 612

MEAL & LODGING COSTS
Avg. Daily Lodging: $97.61
Meals: **B-**$8.27
L-$9.76
D-$20.89
PER DIEM
Total: $136.53
Index: 93
TAX RATES
Meals: 6.5%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western Thunderbird	Bloomington	854-3411	$61-76
Days Inn	Brooklyn Center	566-4140	$46-62
Embassy Suites	Minneapolis	333-3111	$115-130
Embassy Suites	St. Paul	224-5400	$89-99
Embassy Suites-Airport	Bloomington	854-1000	$119-129
Embassy Suites-Bloomington	Bloomington	884-4811	$89-135
Hilton Airport	Bloomington	854-2100	$80-130
Hilton Metrodome	Minneapolis	331-1900	$72-92
Holiday Inn-Airport	Bloomington	854-9000	$63-90
Holiday Inn-East	St. Paul	731-2220	$71-81
Holiday Inn-Metrodome	Minneapolis	333-4646	$79-89
Holiday Inn-North	Brooklyn Center	566-4140	$59-87
Holiday Inn-Roseville	Roseville	636-4567	$55-63
Holiday Inn-Shoreview	Shoreview	482-0402	$58-72
Holiday Inn-West	St. Louis Park	593-1918	$76-86
Hyatt Regency	Minneapolis	370-1234	$145-180
Luxeford Hotel	Minneapolis	332-6800	$110-120
The Marquette	Minneapolis	332-2351	$135-150
Marriott City Center	Minneapolis	349-4000	$144-164
Marriott Courtyard	Meridota Heights	452-2000	$66-92
Marriott Minneapolis	Minneapolis	854-7441	$79-125
Marriott Southwest	Minnetonka	935-5500	$115-125
Omni Northstar	Minneapolis	338-2288	$105-140
Plymouth Place	Plymouth	553-1600	$65-75
Radisson-St. Paul	St. Paul	292-1900	$93-103
Radisson Hotel-Minnetonka	Minnetonka	593-0000	$79-99
Radisson Hotel-South	Bloomington	835-7800	$80-105
Radisson Metrodome	Minneapolis	379-8888	$78-100
Radisson Plaza	Minneapolis	339-4900	$119
Ramada Inn-St. Paul	St. Paul	735-2330	$58-78
The Registry	Bloomington	854-2244	$100-125
The Scanticon	Plymouth	559-6600	$98-114
Sheraton Airport	Bloomington	854-1771	$59-84
Sheraton Midway	St. Paul	642-1234	$69-89
Sheraton Northwest	Brooklyn Park	566-8855	$59-89
Sheraton Park Place	Minneapolis	542-8600	$70-88
Sofitel	Bloomington	835-1900	$105-135
The Whitney	Minneapolis	339-9300	$150-160

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Best Western Northwestinn	Brooklyn Park	566-8855	$45-69
Earle Brown Continuing Education Center	St. Paul	624-3275	
Earle Brown Heritage Center	Brooklyn Center	569-6300	
Embassy Suites-Bloomington	Bloomington	884-4811	$89-104
Hilton Airport	Bloomington	854-2100	$75-115
Hilton Metrodome	Minneapolis	331-1900	$57-75
Holiday Inn-Airport	Bloomington	854-9000	$58-90
Holiday Inn-Downtown	Minneapolis	332-0371	$56-90
Holiday Inn-Metrodome	Minneapolis	333-4646	$60-95
Holiday Inn-Roseville	Roseville	636-4567	$49-65
Hyatt Regency	Minneapolis	370-1234	
The Marquette	Minneapolis	332-2351	$80-135
Marriott Bloomington	Bloomington	854-7441	$55-109
Marriott City Center	Minneapolis	349-4000	$79-159
Marriott Southwest	Minnetonka	935-5500	$50-129
Normandy Inn	Minneapolis	370-1400	$50-66
Northland Inn	Brooklyn Park	536-8300	$150-185
Radisson-St. Paul	St. Paul	292-1900	$68-90
Radisson Hotel-Minnetonka	Minnetonka	593-0000	$65-85
Radisson Hotel-South	Bloomington	835-7800	
Radisson Metrodome	Minneapolis	379-8888	
Ramada Inn-St. Paul	St. Paul	735-2330	$58-78
The Registry	Bloomington	854-2244	$80-90
Riverwood Conference Center	Monticello	441-6833	$49-109
St. Paul Civic Center	St. Paul	224-7361	
The Scanticon	Plymouth	559-6600	$140-177
Sheraton Airport	Bloomington	854-1771	$49-69
Sheraton Park Place	Minneapolis	542-8600	$65-85
Sofitel	Bloomington	835-1900	$89-139

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Blue Horse	St. Paul	645-8101	M
Le Cafe Royal	Minneapolis	835-0126	M
*Eddie Webster's	Bloomington	854-4056	
510	Minneapolis	874-6440	M-E
Forepaugh's	St. Paul	224-5606	M
Gustino's	Minneapolis	349-4000	M
Jax Cafe	Minneapolis	789-7297	M
Kincaid's	Bloomington	921-2255	M
Latour	Minneapolis	854-2244	M
Lexington	St. Paul	222-5878	M
Lord Fletcher's of the Lake	Spring Park	471-8513	M
*Murray's	Minneapolis	339-0909	M
Rosewood Room	Minneapolis	388-2288	M
Venetian Inn	St. Paul	484-7215	M
Whitney Grille	Minneapolis	339-9300	M
Willow's	Minneapolis	370-1234	M
Windows on Minnesota	Minneapolis	349-6250	M

MINNEAPOLIS-ST. PAUL (cont.)

AIRPORT-TO-CITY TRANSPORTATION
Distance: 13 mi. SE
Time: 20-30 min.
Taxi: $18.00
Limo: $7.50

DAILY AUTO RENTAL
Average Rate: $47.00

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

NASHVILLE, TENN.

VITAL STATISTICS
Population: 987,600
Households: 376,000
Median Age: 32.8
Total EBI: $13,179,209,000
Median Hshld. EBI: $26,921
Total Retail Sales: $7,787,364,000
Buying Power Index: .4152
Chamber of Commerce: 259-3900
Convention & Visitors Bureau: 259-3900
Telephone Area Code: 615

MEAL & LODGING COSTS
Avg. Daily Lodging: $95.19
Meals: B-$6.62
L-$12.67
D-$21.22
PER DIEM
Total: $135.70
Index: 65
TAX RATES
Meals: 7.75%
Lodging: 11.75%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western Wayside Inn	Murfreesboro	896-2320	$29-70
Doubletree Hotel	Nashville	244-8200	$99-134
Elm Hill Inn	Nashville	889-8910	$79-99
Guest Quarters	Nashville	889-8889	$90-140
Holiday Inn	Brentwood	373-2600	$66-76
Holiday Inn	Murfreesboro	896-2420	$50-80
Howard Johnson North	Nashville	226-4600	$40-68
Hyatt Regency	Nashville	259-1234	$110-160
Marriott Courtyard-Airport	Nashville	883-9500	$68-78
Marriott Courtyard-Brentwood	Brentwood	371-9200	$66-76
Marriott Nashville	Nashville	889-9300	$105-132
Maxwell House (a Clarion Hotel)	Nashville	259-4343	$92-118
Opryland Hotel	Nashville	889-1000	$149-179
Park Suites	Nashville	871-0033	$104-119
Quality Inn-Airport Opryland	Nashville	361-7666	$53-65
Ramada Inn-Airport	Nashville	361-0102	$42-65
Sheraton-Music City	Nashville	885-2200	$93-150
Stouffer Nashville	Nashville	255-8400	$129-154

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Doubletree Hotel	Nashville	244-8200	
Hyatt Regency	Nashville	259-1234	
Loews Vanderbilt Plaza	Nashville	320-1700	$65-115
Marriott Nashville	Nashville	889-9300	$79-130
Maxwell House (a Clarion Hotel)	Nashville	259-4343	$59-90
Opryland Hotel	Nashville	889-1000	
Park Suites	Nashville	871-0033	
Ramada Inn-Airport	Nashville	361-0102	$34-42
Sheraton-Music City	Nashville	885-2200	$70-139
Stouffer Nashville	Nashville	255-8400	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Chancellor's	Nashville	320-1700	M
Crown Court	Nashville	259-4343	M
Hermitage Dining Room	Nashville	244-3121	M
Julian's	Nashville	327-2412	M-E
Mario's	Nashville	327-3232	M
Maude's Courtyard	Nashville	320-0543	M
The Merchants	Nashville	254-1892	M
Old Hickory Room	Nashville	889-1000	M-E
Sperry's	Nashville	353-0809	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 10 mi. SE
Time: 15-45 min.
Taxi: $13.00
Limo: $8.00

DAILY AUTO RENTAL
Average Rate: $44.00

NASSAU-SUFFOLK, N.Y.

VITAL STATISTICS
Population: 2,669,900
Households: 881,400
Median Age: 34.9
Total EBI: $51,030,361,000
Median Hshld. EBI: $45,711
Total Retail Sales: $26,160,167,000
Buying Power Index: 1.4458
Chamber of Commerce: 499-4400
Convention & Visitors Bureau: 794-4222
Telephone Area Code: 516

MEAL & LODGING COSTS
Avg. Daily Lodging: $204.50
Meals: B-$8.27
L-$12.92
D-$25.11
PER DIEM
Total: $190.91
Index: 130
TAX RATES
Meals: 7.50-8.25%
Lodging: 8.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
East Norwich Inn	East Norwich	922-1500	$105-140
Gurney's Inn Resort & Spa	Montauk	668-2345	$250-310
Hampton Maid	Hampton Bays	728-4166	$90-110
Holiday Inn-MacArthur Airport	Ronkonkoma	585-9500	$95-125
Holiday Inn-Westbury	Westbury	997-5000	$105-125
Island Inn	Westbury	228-9500	$115-140
Marriott-Long Island	Uniondale	794-3800	$155-185
Montauk Yacht Club & Inn	Star Island	668-3100	$245-275
Radisson Inn	Hauppauge	232-3300	$120-180
Sheraton Smithtown	Smithtown	231-1100	$124-170

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Garden City Hotel	Garden City	747-3000	$160-220
Harrison Conference Center	Glen Cove	671-6400	
Hilton Huntington	Melville	845-1000	
Marriott-Long Island	Uniondale	794-3800	$80-140
Marriott Wind Watch Hotel	Hauppauge	232-9800	$105-145
Montauk Yacht Club & Inn	Star Island	668-3100	$125-225
Radisson Plaza Hotel	Melville	755-4000	
Sheraton Smithtown	Smithtown	231-1100	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Arturo's	Bellerose	352-7418	M
Bryant & Cooper Steak House	Roslyn	627-7270	M
Cafe Pronto	Westbury	333-1335	M
Capriccio	Jericho	931-2727	M
L'Endroit	East Hills	621-6630	M
Georgio	Garden City	747-3056	M
Lincoln Inn	Rockville Centre	536-6022	M
Maidstone Arms	East Hampton	324-5006	M
La Marmite	Williston Park	746-1243	M
La Mascotte	Commack	499-6446	M-E
Ram's Head Inn	Shelter Island Heights	749-0811	M
Riverview	Oakdale	589-2694	M
Ross' North Fork	Southhold	765-3111	M
1770 House	East Hampton	324-1770	M-E
Steve's Pier 1	Bayville	628-2153	M
Three Village Inn	Stony Brook	751-0555	M
Westbury Manor	Westbury	333-7117	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: (Distances, times, and
Time: rates vary widely, depending
Taxi: on airport—JFK, LaGuardia, or
Limo: MacArthur—and destination.)

DAILY AUTO RENTAL
Average Rate: $44.69

NEW HAVEN-WATERBURY-MERIDEN, CONN.

VITAL STATISTICS
Population: 801,300
Households: 299,700
Median Age: 34.9
Total EBI: $13,186,116,000
Median Hshld. EBI: $34,456
Total Retail Sales: $6,754,452,000
Buying Power Index: .3824
Chamber of Commerce: 787-6735/757-0701/235-7901
Convention & Visitors Bureau: 777-8550/597-9527/630-4105
Telephone Area Code: 203

MEAL & LODGING COSTS
Avg. Daily Lodging: $87.50
Meals: B-$6.23
L-$9.29
D-$19.44
PER DIEM
Total: $122.46
Index: 84
TAX RATES
Meals: 8.0%
Lodging: 8.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Sheraton Waterbury	Waterbury	573-1001	$68-107

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Park Plaza Hotel	New Haven	772-1700	$55-80
Sheraton Waterbury	Waterbury	573-1001	$80-107

RESTAURANTS**

NAME	CITY	PHONE	PRICE CODE
500 Blake St.	Westville	387-0500	M
Millpond Taverne	Northford	484-9316	M
La Mirage	North Haven	239-1961	M
Top of the Park	New Haven	772-1700	M
Verdolini's	Meriden	235-5317	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 3.5 mi. SE
Time: 15 min.
Taxi: $3.00
Limo: N.A.

DAILY AUTO RENTAL

Average Rate: $46.00

** None of the restaurants in this metro area meet the established criteria for inclusion in the *SMBP*'s listings. Therefore, a sampling of local restaurants has been selected independently.

NEW ORLEANS, LA.

VITAL STATISTICS

Population: 1,311,800
Households: 488,900
Median Age: 31.1
Total EBI: $14,476,039,000
Median Hshld. EBI: $22,425
Total Retail Sales: $9,055,616,000
Buying Power Index: .4827
Chamber of Commerce: 527-6900
Convention & Visitors Bureau: 566-5068
Telephone Area Code: 504

MEAL & LODGING COSTS

Avg. Daily Lodging: $130.69
Meals: **B-**$7.36
L-$11.59
D-$24.09

PER DIEM

Total: $173.73
Index: 119

TAX RATES

Meals: 9.0%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Clarion New Orleans	New Orleans	522-4500	$91-141
Dauphine Orleans	(French Quarter)	586-1800	$100-120
Hilton Airport	Kenner	469-5000	$97-129
Hilton Riverside & Towers	New Orleans	561-0500	$135-205
Holiday Inn-Airport	Kenner	467-5611	$62-91
Holiday Inn-Chateau le Moyne	(French Quarter)	581-1303	$87-135
Holiday Inn Crowne Plaza	New Orleans	525-9444	$100-160
Hyatt Regency	New Orleans	561-1234	$145-165
Maison Dupuy	(French Quarter)	586-8000	$100-150
Le Meridien	New Orleans	525-6500	$135-180
Le Pavillon	New Orleans	581-3111	$79-89
Pontchartrain	New Orleans	524-0581	$105-135
Le Richelieu	(French Quarter)	529-2492	$70-105
Royal Sonesta	(French Quarter)	586-0300	$120-240
Sheraton New Orleans	New Orleans	525-2500	$119-180
Westin Canal Place	New Orleans	566-7006	$165-247

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Clarion New Orleans	New Orleans	522-4500	$91-143
Doubletree Hotel	New Orleans	581-1300	$92-150
Fairmont Hotel	New Orleans	529-7111	$125-195
Hilton Airport	Kenner	469-5000	$89-109
Hilton Riverside & Towers	New Orleans	561-0500	
Hotel Inter-Continental	New Orleans	525-5566	$90-145
Hyatt Regency	New Orleans	561-1234	
Landmark Hotel & Towers	Metairie	888-9500	
Marriott New Orleans	New Orleans	581-1000	$79-210
Meridien	New Orleans	525-6500	
Monteleone	(French Quarter)	523-3341	
Omni Royal Orleans	(French Quarter)	529-5333	$80-150
Royal Sonesta Hotel	(French Quarter)	586-0300	$115-185
Sheraton New Orleans	New Orleans	525-2500	
Westin Canal Place	New Orleans	566-7006	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Andrea's	Metairie	834-8583	M
*Antoine's	(French Quarter)	581-4422	M-E
*Arnaud's	(French Quarter)	523-5433	M-E
*Brennan's	(French Quarter)	525-9711	M-E
Broussard's	(French Quarter)	581-3866	M
Caribbean Room	New Orleans	524-3178	M-E
Christian's	New Orleans	482-4924	M
*Commander's Palace	New Orleans	899-8221	M-E
*Court of Two Sisters	(French Quarter)	522-7261	M
Crozier's Restaurant Francais	Metairie	833-8108	M
Delmonico	New Orleans	523-9307	M
*Galatoire's	(French Quarter)	525-2021	M
Grill Room	New Orleans	523-6000	M-E
Le Jardin	New Orleans	566-7006	M-E
*K-Paul's Louisiana Kitchen	(French Quarter)	942-7538	
Mr. B's	(French Quarter)	523-2076	M
Moran's Riverside	(French Quarter)	529-1583	M
*Pascal Manale's	New Orleans	895-4877	
Rib Room	(French Quarter)	529-7045	M
La Riviera	Metairie	886-6238	M
*Le Ruth's	Gretna	362-4914	M-E
*Ruth's Chris Steak House	New Orleans	888-3600	
Santa Fe	New Orleans	944-6854	M
Sazerac	New Orleans	529-7111	M-E
Versaille	New Orleans	524-2535	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 14 mi. W
Time: 30-40 min.
Taxi: $18.00
Limo: $7.00

DAILY AUTO RENTAL

Average Rate: $43.50

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

NEW YORK, N.Y.

VITAL STATISTICS

Population: 8,602,100
Households: 3,484,500
Median Age: 35.5
Total EBI: $132,059,479,000
Median Hshld. EBI: $25,129
Total Retail Sales: $48,121,117,000
Buying Power Index: 3.5355
Chamber of Commerce: 493-7400
Convention & Visitors Bureau: 397-8200
Telephone Area Code: 212 (Manhattan); 718 (Brooklyn & Queens)

MEAL & LODGING COSTS

Avg. Daily Lodging: $218.98
Meals: **B-**$11.62
L-$18.59
D-$35.70

PER DIEM

Total: $284.89
Index: 195

TAX RATES

Meals: 8.25%
Lodging: 19.25%

HOTELS/MOTELS

NAME	BOROUGH	PHONE	RATES
Algonquin	Manhattan	840-6800	$165-185
Beekman Towers	Manhattan	355-7300	$175-195
Doral Court	Manhattan	685-1100	$155-200
Doral Tuscany	Manhattan	686-1600	$205-225
Drake Swissôtel	Manhattan	421-0900	$215-270
Grand Hyatt	Manhattan	883-1234	$210-280
Halloran House	Manhattan	755-4000	$160-205
Helmsley Park Lane	Manhattan	371-4000	$195-285
Hilton & Towers-Rockefeller Center	Manhattan	586-7000	$180-275
Holiday Inn-JFK Airport	Queens	659-0200	$145-195
Hotel Inter-Continental	Manhattan	755-5900	$215-275
The Mark	Manhattan	744-4300	$230-290
Marriott LaGuardia	Queens	565-8900	$129-190
Marriott Marquis	Manhattan	398-1900	$220-270
Mayfair Regent	Manhattan	288-0800	$255-295
Morgans	Manhattan	686-0300	$160-220
New York Helmsley	Manhattan	490-8900	$180-255
Novotel	Manhattan	315-0100	$149-179
Omni Berkshire Place	Manhattan	753-5800	$230-280
The Paramount	Manhattan	764-5500	$110-165
Ritz-Carlton	Manhattan	757-1900	$230-375
Shelburne Murray Hill	Manhattan	689-5200	
Sheraton Park Avenue	Manhattan	685-7676	$195-285
Westbury	Manhattan	535-2000	$240-290

MEETING SITES/CONFERENCE CENTERS

NAME	BOROUGH	PHONE	GROUP RATES
Doral Inn	Manhattan	755-1200	$130
Drake Swissôtel	Manhattan	421-0900	$145-265
Embassy Suites	Manhattan	719-1600	$209-329
Grand Hyatt	Manhattan	883-1234	$165-230
Hilton & Towers-Rockefeller Center	Manhattan	586-7000	
Holiday Inn-JFK Airport	Queens	659-0200	
Holiday Inn Crowne Plaza	Manhattan	977-4000	$135-195
Hotel Inter-Continental	Manhattan	755-5900	$180-255
Loews Summit	Manhattan	752-7000	$99-184
Macklowe Hotel	Manhattan	869-5800	
Marriott LaGuardia	Queens	565-8900	

NEW YORK (cont.)

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Marriott Marquis	Manhattan	398-1900	
Omni Park Central	Manhattan	247-8000	
Penta	Manhattan	736-5000	$115-135
The Plaza	Manhattan	759-3000	
Plaza-JFK Airport	Queens	659-6000	
Rhiga Royal Hotel	Manhattan	307-5000	$225-405
Roosevelt Hotel	Manhattan	661-9600	
Sheraton Centre	Manhattan	581-1000	
Travelodge-JFK Airport	Queens	995-9000	$99-139
Vista International	Manhattan	938-9100	$100-245
Waldorf Astoria	Manhattan	355-3000	$215-350

RESTAURANTS

NAME	BOROUGH	PHONE	PRICE CODE
Adrienne	Manhattan	247-2200	M-E
Alison on Dominick Street	Manhattan	727-1188	M
Ambassador Grill	Manhattan	702-5014	M
Amerigo's	Bronx	792-3600	M
Aquavit	Manhattan	307-7311	M-E
Arcadia	Manhattan	223-2900	M-E
Aurora	Manhattan	692-9292	M
Bellini	Manhattan	265-7770	M-E
Le Bernardin	Manhattan	489-1515	E
Bice	Manhattan	688-1999	M
Bouley	Manhattan	608-3852	M
Box Tree	Manhattan	758-8320	E
Bull & Bear	Manhattan	872-4900	M
Cafe Des Artistes	Manhattan	877-3500	M
Cafe Pierre	Manhattan	940-8185	M-E
Cafe Rakel	Manhattan	929-1630	M
Capsouto Freres	Manhattan	966-4900	M
La Caravelle	Manhattan	586-4252	M-E
Carlyle Restaurant	Manhattan	744-1600	M
The Cellar in the Sky	Manhattan	938-1111	E
Chanterelle	Manhattan	966-6960	E
Le Chantilly	Manhattan	751-2931	M
Chez Louis	Manhattan	752-1400	M
Chin Chin	Manhattan	888-4555	M
China Grill	Manhattan	333-7788	M
*Christ Cella	Manhattan	697-[illegible]79	E
Le Cirque	Manhattan	7[illegible]4-9292	M-E
La Cite	Manhattan	586-4252	M
Coach House	Manhattan	777-0303	M-E
La Colombe D'or	Manhattan	689-0666	M
La Cote Basque	Manhattan	688-6525	E
Le Cygne	Manhattan	759-5941	E
Edwardian Room	Manhattan	546-5310	M-E
Felidia	Manhattan	758-1479	M
540 Park	Manhattan	759-4100	M
*The Four Seasons	Manhattan	754-9494	M-E
La Galerie	Manhattan	753-5970	M
*Gallagher's Steak House	Manhattan	245-5336	M-E
Girafe	Manhattan	752-3054	M
Gloucester House	Manhattan	755-7394	M-E
Gotham Bar & Grill	Manhattan	620-4020	M
Hatsuhana	Manhattan	355-3345	M-E
Huberts	Manhattan	826-5911	M-E
Hudson River Club	Manhattan	786-1500	M-E
Jockey Club	Manhattan	757-1900	M-E
Laurent	Manhattan	753-2729	M
Lello Ristorante	Manhattan	751-1555	M
*Lutèce	Manhattan	752-2225	E
Manhattan Ocean Club	Manhattan	371-7777	M-E
La Metairie	Manhattan	988-1800	M
Michael's	Manhattan	767-0555	M
Mitsukoshi	Manhattan	935-6444	M-E
Mon Cher Tan Ton	Manhattan	223-7575	M-E
Mondrian	Manhattan	935-3434	M-E
Il Monello	Manhattan	535-9310	M
Montrachet	Manhattan	219-2777	M-E
Il Nido	Manhattan	753-8450	M-E
Nightfalls	Brooklyn	748-8700	M
One If By Land	Manhattan	228-0822	M
*The Oyster Bar at Grand Central Station	Manhattan	490-6650	M
Palio	Manhattan	245-4850	M-E
*The Palm	Manhattan	687-2953	M
Palm Court	Manhattan	546-5350	M
Parioli Romanissimo	Manhattan	288-2391	M-E
Park Room	Manhattan	371-4000	M
Peacock Alley	Manhattan	872-4895	M
Le Perigord	Manhattan	755-6244	E
*Peter Luger's	Brooklyn	387-7400	M
Petrossian	Manhattan	245-2214	M-E
Piccola Venezia	Queens	721-8470	M-E
Polo	Manhattan	535-9141	M-E

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Post House	Manhattan	935-2888	M
Primavera	Manhattan	861-8608	
Prunier	Manhattan	759-6410	E
Rainbow Room	Manhattan	632-5000	M-E
Raphael	Manhattan	582-8993	M
Red Tulip	Manhattan	734-4893	M
Le Refuge	Manhattan	861-4505	M
Le Regence	Manhattan	606-4647	E
Rene Pujol	Manhattan	246-3023	M
La Reserve	Manhattan	247-2993	E
Restaurant Lafayette	Manhattan	832-1565	E
The River Cafe	Brooklyn	522-5200	M-E
*Russian Tea Room	Manhattan	265-0947	M-E
San Domenico	Manhattan	265-5959	M-E
Sea Grill	Manhattan	246-9201	M
Shun Lee	Manhattan	595-8895	M
Shun Lee Palace	Manhattan	371-8844	M
Sign of the Dove	Manhattan	861-8080	E
*Smith & Wollensky	Manhattan	753-1530	M
Sparks Steak House	Manhattan	687-4855	M
*Tavern on the Green	Manhattan	873-3200	M
The Terrace	Manhattan	666-9490	M
Time & Again	Manhattan	685-8888	M
Toscana Ristorante	Manhattan	371-8144	M
Tre Scalini	Manhattan	688-6888	M
Le Trianon	Manhattan	888-7000	M-E
"21" Club	Manhattan	582-7200	M-E
Union Square Cafe	Manhattan	243-4020	M
The View	Manhattan	704-8900	M
Water's Edge at the East River Yacht Club	Queens	482-0033	M
*Windows on the World	Manhattan	938-1111	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: Kennedy-15 mi. SE
LaGuardia-8 mi. NE
Newark-16 mi. SW

Time: Kennedy-35-60 min.
LaGuardia-20-40 min.
Newark-30-45 min.

Taxi: Kennedy-$27.00
LaGuardia-$17.00
Newark-$28.50

Limo: Kennedy-$11.00
LaGuardia-$8.50
Newark-$7.00

DAILY AUTO RENTAL

Average Rate: $63.50

Notes: New York City is divided into five boroughs—the Bronx, Brooklyn, Manhattan, Queens, and Staten Island. Listings of Hotels/Motels, Meeting Sites/Conference Centers, and Restaurants are followed by the appropriate borough. In the Restaurant listings, an asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

NEWARK, N.J.

VITAL STATISTICS

Population: 1,896,400
Households: 694,800
Median Age: 35.0
Total EBI: $[illegible],733,475,000
Median Hsld. EBI: $37,359
Total Retail Sales: $12,871,622,000
Buying Power Index: 9048
Chamber of Commerce: CHAMBER
Convention & Visitors Bureau: 622-3010
Telephone Area Code: 201

MEAL & LODGING COSTS

Avg. Daily Lodging: $135.09
Meals: B-$6.86
L-$9.52
D-$25.39

PEOPLEM

Total: $176.86
Index: 121

TAX RATES

Meals: 6.0%
Lodging: 13.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Embassy Suites	Parsippany	334-1400	$129-159
Embassy Suites	Piscataway	980-0500	$119-164
Hilton Gateway & Towers	Newark	622-5000	$105-165
Hilton Parsippany	Parsippany	267-7373	$135-145
Holiday Inn	Springfield	376-9400	$78-87
Marriott Courtyard	Newark	643-8500	$92-102
Marriott Hanover	Whippany	538-8811	$64-155
Marriott Newark Airport	Newark	623-0006	$157-182
Radisson-Airport	Newark	690-5500	$149-170
Sheraton Tara	Parsippany	515-2000	$120-160
Vista-Airport	Elizabeth	351-3900	$145-190

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton at Short Hills	Short Hills	379-0100	$145-200
Hilton Gateway & Towers	Newark	622-5000	$60-175
Hilton Meadowlands	Secaucus	348-6900	
Hilton Woodbridge	Iselin	494-6200	$82-124
Holiday Inn-Fort Lee	Fort Lee	461-3100	$70-104
Holiday Inn-Jetport	Elizabeth	355-1700	
Holiday Inn-North	Newark	589-1000	$88-131
Loews Glenpointe	Teaneck	836-0600	$120-180
Marriott Newark Airport	Newark	623-0006	
Sheraton Hotel & Towers	Hasbrouck Heights	288-6100	$98-113
Sheraton Meadowlands	East Rutherford	896-0500	$89-155
Sheraton Newark Airport	Elizabeth	527-1600	$99-145
Sheraton Woodbridge Place	Iselin	634-3600	
Vista-Airport	Elizabeth	351-3900	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
L'Affaire	Mountainside	232-4454	M
Llewellyn Farms	Morris Plains	538-4323	M
*The Manor	West Orange	731-2360	M-E
Priscilla's	Newark	623-0006	M
Tower Steak House	Mountainside	233-5542	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 3 mi. S
Time: 15 min
Taxi: $12.00
Limo: N.A.

DAILY AUTO RENTAL

Average Rate: $52.50

Note: An asterisk(*) indicates a 1990 [illegible] (Business Executives' Dining Award) winner.

NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA.

VITAL STATISTICS

Population: 1,380,900
Households: 476,200
Median Age: 30.1
Total EBI: $17,461,876,000
Median Hshld. EBI: $27,716
Total Retail Sales: $9,878,955,000
Buying Power Index: .5483
Chamber of Commerce: 622-2312/490-1221
Convention & Visitors Bureau: 441-5266/441-1852/437-4700
Telephone Area Code: 804

MEAL & LODGING COSTS

Avg. Daily Lodging: $97.00
Meals: B-$5.42
L-$7.53
D-$20.03

PER DIEM

Total: $129.98
Index: 89

TAX RATES

Meals: 4.5%
Lodging: 9.5%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Fort Magruder Inn & Conference Center	Williamsburg	220-2250	$64-112
George Washington Inn	Williamsburg	220-1410	$63-83
Hilton Airport	Norfolk	[illegible]-8000	$73-127
Hilton Inn	Virginia Beach	[illegible]-3935	$119-149
Hilton Inn	Williamsburg	220-2500	$83-138
Holiday Inn-Downtown	Williamsburg	229-0200	$99-104
Holiday Inn-Greenbriar	Chesapeake	523-1500	$61-88
Holiday Inn-Hampton	Hampton	838-0200	$58-72
Holiday Inn-Newport News	Newport News	826-4500	$52-74
Holiday Inn-Patriot	Williamsburg	565-2600	$80-95
Holiday Inn-Waterfront	Portsmouth	393-2573	$70-87
Holiday Inn Executive Center	Virginia Beach	499-4400	$70-86
Holiday Inn on the Ocean	Virginia Beach	428-1711	$45-130
Marriott Courtyard	Hampton	838-3300	$59-72
Marriott Courtyard	Virginia Beach	490-2002	$66-76
Omni International	Norfolk	622-6666	$59-141
Omni Newport News	Newport News	873-6664	$68-87
Omni Virginia Beach	Virginia Beach	473-1700	$95-105
Radisson Hampton	Hampton	727-9700	$78-109
Radisson Virginia Beach	Virginia Beach	422-8900	$68-125
Ramada Inn-Newport News	Newport News	599-4460	$57-73
Ramada Inn-Oceanfront	Virginia Beach	425-5151	$110-160
Ramada Oceanside Tower	Virginia Beach	428-7025	$110-130
Sheraton Beach Inn	Virginia Beach	425-9000	$100-155
Virginia Beach Resort & Conference Center	Virginia Beach	481-9000	$115-220
Williamsburg Lodge	Williamsburg	229-1000	$95-165
Wyndham Hotel	Williamsburg	229-4020	$109-149

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Cavalier Oceanfront	Virginia Beach	425-8555	$50-110
Chamberlin Hotel	Fort Monroe	723-6511	$49-59
Colonial Williamsburg Inn	Williamsburg	220-7600	$47-240
Fort Magruder Inn & Conference Center	Williamsburg	220-2250	$40-80
Founders Inn	Virginia Beach	424-5511	$85-110
Hampton Coliseum	Hampton	838-5650	
Hilton Airport	Norfolk	466-8000	$50-80
Hilton & National Conference Center	Williamsburg	22[illegible]-3500	$70-138
Holiday Inn Executive Center	Virginia Beach	499-4400	$60-75
Holiday Inn Patriot	Williamsburg	565-2600	$39-81
Holiday Inn Waterside	Norfolk	627-5555	$45-75
Kingsmill Resort & Conference Center	Williamsburg	253-1703	
Omni International	Norfolk	622-6664	$69-108
Omni Newport News	Newport News	873-6664	$50-85
Radisson Virginia Beach	Virginia Beach	422-8900	$39-110
Sheraton Beach Inn	Virginia Beach	425-9000	
Virginia Beach Resort & Conference Center	Virginia Beach	481-9000	$50-110
Wyndham Hotel	Williamsburg	229-4020	$50-130

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
La Broche	Virginia Beach	428-0655	M
La Caravelle	Virginia Beach	428-2477	M
Le Chambord	Virginia Beach	498-1234	M
Le Charlier	Norfolk	623-7202	M
Lockhart's Seafood Restaurant	Norfolk	588-0405	M
The Max	Portsmouth	397-1866	M
Orion's Top of the Cavalier	Virginia Beach	425-8555	M
Regency Room	Williamsburg	229-2141	M
Riverview Room at Kingsmill	Williamsburg	253-3900	M-E
Ship's Cabin	Norfolk	480-2526	M
Williamsburg Lodge	Williamsburg	229-1000	M
Le Yaca	Williamsburg	220-3616	M-E

AIRPORT-TO-CITY TRANSPORTATION

Distance: 6 mi. NE
Time: 15-25 min.
Taxi: $15.00
Limo: $7.50

DAILY AUTO RENTAL

Average Rate: $43.25

OA[illegible] CAL.

VI[illegible]S

Popu[illegible] 049,400
House[illegible]: 793,300
Median Age: 33.4
Total EBI: $35,278,524,000
Median Hshld. EBI: $34,914
Total Retail Sales: $15,325,582,000
Buying Power Index: .9676
Chamber of Commerce: 874-4800
Convention & Visitors Bureau: 839-9000
Telephone Area Code: 415

MEAL & LODGING COSTS

Avg. Daily Lodging: $115.00
Meals: B-$7.60
L-$12.81
D-$20.52

PER DIEM

Total: $155.93
Index: 107

TAX RATES

Meals: 6.5%
Lodging: 10.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western-Lafayette Park	Lafayette	283-3700	$125-175
Claremont Resort Hotel	Oakland	843-3000	$145-230
Hilton Concord	Concord	827-2000	$94-140
Hilton Newark/Fremont	Newark	490-8390	$79-129
Hilton Oakland Airport	Oakland	635-5000	$99-140
Hilton Pleasanton	Pleasanton	463-8000	$79-109
Holiday Inn-Pleasanton	Pleasanton	847-6000	$67-87
Hyatt Oakland Airport	Oakland	562-6100	$[illegible]-139
Hyatt Regency	Oakland	893-1234	$[illegible]-150
Marriott Berkeley Marina	Berkeley	548-7920	$150-160
Marriott Courtyard	Fremont	656-1800	$48-66
Marriott Courtyard	Pleasanton	463-1414	$79-89
Marriott San Ramon	San Ramon	867-9200	$107-144
Sheraton Pleasanton	Pleasanton	460-8800	$80-110

OAKLAND (cont.)

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Claremont Resort Hotel	Oakland	843-3000	
Doubletree Hotel	Walnut Creek	934-2000	$85-115
Hilton Concord	Concord	827-2000	$59-111
Hilton Newark/Fremont	Newark	490-8390	$88-103
Hilton Oakland Airport	Oakland	635-5000	$85-110
Hilton Pleasanton	Pleasanton	463-8000	
Holiday Inn-Concord	Concord	687-5500	$45-85
Holiday Inn-Oakland Airport	Oakland	562-5311	
Hyatt Oakland Airport	Oakland	562-6100	$62-129
Hyatt Regency	Oakland	893-1234	$115-150
Marriott Berkeley Marina	Berkeley	548-7920	$85-115
Sheraton Hotel & Conference Center	Concord	825-7700	$50-95
Sheraton Pleasanton	Pleasanton	460-8800	$55-92

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Ducks & Company	Oakland	562-6100	M
Pandanus	Concord	827-2000	M
Pavilion Room	Oakland	843-3000	M
Restaurant Metropole	Berkeley	848-3080	M
Rue de Main	Hayward	537-0812	M
Santa Fe Bar & Grill	Berkley	841-4740	M
Trader Vic's	Emeryville	653-3400	M
Wente Bros. Wine Cellars	Livermore	447-3696	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 11 mi. SE
Time: 35-45 min.
Taxi: $16.50
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $40.75

OKLAHOMA CITY, OKLA.

VITAL STATISTICS
Population: 973,700
Households: 378,500
Median Age: 32.0
Total EBI: $10,705,903,000
Median Hshld. EBI: $21,469
Total Retail Sales: $7,178,036,000
Buying Power Index: .3662
Chamber of Commerce: 278-8900
Convention & Visitors Bureau: 278-8912
Telephone Area Code: 405

MEAL & LODGING COSTS
Avg. Daily Lodging: $81.75
Meals: B-$5.59
L-$9.52
D-$20.03
PER DIEM
Total: $116.89
Index: 80
TAX RATES
Meals: 5.25%
Lodging: 9.38%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western Saddleback Inn	Oklahoma City	947-7000	$49-70
Embassy Suites	Oklahoma City	682-6000	$84-110
Holiday Inn-Airport West	Oklahoma City	942-8511	$55-76
Marriott Courtyard	Oklahoma City	946-6500	$62-100
Marriott Oklahoma City	Oklahoma City	842-6633	$115-135
Sheraton Norman	Norman	364-2882	$50-76

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton Inn-Northwest	Oklahoma City	848-4811	$59-75
Hilton Inn-West	Oklahoma City	947-7681	
Lincoln Plaza Hotel & Conference Center	Oklahoma City	528-2741	
Marriott Oklahoma City	Oklahoma City	842-6633	
Waterford Hotel	Oklahoma City	848-4782	$69-89

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Eagle's Nest	Oklahoma City	840-5655	M
Eddy's of Oklahoma City	Oklahoma City	787-2944	M
Luciano's	Norman	366-1800	M
Michael's Supper Club	Oklahoma City	842-5464	M
Waterford	Oklahoma City	848-4782	M-E

AIRPORT-TO-CITY TRANSPORTATION
Distance: 11 mi. SW
Time: 20 min.
Taxi: $12.00
Limo: $6.00

DAILY AUTO RENTAL
Average Rate: $39.25

OMAHA, NEB.

VITAL STATISTICS
Population: 620,100
Households: 232,200
Median Age: 31.4
Total EBI: $8,627,497,000
Median Hshld. EBI: $28,329
Total Retail Sales: $4,579,452,000
Buying Power Index: .2606
Chamber of Commerce: 346-5000
Convention & Visitors Bureau: 800-332-1819/334-1819
Telephone Area Code: 402

MEAL & LODGING COSTS
Avg. Daily Lodging: $90.13
Meals: B-$5.08
L-$9.14
D-$13.92
PER DIEM
Total: $118.27
Index: 81
TAX RATES
Meals: 6.5%
Lodging: 11.5%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western New Tower	Omaha	393-5500	$42-55
Best Western Regency West	Omaha	397-8000	$60-70
Embassy Suites	Omaha	397-3041	$99-109
Marriott Omaha	Omaha	399-9000	$100-110
Radisson Omaha	Omaha	342-1500	$102-200
Ramada Central	Omaha	397-7030	$70-80
Red Lion Inn	Omaha	346-7600	$90-115
Sheraton Inn-Southwest	Omaha	895-1000	$50-90

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Holiday Inn-Central	Omaha	393-3950	$50-74
Mariott Omaha	Omaha	399-9000	$60-102
Red Lion Inn	Omaha	346-7600	$90-110

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Le Cafe de Paris	Omaha	344-0227	M-E
Chardonnay	Omaha	399-9000	M
Di Coppia	Omaha	392-2807	M
French Cafe	Omaha	341-3547	M
Imperial Palace	Omaha	330-3888	M
Maxine's	Omaha	346-7600	M-E
Neon Goose	Omaha	341-2063	M
*Ross' Steak House	Omaha	393-2030	M
Salvatore's	Omaha	553-1976	M
La Strada	Omaha	397-8389	M-E

AIRPORT-TO-CITY TRANSPORTATION
Distance: 5 mi. NE
Time: 5-10 min.
Taxi: $5.50
Limo: $5.50

DAILY AUTO RENTAL
Average Daily Rate: $41.75

Note: An asterisk (*) indicates a a 1990 S&MM BEDA (Business Executives' Dining Award) winner

ORLANDO, FLA.

VITAL STATISTICS
Population: 1,044,200
Households: 401,000
Median Age: 33.6
Total EBI: $13,954,940,000
Median Hshld. EBI: $26,476
Total Retail Sales: $9,789,105,000
Buying Power Index: .4663
Chamber of Commerce: 425-1234
Convention & Visitors Bureau: 363-5800
Telephone Area Code: 407

MEAL & LODGING COSTS
Avg. Daily Lodging: $127.75
Meals: B-$7.42
L-$11.80
D-$21.68
PER DIEM
Total: $168.65
Index: 115
TAX RATES
Meals: 6.0%
Lodging: 10.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Buena Vista Palace	Lake Buena Vista	827-2727	$145-240
Delta Orlando Resort	Orlando	351-3340	$140-160
The Enclave	Orlando	351-1330	$103-160
Grosvenor Resort	Lake Buena Vista	828-4444	$135-160
Hilton & Towers	Altamonte Springs	830-1985	$99-134
Hilton at Walt Disney World	Lake Buena Vista	827-4000	$155-230
Holiday Inn-University	Orlando	275-9000	$75-95
Hyatt Orlando	Kissimmee	396-1234	$99-145
Marriott Courtyard	Orlando	240-7200	$82-92
Marriott Orlando	Orlando	351-2420	$100-115
Marriott Orlando Airport	Orlando	851-9000	$99-162
Omni International	Orlando	843-6664	$140-175
Park Suite Hotel	Altamonte Springs	834-2400	$114-154
Park Suite Hotel	Orlando	352-1400	$105-145

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Quality Inn-North	Longwood	862-4000	$46-54
Radisson Inn Maingate	Kissimmee	396-1400	$85-115
Radisson Plaza	Orlando	425-4455	$120-165
Ramada Inn	Altamonte Springs	869-9000	$54-70
Ramada Maingate East	Kissimmee	396-7000	$82-105
Sheraton Orlando North	Maitland	660-9000	$115-125
Sheraton Plaza	Orlando	859-1500	$95-125
Sheraton World Resort	Orlando	352-1100	$95-128
Sonesta Village	Orlando	352-8051	$132-275
Stouffer Orlando	Orlando	351-5555	$175-215

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Buena Vista Palace	Lake Buena Vista	827-2727	
Delta Orlando Resort	Orlando	351-3340	$65-105
Grosvenor Resort	Lake Buena Vista	828-4444	
Hilton & Towers	Altamonte Springs	830-1985	$114-144
Hilton at Walt Disney World	Lake Buena Vista	827-4000	$149-269
Holiday Inn-International Dr.	Orlando	351-3500	$55-95
Hyatt Orlando	Kissimmee	396-1234	
Hyatt Regency-Grand Cypress	Lake Buena Vista	239-1234	$125-240
Marriott Orlando	Orlando	351-2420	$59-120
Marriott Orlando Airport	Orlando	851-9000	$90-140
Marriott Orlando World Center	Lake Buena Vista	239-4200	$150-190
Mission Inn Resort	Howey in the Hills	324-3101	$80-335
Omni International	Orlando	843-6664	
Park Suite Hotel	Altamonte Springs	834-2400	$109-129
Peabody Orlando	Orlando	352-4000	
Quality Hotel-Airport	Orlando	859-2711	$59-99
Radisson Plaza	Orlando	425-4455	$69-125
Ramada Hotel	Orlando	351-4600	$68-72
Royal Plaza Hotel	Lake Buena Vista	828-2828	$80-150
Sheraton Orlando North	Maitland	660-9000	$75-115
Sheraton Plaza	Orlando	859-1500	$75-130
Sheraton World Resort	Orlando	352-1100	$70-125
Stouffer Orlando	Orlando	351-5555	$110-200
Twin Towers Hotel & Convention Center	Orlando	351-1000	
Walt Disney World Dolphin	Lake Buena Vista	934-4000	$130-240
Walt Disney World Sales	Lake Buena Vista	828-3200	
Walt Disney World Swan	Lake Buena Vista	934-3000	$140-205

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Arthur's 27	Lake Buena Vista	827-2727	M-E
Caruso's Place	Orlando	363-7110	M
Cascade	Lake Buena Vista	239-1234	M
Empress Room	Lake Buena Vista	828-3900	E
Enzo's	Longwood	834-9872	M
Jordan's Grove	Maitland	628-0020	M
Maison & Jardin	Altamonte Springs	862-4410	M-E
Montezino's	Orlando	841-6668	M
La Normandie	Orlando	896-9976	M
Papeete Bay Verandah	Lake Buena Vista	824-1391	M
Regent Court	Lake Buena Vista	239-4200	M
La Scala	Altamonte Springs	862-3257	M
Siam Orchid	Orlando	351-0821	M
Top of the World	Lake Buena Vista	824-3950	M-E
Vespucci Ristorante	Orlando	351-1212	M
Victoria & Albert's	Lake Buena Vista	824-2283	E

AIRPORT-TO-CITY TRANSPORTATION

Distance: 12 mi. SE
Time: 20 min.
Taxi: $18.50
Limo: $10.00

DAILY AUTO RENTAL

Average Rate: $26.50

OXNARD-VENTURA, CAL.

VITAL STATISTICS

Population: 673,200
Households: 222,600
Median Age: 31.5
Total EBI: $10,466,535,000
Median Hshld. EBI: $37,524
Total Retail Sales: $5,261,173,000
Buying Power Index: .3045
Chamber of Commerce: 485-5255/648-2875
Convention & Visitors Bureau: 485-8833/648-2075
Telephone Area Code: 805

MEAL & LODGING COSTS

Avg. Daily Lodging: $99.55
Meals: B-$7.11
L-$9.67
D-$17.62

PER DIEM

Total: $133.95
Index: 92

TAX RATES

Meals: 6.0%
Lodging: 8.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Clarion	Simi Valley	584-6300	$65-103
Clarion Carria Clocktower Inn	Ventura	652-0141	$70-95
Country Inn	Ventura	653-1434	$71-88
Country Inn at Port Hueneme	Port Hueneme	986-5353	$72-80
Doubletree Hotel	Ventura	643-6000	$79-109
Embassy Suites	Oxnard	984-2500	$155-205
Hilton Financial Plaza	Oxnard	485-9666	$70-110
Holiday Inn-Thousand Oaks	Thousand Oaks	498-6733	$49-75
Hyatt Westlake Plaza	Westlake Village	497-9991	$115-155
Radisson Suite Hotel	Oxnard	988-0130	$95-130

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Cara Sirena Marina Resort	Oxnard	985-6311	
Doubletree Hotel	Ventura	643-6000	$69-99
Harbortown Marina Resort	Ventura	658-1212	$65-95
Hilton Financial Plaza	Oxnard	485-9666	$60-75
Mandalay Beach Resort & Conf. Center	Oxnard	984-2500	$109-260

RESTAURANTS**

NAME	CITY	PHONE	PRICE CODE
BJ's	Ventura	643-1232	M
Corrigan's Steak House	Thousand Oaks	495-2523	M
The Lobster Trap	Oxnard	985-6361	M
Sportsman	Ventura	643-2851	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 1 mi. S
Time: 5 min.
Taxi: $6.50
Limo: $40.00

DAILY AUTO RENTAL

Average Rate: $43.64

** None of the restaurants in this metro area meet the established criteria for inclusion in the *SMBP*'s listings. Therefore, a sampling of local restaurants has been selected independently.

PHILADELPHIA, PA.

VITAL STATISTICS

Population: 4,934,900
Households: 1,840,100
Median Age: 34.2
Total EBI: $73,852,045,000
Median Hshld. EBI: $30,570
Total Retail Sales: $35,816,878,000
Buying Power Index: 2.1421
Chamber of Commerce: 545-1234
Convention & Visitors Bureau: 800-CALLPHL/636-3300
Telephone Area Code: 215 (Pennsylvania); 609 (New Jersey)

MEAL & LODGING COSTS

Avg. Daily Lodging: $127.52
Meals: B-$8.27
L-$11.30
D-$24.81

PER DIEM

Total: $171.90
Index: 117

TAX RATES

Meals: 6.0%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Adam's Mark	Philadelphia	581-5000	$130-152
Guest Quarters-Airport	Philadelphia	365-6600	$155-175
Guest Quarters-Plymouth Meeting	Plymouth Meeting	834-8300	$145-185
Hershey Philadelphia	Philadelphia	893-1600	$140-170
Hilton Mount Laurel	Mount Laurel, NJ	234-7300	$89-125
Holiday Inn-Independence Mall	Philadelphia	923-8660	$79-125
Holiday Inn-Trevose	Trevose	364-2000	$99-116
Hyatt Cherry Hill	Cherry Hill, NJ	662-1234	$104-145
Independence Park Inn	Philadelphia	922-4443	$85-130
Latham Hotel	Philadelphia	563-7474	$130-160
Marriott Courtyard	Wayne	687-6633	$68-96
Marriott Philadelphia Airport	Philadelphia	365-4150	$129-144
Radisson Cherry Hill Inn	Cherry Hill, NJ	662-7200	$101-116
Radisson Suites	Philadelphia	963-2222	$130
St. David's Inn	St. Davids	688-5800	$89-104
Sheraton Poste Inn	Cherry Hill, NJ	428-2300	$83-110
Sheraton Society Hill	Philadelphia	238-6000	$150-230
Travelodge Hotel	Mount Laurel, NJ	234-7000	$76-86
The Warwick	Philadelphia	735-6000	$130-175
Wayne Hotel	Wayne	687-5000	$100-125
Wyndham Franklin Plaza	Philadelphia	448-2000	$140-180

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Adam's Mark	Philadelphia	581-5000	
Barclay Hotel	Philadelphia	545-0300	
Davis W. Gregg Conf. Center	Bryn Mawr	526-1206	$169-129

PHILADELPHIA (cont.)

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Eagle Lodge	Lafayette Hills	825-8000	$125-445
Embassy Suites-Airport	Philadelphia	365-4500	$79-144
Four Seasons Hotel	Philadelphia	963-1500	
Guest Quarters-Airport	Philadelphia	365-6600	
Guest Quarters-Plymouth Meeting	Plymouth Meeting	834-8300	$120-185
Hershey Philadelphia	Philadelphia	893-1600	$105-130
Hilton-Great Valley	Malvern	296-9800	$95-110
Hilton-Northeast Philadelphia	Trevose	638-8300	$79-95
Hilton-Philadelphia Airport	Philadelphia	755-9500	$90-125
Holiday Inn-Center City	Philadelphia	561-7500	$80-113
Holiday Inn-City Line	Philadelphia	477-0200	
Hyatt Cherry Hill	Cherry Hill, NJ	662-1234	$75-145
Marriott Philadelphia Airport	Philadelphia	365-4150	$65-120
Penn Tower Hotel	Philadelphia	387-8333	$80-140
Radisson Cherry Hill Inn	Cherry Hill, NJ	662-7200	$59-95
Ramada Inn Airport	Essington	521-9600	$80-85
Sheraton Society Hill	Philadelphia	238-6000	
Sheraton University City	Philadelphia	387-8000	$85-95
Temple Univ. Executive Conf. Center	Philadelphia	242-9100	$175-138
Travelodge Hotel	Mount Laurel, NJ	234-7000	
Wyndham Franklin Plaza	Philadelphia	448-2000	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Le Bec Fin	Philadelphia	567-1000	E
*Bookbinder's 15th Street	Philadelphia	545-1137	M
Deux Cheminées	Philadelphia	790-0200	E
Di Lullo	Philadelphia	725-6000	M
Di Lullo's Centro	Philadelphia	546-2000	M-E
La Famiglia	Philadelphia	922-2803	M
Founders	Philadelphia	790-2841	M
Fountain	Philadelphia	963-1500	M-E
La Fourchette	Wayne	687-8333	M
Il Gallo Nero	Philadelphia	546-8065	M
Garden	Philadelphia	546-4455	M
Harry's Bar & Grill	Philadelphia	561-5757	M
Jasmine	Philadelphia	735-2944	M
Monte Carlo Living Room	Philadelphia	925-2220	M-E
*Old Original Bookbinder's	Philadelphia	925-7027	M-E
Restaurant 210	Philadelphia	790-2534	M-E
San Marco	Bala Cynwyd	664-7844	M
Susanna Foo	Philadelphia	545-2666	M
Taquet	Radnor	293-9411	M
La Truffe	Philadelphia	925-5062	E
Village Auberge	Wayne	687-2840	M
William Penn Inn	Gwynedd Valley	699-9272	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 8 mi. SW
Time: 15-30 min.
Taxi: $19.00
Limo: $8.00

DAILY AUTO RENTAL
Average Rate: $46.00

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

PHOENIX, ARIZ.

VITAL STATISTICS
Population: 2,108,600
Households: 833,100
Median Age: 32.8
Total EBI: $28,413,814,000
Median Hshld. EBI: $26,861
Total Retail Sales: $15,645,226,000
Buying Power Index: .8736
Chamber of Commerce: 254-5521
Convention & Visitors Bureau: 254-6500
Telephone Area Code: 602

MEAL & LODGING COSTS
Avg. Daily Lodging: $137.33
Meals: B-$6.53
L-$8.30
D-$16.66
PER DIEM
Total: $168.82
Index: 115
TAX RATES
Meals: 6.0%
Lodging: 10.25%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western Grace Inn Ahwatukee	Phoenix	893-3000	$119-129
Crescent Hotel	Phoenix	943-8200	$110-175
Doubletree Suites-Phoenix Gateway Center	Phoenix	225-0500	$89-150
Embassy Suites-Biltmore	Phoenix	955-3992	$160-190
Embassy Suites-Scottsdale	Scottsdale	949-1414	$135-145
Embassy Suites-Westside	Phoenix	279-3211	$79-105
Executive Park	Phoenix	252-2100	$89-109
Fiesta Inn	Tempe	967-1441	$70-120
Fountain Suites Hotel	Phoenix	375-1777	$96-265
Hilton Airport	Phoenix	894-1600	$125-135
Hilton Pavilion	Mesa	833-5555	$109-129
Hilton Resort & Spa	Scottsdale	948-7750	$145-175
Hyatt Regency	Phoenix	252-1234	$120-220
Les Jardins	Phoenix	234-2464	$85-115
Marriott Courtyard	Mesa	461-3000	$76-116
Marriott Courtyard	Phoenix	966-4300	$88-112
Marriott Courtyard	Scottsdale	860-4000	$90-100
Marriott Courtyard Airport	Phoenix	944-7373	$89-99
Marriott Suites	Scottsdale	945-1550	$149
Ramada Renaissance	Mesa	898-8300	$90-100
Red Lion La Posada	Scottsdale	952-0420	$175-200
Scottsdale Conference Resort	Scottsdale	991-9000	$235-310
Sunburst Resort Hotel & Conference Center	Scottsdale	945-7666	$115-150
Westcourt	Phoenix	997-5900	$95-150
Westcourt in the Buttes	Tempe	225-9000	$165-175
Wyndham Paradise Valley	Scottsdale	947-5400	$155-265

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Americana Inn-Airport North	Phoenix	275-7878	
Arizona Biltmore Hotel	Phoenix	954-2523	$70-280
Caravan Inn	Phoenix	244-8244	$28-47
Crescent Hotel	Phoenix	943-8200	
Embassy Suites-Camelhead	Phoenix	244-8800	$59-110
Embassy Suites-Scottsdale	Scottsdale	949-1414	$60-145
Embassy Suites-Tempe	Tempe	897-7444	
Fiesta Inn	Tempe	967-1441	$45-108
Fountain Suites Hotel	Phoenix	375-1777	$40-160
Hilton Pavilion	Mesa	833-5555	$49-120
Hilton Phoenix Airport	Phoenix	894-1600	$49-129
Hilton Resort & Spa	Scottsdale	948-7750	
Holiday Inn & Holidome Corporate Center	Phoenix	943-2341	
Hyatt Regency	Phoenix	252-1234	$90-125
Hyatt Regency at Gainey Ranch	Scottsdale	991-3388	$185-265
Marriott Camelback Inn	Scottsdale	948-1700	$75-235
Marriott Mountain Shadows	Scottsdale	948-7111	
Marriott Suites	Scottsdale	945-1550	$69-169
Phoenician Resort	Scottsdale	941-8200	$100-245
The Pointe at South Mountain	Phoenix	438-9000	
The Pointe at Squaw Peak	Phoenix	997-2626	
The Pointe at Tapatio Cliffs	Phoenix	866-7500	$180-240
Radisson Resort Camelview	Scottsdale	991-2400	$39-110
Ramada Renaissance	Mesa	698-8300	$45-89
Ramada Valley Ho Resort	Scottsdale	945-6321	$45-89
Red Lion La Posada	Scottsdale	952-0420	$55-185
Registry Resort	Scottsdale	991-3800	
Ritz-Carlton	Phoenix	468-0700	$85-205
Scottsdale Conference Resort	Scottsdale	991-9000	$125-215
Scottsdale Plaza Resort	Scottsdale	948-5000	
Scottsdale Princess	Scottsdale	585-4848	
Sheraton Mission Palms	Tempe	894-1400	$60-108
Sheraton Phoenix	Phoenix	257-1525	
Sheraton San Marcos	Chandler	963-6655	$75-190
Sunburst Resort Hotel & Conference Center	Scottsdale	945-7666	$40-135
Westcourt	Phoenix	997-5900	
Westcourt in the Buttes	Tempe	225-9000	$75-205
Wigwam Resort	Litchfield Park	935-3811	$75-225
Wyndham Paradise Valley	Scottsdale	947-5400	$80-255

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Avanti's of Phoenix	Phoenix	956-0900	M
Avanti's of Scottsdale	Scottsdale	949-8333	M
La Champagne	Scottsdale	991-3800	M
Chaparral Dining Room	Scottsdale	948-6644	M-E
La Chaumiere	Scottsdale	946-5115	M
L'Ecole	Scottsdale	990-7639	M
8700	Scottsdale	994-8700	M
Etienne's Different Pointe of View	Phoenix	866-7500	M-E
La Fontanella	Phoenix	955-1213	M
*Garcia's	Scottsdale	945-1647	M
Golden Eagle	Phoenix	257-7700	M
Golden Swan	Scottsdale	991-3388	M
La Hacienda	Scottsdale	585-4848	M
Kaus Kooz	Phoenix	241-1188	M
*L'Orangerie	Phoenix	954-2507	M-E
The Restaurant	Phoenix	468-0700	M-E
Vincent Guerithault on Camelback	Phoenix	224-0225	M
Voltaire	Scottsdale	948-1005	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 4 mi. SE
Time: 10-15 min.
Taxi: $8.00
Limo: $5.00

DAILY AUTO RENTAL
Average Rate: $36.50

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

PITTSBURGH, PA.

VITAL STATISTICS
Population: 2,105,400
Households: 833,300
Median Age: 36.1
Total EBI: $27,234,980,000
Median Hshld. EBI: $25,149
Total Retail Sales: $13,090,029,000
Buying Power Index: .8108
Chamber of Commerce: 392-4500
Convention & Visitors Bureau: 800-821-1888/281-7711
Telephone Area Code: 412

MEAL & LODGING COSTS
Avg. Daily Lodging: $114.43
Meals: B-$7.01
L-$8.50
D-$21.83
PER DIEM
Total: $151.77
Index: 104
TAX RATES
Meals: 6.0%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western-Parkway Center Inn	Pittsburgh	922-7070	$60-97
Harley Hotel	Pittsburgh	244-1600	$80-97
Hilton & Towers	Pittsburgh	391-4600	$116-160
Holiday Inn-Airport	Coraopolis	262-3600	$116-130
Holiday Inn-Allegheny Valley	Pittsburgh	782-4200	$68-84
Holiday Inn-McKnight Road	Pittsburgh	366-5200	$84-104
Hyatt Regency	Pittsburgh	471-1234	$125-160
Marriott Greentree	Pittsburgh	922-8400	$112-139
Radisson Hotel	Monroeville	373-7300	$98-118
Royce Hotel	Coraopolis	262-2400	$91-137
Sheraton South Hills	Pittsburgh	343-4600	$80-110
Sheraton Station Square	Pittsburgh	261-2000	$118-140
Sheraton Warrendale	Mars	776-6900	$75-115
Vista Hotel	Pittsburgh	281-3700	$135-195
Westin William Penn	Pittsburgh	281-7100	$109-180

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton & Towers	Pittsburgh	391-4600	
Holiday Inn-Airport	Coraopolis	262-3600	
Holiday Inn-Greentree	Pittsburgh	922-8100	$70-106
Hyatt Regency	Pittsburgh	471-1234	$69-135
Marriott Greentree	Pittsburgh	922-8400	$65-117
Marriott Pittsburgh Airport	Coraopolis	788-8800	
Radisson Hotel	Monroeville	373-7300	$69-89
Sheraton South Hills	Bethel Park	343-4600	
Sheraton Station Square	Pittsburgh	261-2000	$85-120
Sheraton Warrendale	Mars	776-6900	
Vista Hotel	Pittsburgh	281-3700	$85-125
Westin William Penn	Pittsburgh	281-7100	$57-195

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
American Harvest	Pittsburgh	281-8160	M
Angel's Corner	Pittsburgh	682-1879	M
Carlton	Pittsburgh	391-4099	M
Christopher's	Mt. Washington	381-4500	M-E
Colony	Pittsburgh	561-2060	M
Common Plea	Pittsburgh	281-5140	M
D'Imperio's	Pittsburgh	823-4800	M
Grand Concourse	Pittsburgh	261-1717	M
Hyeholde	Coraopolis	264-3116	M-E
Le Mont	Mt. Washington	431-3100	M
Piccolo Mondo	Green Tree	922-0920	M
Poli's	Pittsburgh	521-6400	M
La Pommier	Pittsburgh	431-1901	M
Sgro's	Pittsburgh	787-1234	M
*Tambellini's	Pittsburgh	481-1118	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 17 mi. W
Time: 25-40 min.
Taxi: $25.00
Limo: $8.00

DAILY AUTO RENTAL
Average Rate: $52.25

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

PORTLAND, MAINE

VITAL STATISTICS
Population: 237,600
Households: 93,600
Median Age: 33.9
Total EBI: $3,576,458,000
Median Hshld. EBI: $28,561
Total Retail Sales: $3,120,320,000
Buying Power Index: .1277
Chamber of Commerce: 772-2811
Convention & Visitors Bureau: 772-4994
Telephone Area Code: 207

MEAL & LODGING COSTS
Avg. Daily Lodging: $142.69
Meals: B-N.A.
L-N.A.
D-N.A.
PER DIEM
Total: N.A.
Index: N.A.
TAX RATES
Meals: 5.0%
Lodging: 7.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Holiday Inn-West	Portland	774-5601	$89-99
Holiday Inn by the Bay	Portland	775-2311	$98-119
Howard Johnson	Portland	774-5861	$85-105
Inn by the Sea	Cape Elizabeth	799-3134	$195-330
Marriott Hotel	South Portland	871-8000	$140-150
Portland Regency	Portland	774-4200	$90-115
Quality Suites	Portland	775-2200	$125-285
Sheraton Tara	South Portland	775-6161	$89-169

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Sheraton Tara	South Portland	775-6161	$60-92
Sonesta Hotel-Portland	Portland	775-5411	$50-90

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
The Galley	Falmouth	781-4262	M
The Roma	Portland	773-9873	M
Seamen's Club	Portland	772-7311	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 2 mi. SW
Time: 10 min.
Taxi: $8.00
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $44.00

PORTLAND, ORE.

VITAL STATISTICS
Population: 1,193,100
Households: 475,800
Median Age: 32.9
Total EBI: $16,734,852,000
Median Hshld. EBI: $28,192
Total Retail Sales: $9,768,019,000
Buying Power Index: .5203
Chamber of Commerce: 228-9411
Convention & Visitors Bureau: 275-9750
Telephone Area Code: 503

MEAL & LODGING COSTS
Avg. Daily Lodging: $105.71
Meals: B-$4.66
L-$7.27
D-$16.66
PER DIEM
Total: $134.30
Index: 92
TAX RATES
Meals: None
Lodging: 7.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Embassy Suites	Tigard	644-4000	$109-119
Hilton Hotel	Portland	226-1611	$92-137
Howard Johnson Plaza	Lake Oswego	624-8400	$70-100
Marriott Portland	Portland	226-7600	$128-148
The Monarch	Clackamas	652-1515	$74-149
Red Lion Hotel-Downtown	Portland	221-0450	$90-108
Red Lion Hotel-Jantzen Beach	Portland	283-4466	$90-105
Red Lion Inn-Columbia River	Portland	283-2111	$92-130
Red Lion Inn-Lloyd Center	Portland	281-6111	$96-136
Sheraton Portland Airport	Portland	281-2500	$89-111
Shilo Inn Suites-Airport	Portland	252-7500	$89-109
Travelodge	Portland	233-2401	$78-88

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Benson Hotel	Portland	228-2000	$80-130
Hilton Hotel	Portland	226-1611	
Holiday Inn-Airport	Portland	256-5000	
Marriott Portland	Portland	226-7600	$89-122
Red Lion Hotel-Jantzen Beach	Portland	283-4466	$88-113
Red Lion Inn-Columbia River	Portland	283-2111	
Red Lion Inn-Lloyd Center	Portland	281-6111	$80-105
Sheraton Portland Airport	Portland	281-2500	$70-82

PORTLAND, ORE. (cont.)

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Alexander's	Portland	226-1611	M-E
Atwater's	Portland	275-3600	M-E
L'Auberge	Portland	223-3302	M-E
Couch Street Fish House	Portland	223-6173	M
Esplanade at Riverplace	Portland	295-6166	M
Fernwood Inn	Milwaukie	659-1735	M
Genoa	Portland	238-1464	M-E
Heathman	Portland	241-4100	M
*Jake's Famous Crawfish	Portland	226-1419	M
Maxi's (Jantzen Beach)	Portland	283-4466	M
Maxi's (Lloyd Center)	Portland	281-6111	M
Misty's on the Columbia	Portland	283-2111	M
Plainfield's Mayur	Portland	223-2995	M
River Queen	Portland	228-8633	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 9 mi. NE
Time: 20 min.
Taxi: $20.50
Limo: $6.00

DAILY AUTO RENTAL
Average Rate: $41.50

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award) winner.

PROVIDENCE-PAWTUCKET-WOONSOCKET, R.I.

VITAL STATISTICS
Population: 917,400
Households: 339,600
Median Age: 34.9
Total EBI: $12,582,798,000
Median Hshld. EBI: $27,798
Total Retail Sales: $6,650,886,000
Buying Power Index: .3806
Chamber of Commerce: 521-5000/334-1000
Convention & Visitors Bureau: 274-1636
Telephone Area Code: 401 (Rhode Island); 508 (Massachusetts)

MEAL & LODGING COSTS
Avg. Daily Lodging: $100.67
Meals: B-$5.75
L-$8.86
D-$15.07
PER DIEM
Total: $130.35
Index: 89
TAX RATES
Meals: 7.0%
Lodging: 12.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Holiday Inn-Downtown	Providence	831-3900	$76-96
Johnson & Wales Inn	Seekonk, MA	336-8700	$65-72
Omni Biltmore	Providence	421-0700	$120-175

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Marriott Providence	Providence	272-2400	$78-102
Omni Biltmore	Providence	421-0700	$79-155

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Audrey's	Seekonk, MA	336-4636	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 7 mi. S
Time: 15-20 min.
Taxi: $15.00
Limo: $5.75

DAILY AUTO RENTAL
Average Rate: $41.50

RALEIGH-DURHAM, N.C.

VITAL STATISTICS
Population: 698,500
Households: 272,800
Median Age: 31.2
Total EBI: $10,098,852,000
Median Hshld. EBI: $27,954
Total Retail Sales: $6,161,720,000
Buying Power Index: .3171
Chamber of Commerce: 833-3005/682-2133
Convention & Visitors Bureau: 834-5900/ 800-868-6666/800-552-8666/800-446-8604
Telephone Area Code: 919

MEAL & LODGING COSTS
Avg. Daily Lodging: $90.66
Meals: B-$6.24
L-$10.58
D-$22.89
PER DIEM
Total: $130.37
Index: 89
TAX RATES
Meals: 5.0%
Lodging: 8.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Brownestone Hotel	Raleigh	828-0811	$55-90
Brownestone Medcenter Inn	Durham	286-7761	$56-69
Carolina Inn	Chapel Hill	933-2001	$39-80
Embassy Suites	Raleigh	881-0000	$124-134

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Guest Quarters	Durham	361-4660	$115-225
Hilton Durham	Durham	383-8033	$65-95
Hilton North Raleigh	Raleigh	872-2323	$78-115
Holiday Inn-Airport	Morrissville	941-6000	$84-104
Hotel Crown Royale	Raleigh	782-4433	$55-61
Marriott Courtyard	Raleigh	821-3400	$62-76
Marriott Crabtree	Raleigh	781-7000	$113-123
Omni Europa	Chapel Hill	968-4900	$86-98
Omni Hotel	Durham	683-6664	$76-99
Sheraton Imperial	Morrissville	941-5050	$88-98
Sheraton University Center	Durham	383-8575	$69-94
Siena	Chapel Hill	929-4000	$75-100

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton North Raleigh	Raleigh	872-2323	$49-99
Marriott Hotel	Raleigh	781-7000	
Mission Valley Inn	Raleigh	828-3173	$49-65
Omni Durham Hotel	Durham	683-6664	$65
Omni Europa	Chapel Hill	968-4900	$50-70
Sheraton Crabtree	Raleigh	787-7111	$49-79
Sheraton Imperial	Morrissville	941-5050	
Sheraton University Center	Durham	383-8575	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
*Angus Barn, Ltd.	Raleigh	787-3505	M
Bakatsias Cuisine	Durham	383-8502	M
Charter Room	Raleigh	828-0333	M
Fearrington House	Pittsboro	542-4000	M-E
Joel Lane's	Raleigh	828-3173	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 14 mi. NW
Time: 20-25 min.
Taxi: $20.50
Limo: $14.00

DAILY AUTO RENTAL
Average Rate: $54.25

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award) winner.

RICHMOND-PETERSBURG, VA.

VITAL STATISTICS
Population: 855,000
Households: 312,700
Median Age: 32.8
Total EBI: $12,389,474,000
Median Hshld. EBI: $31,876
Total Retail Sales: $6,755,285,000
Buying Power Index: .3739
Chamber of Commerce: 648-1234/733-8132
Convention & Visitors Bureau: 782-2777/ 800-368-3595/733-2402
Telephone Area Code: 804

MEAL & LODGING COSTS
Avg. Daily Lodging: $109.77
Meals: B-$7.64
L-$11.62
D-$24.27
PER DIEM
Total: $153.30
Index: 105
TAX RATES
Meals: 7.0%
Lodging: 9.5%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Berkeley Hotel	Richmond	780-[illegible]00	$90-145
Commonwealth Park Suites Hotel	Richmond	343-[illegible]300	$120-215
Embassy Suites	Commerce Center	282-8585	$89-144
Hilton Airport	Sandston	226-6400	$75-105
Hyatt Richmond	Richmond	285-1234	$106-139
Marriott Courtyard	Richmond	282-1881	$76-77
Marriott Richmond	Richmond	643-3400	$97-130
Omni Richmond	Richmond	344-7000	$119-134
Quality Inn-Steven Kent	Petersburg	733-0600	$36-50
Sheraton Airport	Richmond	226-4300	$75-109
Sheraton Jefferson	Richmond	788-8000	$125-159

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Holiday Inn-Fanny's	Richmond	285-9951	
Hyatt Richmond	Richmond	285-1234	$69-99
Marriott Richmond	Richmond	643-3400	$69-119
Sheraton Jefferson	Richmond	788-8000	$80-95
Sheraton Park South	Richmond	323-1144	$52-82

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Chardonnay's	Richmond	643-3400	M
Hugo's	Richmond	285-1234	M
Lemarie	Richmond	788-8000	M
La Petite France	Richmond	353-8729	M
*Tobacco Company	Richmond	782-9431	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 7 mi. SE
Time: 20-30 min.
Taxi: $17.00
Limo: $10.75

DAILY AUTO RENTAL
Average Rate: $42.00

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

RIVERSIDE-SAN BERNARDINO, CAL.

VITAL STATISTICS
Population: 2,434,100
Households: 868,800
Median Age: 32.7
Total EBI: $31,844,576,000
Median Hshld. EBI: $27,509
Total Retail Sales: $16,054,919,000
Buying Power Index: .9587
Chamber of Commerce: 683-7100/885-7515
Convention & Visitors Bureau: 787-7950
Telephone Area Code: 714 (Lake Arrowhead/Ontario/Rancho Cucamonga/Riverside/San Bernardino); 619 (Cathedral City/Indian Wells/La Quinta/Palm Desert/Palm Springs/Rancho Mirage)

MEAL & LODGING COSTS
Avg. Daily Lodging: $138.40
Meals: B-$5.94
L-$7.24
D-$12.11
PER DIEM
Total: $163.69
Index: 112
TAX RATES
Meals: 6.75%
Lodging: 10.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Clarion-Ontario Airport	Ontario	986-8811	$96-155
Embassy Suites	Palm Desert	340-6600	$143-220
Erawan Garden Hotel	Indian Wells	346-8021	$90-130
Four Seasons Apartment Hotel	Palm Spings	325-6427	$95
Gene Autry Hotel	Palm Springs	328-1171	$115-185
Hilton Ontario Airport	Ontario	890-0400	$95-135
Hilton Palm Springs	Palm Springs	320-6868	$175-215
Marquis Hotel	Palm Springs	322-2121	$150-200
Marriott Courtyard	Palm Springs	322-6100	$125
Maruko Hotel	San Bernardino	381-6181	$69-94
Radisson Palm Springs	Palm Springs	327-8311	$129-179
Red Lion Inn	Ontario	983-0909	$119-149
Sheraton Riverside	Riverside	784-8000	$75-89
La Siesta Villas	Palm Springs	325-2269	$125-195
Wyndham Hotel	Palm Springs	322-6000	$170-215

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Clarion-Ontario Airport	Ontario	986-8811	$109-160
Doubletree Resort	Cathedral City	322-7000	$79-225
Embassy Suites	Palm Desert	340-6600	$59-189
Hilton Lodge	Lake Arrowhead	336-1511	
Hilton Ontario Airport	Ontario	980-0400	$69-89
Hilton San Bernardino	San Bernardino	889-0133	$60-65
Hyatt Grand Champions Resort	Indian Wells	341-1000	$69-290
Marquis Hotel	Palm Springs	322-2121	$70-195
Marriott Desert Springs	Palm Desert	341-2211	
Mission Inn	Riverside	784-0300	$95-110
La Quinta Hotel & Resort	La Quinta	564-4111	$70-295
Radisson Palm Springs	Palm Springs	327-8311	
Red Lion Inn	Ontario	983-0909	$68-109
Stouffer Esmeralda	Indian Wells	773-4000	$85-245
Westin Mission Hills Resort	Rancho Mirage	328-5955	$95-275
Wyndham Hotel	Palm Springs	322-6000	$55-175

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Cabrillo	Rancho Mirage	568-2727	M-E
Dar Maghreb	Rancho Mirage	568-9486	M
The Dining Room	Rancho Mirage	321-8282	M-E
Eveleen's	Palm Springs	325-4766	M
Jasmine	Indian Wells	341-1000	M-E
Lakeview	Palm Desert	341-2211	M
Mancuso's	Palm Desert	340-6610	M
Mille Fleurs	Palm Desert	773-3337	M
Rosa's	Ontario	391-1971	M
Sirocco	Indian Wells	773-4444	M
Sycamore Inn	Rancho Cucamonga	982-1104	M
Le Vallauris	Palm Springs	325-5059	M
Wally's Desert Turtle	Rancho Mirage	568-9321	M-E

AIRPORT-TO-CITY TRANSPORTATION
Distance: 15 mi. NW
Time: 20 min.
Taxi: $24.00
Limo: $17.50

DAILY AUTO RENTAL
Average Rate: $51.00

ROCHESTER, N.Y.

VITAL STATISTICS
Population: 994,500
Households: 370,700
Median Age: 33.1
Total EBI: $14,266,062,000
Median Hshld. EBI: $29,974
Total Retail Sales: $7,504,868,000
Buying Power Index: .4273
Chamber of Commerce: 454-2220
Convention & Visitors Bureau: 546-3070
Telephone Area Code: 716

MEAL & LODGING COSTS
Avg. Daily Lodging: $104.17
Meals: B-$6.33
L-$9.37
D-$20.26
PER DIEM
Total: $140.13
Index: 96
TAX RATES
Meals: 7.0%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Brookwood Inn	Pittsford	248-9000	$78-86
Holiday Inn-South	Rochester	475-1510	$74-105
Marriott Airport	Rochester	225-6880	$79-125
Radisson Inn	Rochester	475-1910	$69-109
Stouffer Rochester Plaza	Rochester	546-3450	$118-158
Strathallan Hotel	Rochester	461-5010	$102-147

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Holiday Inn-Genesee Plaza	Rochester	546-6400	$72-86
Marriott Thruway	Rochester	359-1800	$80-100
Stouffer Rochester Plaza	Rochester	546-3450	$79-151

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Chapel's	Rochester	232-2300	M
The Depot	Rochester	381-9991	M
Edwards	Rochester	423-0140	M-E
Glen Edith	Webster	671-6200	M-E
Petals	Rochester	359-1800	M
Richardson's Canal House	Pittsford	248-5000	M-E
Rooney's	Rochester	442-0444	M
Sabrina's	Rochester	461-5010	M
Spring House	Rochester	586-2300	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 5 mi. SW
Time: 10-20 min.
Taxi: $9.00
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $48.50

SACRAMENTO, CAL.

VITAL STATISTICS
Population: 1,444,900
Households: 561,300
Median Age: 32.8
Total EBI: $21,223,580,000
Median Hshld. EBI: $28,735
Total Retail Sales: $10,824,615,000
Buying Power Index: .6271
Chamber of Commerce: 443-3771
Convention & Visitors Bureau: 442-5542
Telephone Area Code: 916

MEAL & LODGING COSTS
Avg. Daily Lodging: $100.77
Meals: B-$6.08
L-$9.21
D-$16.71
PER DIEM
Total: $132.77
Index: 91
TAX RATES
Meals: 6.75%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Beverly Garland Hotel	Sacramento	929-7900	$66-85
Clarion	Sacramento	444-8000	$92-113
Fountain Suites	Sacramento	441-1444	$92-113
Hilton Inn	Sacramento	922-4700	$88-126
Holiday Inn-Capitol Plaza	Sacramento	446-0100	$84-131
Hyatt Regency	Sacramento	443-1234	$135-175
Marriott Courtyard	Rancho Cordova	638-3800	$69-79
Radisson Inn	Sacramento	922-2020	$72-106
Red Lion Inn	Sacramento	929-8855	$89-130
Red Lion Sacramento	Sacramento	922-8041	$74-99
Sheraton Sunrise Hotel & Towers	Rancho Cordova	638-1100	$79-120

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Beverly Garland Hotel	Sacramento	929-7900	$58-73
El Rancho Resort	West Sacramento	371-6731	$48-60
Hilton Inn	Sacramento	922-4700	$65-102
Holiday Inn-Capitol Plaza	Sacramento	446-0100	
Hyatt Regency	Sacramento	443-1234	$79-155
Radisson Inn	Sacramento	922-2020	$84-119
Red Lion Inn	Sacramento	929-8855	
Red Lion Sacramento	Sacramento	922-8041	$59-87

SACRAMENTO (cont.)

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Biba	Sacramento	455-2422	M
Chanterelle	Sacramento	442-0451	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 11 mi. NW
Time: 15-20 min.
Taxi: $26.00
Limo: $7.50

DAILY AUTO RENTAL
Average Rate: $48.75

SALT LAKE CITY-OGDEN, UTAH

VITAL STATISTICS
Population: 1,069,000
Households: 349,000
Median Age: 27.9
Total EBI: $11,145,168,000
Median Hshld. EBI: $26,355
Total Retail Sales: $6,719,424,000
Buying Power Index: .3720
Chamber of Commerce: 364-3631/621-8300
Convention & Visitors Bureau: 521-2822/629-8288
Telephone Area Code: 801

MEAL & LODGING COSTS
Avg. Daily Lodging: $95.93
Meals: B-$6.74
L-$8.81
D-$15.77
PER DIEM
Total: $127.25
Index: 87
TAX RATES
Meals: 6.25%
Lodging: 10.34%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Doubletree Hotel	Salt Lake City	531-7500	$69-114
Embassy Suites	Salt Lake City	359-7800	$80-110
Hilton Hotel	Salt Lake City	532-3344	$80-117
Little America	Salt Lake City	363-6781	$55-108
Marriott	Salt Lake City	531-0800	$94-135
Peery Hotel	Salt Lake City	521-4300	$64-109
Red Lion Inn	Salt Lake City	328-2000	$89-119

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Doubletree Hotel	Salt Lake City	531-7500	
Hilton Airport	Salt Lake City	539-1515	$69-93
Hilton Hotel	Salt Lake City	532-3344	
Little America	Salt Lake City	363-6781	
Marriott	Salt Lake City	531-0800	$65-90
Park Hotel	Ogden	627-1190	$45-65
Red Lion Inn	Salt Lake City	328-2000	$55-100

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
L'Abeille	Salt Lake City	531-0800	M
La Caille at Quail Run	Salt Lake City	942-1751	M-E
La Fleur de Lys	Salt Lake City	359-5753	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 6 mi. NW
Time: 10-15 min.
Taxi: $10.00
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $43.25

SAN ANTONIO, TEXAS

VITAL STATISTICS
Population: 1,321,000
Households: 454,600
Median Age: 30.6
Total EBI: $14,068,167,000
Median Hshld. EBI: $22,522
Total Retail Sales: $8,804,923,,000
Buying Power Index: .4729
Chamber of Commerce: 229-2100
Convention & Visitors Bureau: 800-447-3372/270-8700
Telephone Area Code: 512

MEAL & LODGING COSTS
Avg. Daily Lodging: $115.08
Meals: B-$5.59
L-$9.14
D-$24.93
PER DIEM
Total: $154.74
Index: 106
TAX RATES
Meals: 8.25%
Lodging: 13.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western Continental Inn	San Antonio	655-3510	$34-56
Embassy Suites-Airport	San Antonio	525-9999	$109-119
Hilton Palacio Del Rio	San Antonio	222-1400	$135-176
Hyatt Regency	San Antonio	222-1234	$125-165
La Mansion Del Norte	San Antonio	341-3535	$105-175
Marriott Courtyard	San Antonio	828-7200	$59-85
Marriott Courtyard-Airport	San Antonio	828-7200	$64-74
Marriott Rivercenter	San Antonio	223-1000	$140-160
Marriott Riverwalk	San Antonio	224-4555	$135-190
Menger Hotel	San Antonio	223-4361	$68-112
Sheraton Gunter	San Antonio	227-3241	$89-129
Wyndham Hotel	San Antonio	691-8888	$109-149

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton Palacio Del Rio	San Antonio	222-1400	$140-202
Hyatt Regency	San Antonio	222-1234	$90-170
Marriott Rivercenter	San Antonio	223-1000	
Marriott Riverwalk	San Antonio	224-4555	$108-148
Menger Hotel	San Antonio	223-4361	$65-85
Plaza San Antonio	San Antonio	229-1000	$120-180
Radisson Hotel-Airport	San Antonio	340-6060	$55-90
St. Anthony Park Lane	San Antonio	227-4392	
Sheraton Gunter	San Antonio	227-3241	$80-129
Wyndham Hotel	San Antonio	691-8888	$82-110

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Anaqua Room	San Antonio	229-1000	M-E
Las Canarias	San Antonio	225-2581	M
Crumpet's	San Antonio	821-5454	M
L'Etoile	San Antonio	826-4551	M
The Fairmount	San Antonio	224-8800	M
Fig Tree	San Antonio	224-1976	M-E
La Louisiane	San Antonio	225-7984	M-E
La Provence	San Antonio	225-0722	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 8 mi. N
Time: 15-20 min.
Taxi: $12.00
Limo: $7.00

DAILY AUTO RENTAL
Average Rate: $41.50

SAN DIEGO, CAL.

VITAL STATISTICS
Population: 2,486,500
Households: 906,700
Median Age: 31.8
Total EBI: $38,270,528,000
Median Hshld. EBI: $29,916
Total Retail Sales: $18,779,195,000
Buying Power Index: 1.1084
Chamber of Commerce: 232-0124
Convention & Visitors Bureau: 232-3101
Telephone Area Code: 619

MEAL & LODGING COSTS
Avg. Daily Lodging: $127.18
Meals: B-$6.71
L-$11.99
D-$18.18
PER DIEM
Total: $164.06
Index: 112
TAX RATES
Meals: 7.25%
Lodging: 8.83%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Bay Club Hotel & Marina	San Diego	224-8888	$100-140
Best Western Hacienda	San Diego	298-4707	$105-125
Best Western Oceanside	Oceanside	722-1821	$64-99
Best Western Rancho Bernardo	San Diego	485-6530	$88-135
Catamaran Resort Hotel	Pacific Beach	488-1081	$120-205
Doubletree Hotel	San Diego	543-9000	$105-160
Embassy Suites	La Jolla	453-0400	$125-160
Embassy Suites	San Diego	239-2400	$119-184
Empress Hotel	La Jolla	454-3001	$120-165
Hanalei Hotel	San Diego	297-1101	$80-115
Handlery Stardust	San Diego	298-0511	$60-90
Hilton Beach & Tennis Resort	San Diego	276-4010	$122-200
Holiday Inn-Montgomery Field	San Diego	277-8888	$74-86
Horton Grand	San Diego	544-1866	$99-129
Hyatt Islandia	San Diego	224-1234	$110-170
Inn by the Sea	La Jolla	459-4461	$92-128
Kingston Hotel	San Diego	632-6141	$105-125
Lawrence Welk Inn	Escondido	749-3000	$85-110
Marriott La Jolla	La Jolla	587-1414	$149-169
Marriott Mission Valley	San Diego	692-3800	$140-165
Omni Hotel	San Diego	239-2200	$150-195
Pacific Terrace Inn	Pacific Beach	581-3100	$135-170
Quails Inn	San Marcos	744-0120	$75-115
Radisson Hotel	San Diego	260-0111	$85-95
Radisson Suite Hotel	San Diego	451-6600	$70-100
Ramada Inn	San Diego	696-0234	$75-140
Sea Lodge	La Jolla	459-8271	$135-200
Sheraton Grand on Harbor Island	Harbor Island	291-6400	$125-205
Sheraton Harbor Island East	Harbor Island	291-2900	$115-195
Town & Country	San Diego	291-7131	$72-121
La Valencia	La Jolla	454-0771	$140-250

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Bahia Resort Hotel	San Diego	488-0551	$84-88
Catamaran Resort Hotel	San Diego	488-1081	$95-150
Del Coronado Hotel	Coronado	522-8011	$159-625
Hanalei Hotel	San Diego	297-1101	$65-85
Hilton Beach & Tennis Resort	San Diego	276-4010	
Hilton Del Mar	Del Mar	792-5200	
Holiday Inn-Montgomery Field	San Diego	277-8888	$59-69
La Jolla Village Inn	La Jolla	453-5500	$60-80
Marriott Hotel & Marina	San Diego	234-1500	
Marriott La Jolla	La Jolla	587-1414	$85-140
Marriott Mission Valley	San Diego	692-3800	$75-120
Meridien Coronado	Coronado	435-3000	
Omni Hotel	San Diego	239-2200	
Pointe San Diego	Chula Vista	691-1800	$135-225
Rancho Bernardo Inn	San Diego	487-1611	$125-180
San Diego Hotel	San Diego	234-0221	$50-75
San Diego Princess Hotel	San Diego	274-4630	$115-265
Sheraton Grand on Harbor Island	Harbor Island	291-6400	$115-130
Sheraton Grande Torrey Pines	La Jolla	558-1500	$145-195
Sheraton Harbor Island East	Harbor Island	692-2200	$115-130
Town & Country	San Diego	291-7131	
U.S. Grant Hotel	San Diego	232-3121	
Westgate Hotel	San Diego	238-1818	$108-150

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
The Abbey	San Diego	291-4779	M
*Anthony's Star of the Sea	San Diego	232-7408	M-E
Avanti	La Jolla	454-4288	M
Baci Ristorante	San Diego	275-2094	M
Belgian Lion	San Diego	223-2700	M
El Bizcohco	San Diego	487-1611	M-E
*The Chart House	San Diego	233-7391	
Le Corbier	La Jolla	456-8088	M
Le Fontainebleau	San Diego	238-1818	M
George's at the Cove	La Jolla	454-4244	M
Grant Grill	San Diego	239-6806	M-E
Issimo	La Jolla	454-7004	M-E
Jörg's Gourmet Cuisine	La Mesa	462-4800	M-E
Lubach's	San Diego	232-5129	M
Mister A's	San Diego	239-1377	M-E
Molly's	San Diego	234-1500	M
Pacifica Grill	San Diego	696-9226	M
Rainwater's	San Diego	233-5757	M
Sky Room	La Jolla	454-0771	M-E
Top O' The Cove	La Jolla	454-7779	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 3 mi. NW
Time: 5-10 min.
Taxi: $6.00
Limo: $12.00

DAILY AUTO RENTAL

Average Rate: $50.50

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award) winner.

SAN FRANCISCO, CAL.

VITAL STATISTICS

Population: 1,598,400
Households: 671,000
Median Age: 35.9
Total EBI: $32,627,833,000
Median Hshld. EBI: $36,012
Total Retail Sales: $14,350,759,000
Buying Power Index: .8742
Chamber of Commerce: 392-4511
Convention & Visitors Bureau: 974-6900
Telephone Area Code: 415

MEAL & LODGING COSTS

Avg. Daily Lodging: $157.34
Meals: **B-**$12.75
L-$17.90
D-$43.75

PER DIEM

Total: $231.74
Index: 158

TAX RATES

Meals: 6.5%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Cathedral Hill Hotel	San Francisco	776-8200	$105-180
Clarion Hotel Airport	Millbrae	692-6363	$99-129
Embassy Suites	Burlingame	342-4600	$149-159
Embassy Suites	South San Francisco	589-3400	$130-170
Fairmont Hotel & Tower	San Francisco	772-5000	$150-290
Galleria Park	San Francisco	781-3060	$99-130
Handlery Hotel-Union Square	San Francisco	781-7800	$110-130
Hilton-Hilton Square	San Francisco	771-1400	$145-240
Hilton-San Francisco Airport	Millbrae	589-0770	$135-170
Holiday Inn-Union Square	San Francisco	398-8900	$135-180
Holiday Inn Crowne Plaza	Burlingame	340-8500	$92-114
Hotel Nikko	San Francisco	394-1111	$180-230
Hyatt Regency	San Francisco	788-1234	$185-268
Hyatt Regency-Airport	Burlingame	347-1234	$149-184
Inn at the Opera	San Francisco	683-8400	$110-170
Kensington Park	San Francisco	788-6400	$110-140
Majestic Hotel	San Francisco	441-1100	$75-145
Marriott Airport	Burlingame	692-9100	$150-170
Marriott Courtyard	San Bruno	952-3333	$82-92
Marriott Fisherman's Wharf	San Francisco	775-7555	$164-212
Marriott Hotel	San Francisco	896-1600	$198-228
Meridien Hotel	San Francisco	974-6400	$170-235
Miyako Hotel	San Francisco	922-3200	$100-155
Orchard Hotel	San Francisco	433-4434	$110-130
Parc Fifty-Five Hotel	San Francisco	392-8000	$160-215
The Prescott	San Francisco	563-0303	$159
The Regis	San Francisco	928-7900	$100-250
The Savoy	San Francisco	441-2700	$88-118
Sheraton at Fisherman's Wharf	San Francisco	362-5500	$145-220
Sofitel	Redwood City	598-9000	$125-140
The Westin-Airport	Millbrae	692-3500	$119-179
The Westin St. Francis	San Francisco	397-7000	$160-350

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Amfac Hotel	Burlingame	347-5444	$85-250
Cathedral Hill Hotel	San Francisco	776-8200	
Clarion Hotel Airport	Millbrae	692-6363	$65-105
Doubletree Club Hotel	Burlingame	344-5500	$84-114
Dunfey San Mateo	San Mateo	573-7661	
Embassy Suites	South San Francisco	589-3400	$105-130
Fairmont Hotel & Tower	San Francisco	772-5000	$150-290
Four Seasons Clift Hotel	San Francisco	775-4700	
Grand Hyatt	San Francisco	398-1234	
Hilton-Hilton Square	San Francisco	771-1400	
Hilton-San Francisco Airport	Millbrae	589-0770	
Holiday Inn-Airport	South San Francisco	589-7200	$59-99
Holiday Inn-Golden Gateway	San Francisco	441-4000	
Hotel Nikko	San Francisco	394-1111	
Hyatt Park	San Francisco	392-1234	$175-260
Hyatt Regency	San Francisco	788-1234	$115-205
Hyatt Regency-Airport	Burlingame	347-1234	$85-150
Lone Mountain-USF	San Francisco	666-6166	
Mark Hopkins Inter-Continental Hotel	San Francisco	392-3434	$120-200
Marriott Airport	Burlingame	692-9100	
Marriott Hotel	San Francisco	896-1600	$100-180
Meridien Hotel	San Francisco	974-6400	$140-225
Miyako Hotel	San Francisco	922-3200	
Parc Fifty-Five Hotel	San Francisco	392-8000	
Ramada at Fisherman's Wharf	San Francisco	885-4700	$80-120
Ritz-Carlton Hotel	San Francisco	296-7465	
Sheraton Palace	San Francisco	392-8600	$145-220
Sir Francis Drake	San Francisco	392-7755	
Sofitel	Redwood City	598-9000	
Stouffer Stanford Court	San Francisco	989-5300	$190-270
Villa Hotel	San Mateo	341-0966	
The Westin-Airport	Millbrae	692-3500	$95-140
The Westin St. Francis	San Francisco	397-7000	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
A. Sabella's	San Francisco	771-6775	M-E
Amelio's	San Francisco	397-4339	M-E
The Big 4	San Francisco	771-1140	M-E
*The Blue Fox	San Francisco	771-1140	M
Cafe 222	San Francisco	394-1111	M
Compton Place	San Francisco	781-5155	M
Carnelian Room	San Francisco	433-7500	M-E
Casa Madrona	Sausalito	331-5888	M
Le Castel	San Francisco	921-7115	M
Cityscape	San Francisco	776-0215	M-E
Le Club	San Francisco	771-5400	M
Corintia	San Francisco	392-3999	M
Donatello	San Francisco	441-7182	M-E
Doros	San Francisco	397-6822	M
*Empress of China	San Francisco	434-1345	M
*Ernie's	San Francisco	397-5969	M
Fleur de Lys	San Francisco	673-7779	M-E
*Fournou's Ovens	San Francisco	989-1910	M-E
The French Room	San Francisco	775-4700	M-E
Jin Jiang-Kee Joon's Penthouse	Burlingame	348-1122	M-E
Julius Castle	San Francisco	362-3042	M
Lascaux	San Francisco	391-1555	M
Masa's	San Francisco	989-7154	M-E
Nob Hill	San Francisco	392-3434	M
North Beach	San Francisco	392-1700	M
L'Olivier	San Francisco	981-7824	M

SAN FRANCISCO (cont.)

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Park Grill	San Francisco	296-2933	M
Pierre at Meridien	San Francisco	974-6400	M-E
Postrio	San Francisco	776-7825	M
*Scoma's	San Francisco	771-4383	M
The Shadows	San Francisco	982-5536	M
Silks	San Francisco	986-2020	M-E
The Squire	San Francisco	772-5000	M
*Tadich Grill	San Francisco	391-2373	M
Tommy Toy's	San Francisco	397-4888	M
Victor's	San Francisco	956-7777	M-E

AIRPORT-TO-CITY TRANSPORTATION
Distance: 14 mi. S
Time: 20 min.
Taxi: $24.00
Limo: $6.00

DAILY AUTO RENTAL
Average Rate: $49.25

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

SAN JOSE, CAL.

VITAL STATISTICS
Population: 1,456,200
Households: 515,200
Median Age: 32.0
Total EBI: $26,770,972,000
Median Hshld. EBI: $42,126
Total Retail Sales: $11,668,636,000
Buying Power Index: .7270
Chamber of Commerce: 998-7000
Convention & Visitors Bureau: 295-9600
Telephone Area Code: 408 (Milpitas/San Jose/Santa Clara/Sunnyvale), 415 (Palo Alto)

MEAL & LODGING COSTS
Avg. Daily Lodging: $119.31
Meals: **B-**$7.31
L-$11.44
D-$18.93
PER DIEM
Total: $156.99
Index: 107
TAX RATES
Meals: 7.25%
Lodging: 10.00%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Le Baron Hotel	San Jose	453-6200	$105-135
Beverly Heritage	Milpitas	943-9080	$90-105
Campbell Inn	Campbell	374-4300	$85-135
Embassy Suites	Milpitas	942-0400	$89-149
Embassy Suites	Santa Clara	496-6400	$154-169
Hilton Sunnyvale	Sunnyvale	738-4888	$100-160
Holiday Inn-Palo Alto	Palo Alto	328-2800	$105-134
Holiday Inn-Park Center Plaza	San Jose	998-0400	$78-95
Holiday Inn-Sunnyvale	Sunnyvale	245-5330	$94-124
Hyatt Rickeys	Palo Alto	493-8000	$139-154
Hyatt San Jose	San Jose	993-1234	$129-154
Marriott Hotel	Santa Clara	988-1500	$89-165
Marriott Courtyard	Cupertino	252-9100	$65-95
Pruneyard Inn	Campbell	559-4300	$85-205
Radisson Haus Inn	Sunnyvale	247-0800	$90-105
Radisson San Jose	San Jose	452-0200	$118-133
Red Lion Inn	San Jose	453-4000	$130-145
Sheraton Silicon Valley East	Milpitas	943-0600	$98-128
Sheraton Sunnyvale Inn	Sunnyvale	745-6000	$96-120
Sundowner Inn	Sunnyvale	734-9900	$93-105
Woodmark	Santa Clara	446-3030	$117-147

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Le Baron Hotel	San Jose	453-6200	$70-90
Doubletree Hotel	Santa Clara	986-0700	
Fairmont Hotel	San Jose	998-1900	$125-160
Hilton Sunnyvale	Sunnyvale	738-4888	
Hyatt Rickeys	Palo Alto	493-8000	$78-125
Hyatt San Jose	San Jose	993-1234	
Marriott Hotel	Santa Clara	988-1500	$45-135
Red Lion Inn	San Jose	453-4000	
Sheraton Sunnyvale Inn	Sunnyvale	745-6000	$50-100

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Alexander's	Santa Clara	988-1500	M-E
Emile's	San Jose	289-1960	M
Les Saisons	San Jose	998-1900	M-E

AIRPORT-TO-CITY TRANSPORTATION
Distance: 3 mi. NW
Time: 7-10 min.
Taxi: $9.75
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $47.25

SCRANTON-WILKES BARRE, PA.

VITAL STATISTICS
Population: 740,300
Households: 286,100
Median Age: 37.5
Total EBI: $8,558,581,000
Median Hshld. EBI: $22,695
Total Retail Sales: $5,275,087,000
Buying Power Index: .2813
Chamber of Commerce: 342-7711/823-2101
Convention & Visitors Bureau: 342-7711/288-6784
Telephone Area Code: 717

MEAL & LODGING COSTS
Avg. Daily Lodging: $68.64
Meals: **B-**N.A.
L-N.A.
D-N.A.
PER DIEM
Total: N.A.
Index: N.A.
TAX RATES
Meals: 6.0%
Lodging: 6.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western Genetti Lodge	Hazleton	454-2494	$52-80
Holiday Inn	Wilkes-Barre	824-8901	$54-84
Holiday Inn-Hazleton	Hazleton	455-2061	$54-71
The Inn at Nichols Village	Clarks Summit	587-1135	$72-116
Royce Hotel	Scranton	342-8300	$74-105
Sheraton Hotel	Scranton	344-9811	$68-88
Woodlands Inn & Resort	Wilkes-Barre	824-9831	$53-110

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Ramada Hotel	Wilkes-Barre	824-7100	$55-60

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Norma Jeane's	Wilkes-Barre	829-0000	M
Sojourner	Clarks Summit	587-4124	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 10 mi.
Time: 15-20 min.
Taxi: $12.00
Limo: $10.50

DAILY AUTO RENTAL
Average Rate: $47.00

**None of the restaurants in this metro area meet the established criteria for inclusion in the *SMBP*'s listings. Therefore, a sampling of local restaurants has been selected independently.

SPOKANE, WASH.

VITAL STATISTICS
Population: 358,400
Households: 142,700
Median Age: 32.4
Total EBI: $4,090,491,000
Median Hshld. EBI: $22,235
Total Retail Sales: $2,742,048,000
Buying Power Index: .1387
Chamber of Commerce: 624-1393
Convention & Visitors Bureau: 624-1341
Telephone Area Code: 509

MEAL & LODGING COSTS
Avg. Daily Lodging: $73.28
Meals: **B-**N.A.
L-N.A.
D-N.A.
PER DIEM
Total: N.A.
Index: N.A.
TAX RATES
Meals: 7.9%
Lodging: 7.9%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Cavanaugh's Inn at the Park	Spokane	326-8000	$75-118
Cavanaugh's River Inn	Spokane	326-5577	$62-75
Marriott Courtyard	Spokane	456-7600	$57-77
Quality Inn-Oakwood	Spokane	467-4900	$49-63
Quality Inn-Valley Suites	Spokane	928-5218	$50-75
Ramada Inn	Spokane	838-5211	$54-90
Red Lion Motor Inn	Spokane	924-9000	$$68-90
Sheraton Hotel	Spokane	455-9600	$69-97
Westcoast Ridpath	Spokane	838-2711	$65-85

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Cavanaugh's Inn at the Park	Spokane	326-8000	$61-79
Red Lion Motor Inn	Spokane	924-9000	$45-73
Sheraton Hotel	Spokane	455-9600	
Westcoast Ridpath	Spokane	838-2711	$51-87

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
1881	Spokane	455-9600	M
Patsy Clark's	Spokane	838-8300	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 6 mi. SW
Time: 15-20 min.
Taxi: $12.00
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $46.00

SEATTLE, WASH.

VITAL STATISTICS
Population: 1,866,900
Households: 760,400
Median Age: 33.1
Total EBI: $32,109,184,000
Median Hshld. EBI: $34,230
Total Retail Sales: $15,834,772,000
Buying Power Index: 9135
Chamber of Commerce: 389-7200
Convention & Visitors Bureau: 461-5840
Telephone Area Code: 206

MEAL & LODGING COSTS
Avg. Daily Lodging: $125.37
Meals: B-$8.53
L-$9.72
D-$19.67
PER DIEM
Total: $163.29
Index: 112
TAX RATES
Meals: 8.2%
Lodging: 13.6%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western Greenwood	Bellevue	455-9444	$72-88
Doubletree Inn	Seattle	246-8220	$94-104
Doubletree Suites	Seattle	575-8220	$110-200
Edgewater Inn	Seattle	728-1000	$100-155
Hilton	Seattle	624-0500	$133-198
Hilton Bellevue	Bellevue	455-3330	$93-109
Hilton Seattle Airport	Seattle	244-4800	$99-140
Holiday Inn-Bellevue	Bellevue	455-5240	$83-98
Holiday Inn Crowne Plaza	Seattle	464-1980	$145-172
Hyatt Regency	Bellevue	462-1234	$135-179
Inn at the Market	Seattle	446-4484	$90-160
Marriott Courtyard	Tukwila	575-2000	$78-88
Marriott Sea-Tac	Seattle	241-2000	$122-132
Mayflower Park	Seattle	623-8700	$85-110
Meany Tower	Seattle	634-2000	$82-97
Radisson Seattle Airport	Seattle	244-6000	$93-115
Red Lion Hotel-Bellevue	Bellevue	455-1300	$135-179
Red Lion Hotel-Bellevue Center	Bellevue	455-1515	$80-110
Red Lion Hotel Sea-Tac	Seattle	246-8600	$99-150
Sheraton Hotel & Towers	Seattle	621-9000	$150-200
Warwick	Seattle	443-4300	$145-190
Westin Seattle	Seattle	728-1000	$145-225
Wyndham Garden	Bothell	485-5557	$80-120

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Four Seasons Olympic Hotel	Seattle	621-1700	$115-165
Hilton Seattle Airport	Seattle	244-4800	$105-140
Holiday Inn-Renton	Renton	226-7700	$59-79
Hyatt Regency	Bellevue	462-1234	
Marriott Sea-Tac	Seattle	241-2000	
Quality Inn	Everett	745-2555	$55-61
Quality Inn Sea-Tac	Seattle	246-9110	$48-53
Radisson Seattle Airport	Seattle	244-6000	$70-100
Red Lion Hotel-Bellevue	Bellevue	455-1300	$69-125
Red Lion Hotel Sea-Tac	Seattle	246-8600	
Sheraton Hotel & Towers	Seattle	621-9000	$68-98
Stouffer Madison Hotel	Seattle	583-0300	
West Coast Everett Pacific Hotel	Seattle	339-3333	$53-63
Westin Seattle	Seattle	728-1000	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Adriatica	Seattle	285-5000	M
Cafe Alexis	Seattle	624-3646	M
Canlis	Seattle	283-3313	M-E
Fuller's	Seattle	621-9000	M
Georgian Room	Seattle	621-1700	M-E
Gerard's Relais de Lyon	Seattle	485-7600	M-E
Henry's Off Broadway	Seattle	329-8063	M-E
Hunt Club	Seattle	622-6400	M-E
*Ivar's Indian Salmon House	Seattle	632-0767	M
Labuznik	Seattle	441-8899	M-E
Latitude 47	Seattle	284-1047	M
Mirabeau	Seattle	624-4550	M
The Other Place	Seattle	623-7340	M
Palm Court	Seattle	728-1000	M
Prego's	Seattle	583-0300	M
Le Provencal	Kirkland	827-3300	M
*Ray's Boathouse	Seattle	789-3770	M
Le Tastevin	Seattle	283-0991	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 13 mi. S
Time: 20-40 min.
Taxi: $25.25
Limo: $6.00

DAILY AUTO RENTAL
Average Rate: $49.25

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award winner.

SPRINGFIELD, MASS.

VITAL STATISTICS
Population: 595,700
Households: 221,100
Median Age: 33.4
Total EBI: $8,097,441,000
Median Hshld. EBI: $27,599
Total Retail Sales: $4,456,958,000
Buying Power Index: .2484
Chamber of Commerce: 787-1555
Convention & Visitors Bureau: 787-1548
Telephone Area Code: 413

MEAL & LODGING COSTS
Avg. Daily Lodging: $101.58
Meals: B-$7.40
L-$8.24
D-$17.50
PER DIEM
Total: $134.72
Index: 92
TAX RATES
Meals: 5.0%
Lodging: 9.7%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Hilton Inn-Northampton	Northampton	586-1211	$75-105
Howard Johnson	West Springfield	739-7261	$49-61
Marriott Springfield	Springfield	781-7111	$115-145
Northampton Hotel	Northampton	584-3100	$74-125
Ramada West	West Springfield	781-8750	$85-110
Sheraton-Monarch Place	Springfield	781-1010	$125-150

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Marriott Springfield	Springfield	781-7111	$69-115
Ramada West	West Springfield	781-8750	$50-60
Sheraton-Monarch Place	Springfield	781-1010	$75-125

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Beardsley's Cafe	Northampton	586-2699	M
Old Storrowton Tavern	West Springfield	732-4188	M
Upper Crust	Springfield	781-1010	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 18 mi. S
Time: 30 min.
Taxi: $28.00
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $49.00

ST. LOUIS, MO.

VITAL STATISTICS
Population: 2,484,900
Households: 918,500
Median Age: 33.4
Total EBI: $34,668,544,000
Median Hshld. EBI: $29,453
Total Retail Sales: $17,226,344,000
Buying Power Index: 1.0262
Chamber of Commerce: 231-5555
Convention & Visitors Bureau: 800-325-7962/421-1023
Telephone Area Code: 314

MEAL & LODGING COSTS
Avg. Daily Lodging: $108.87
Meals: B-$6.68
L-$11.61
D-$20.19
PER DIEM
Total: $146.75
Index: 100
TAX RATES
Meals: 6.0%
Lodging: 9.475%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Adam's Mark	St. Louis	241-7400	$135-150
Breckenridge Frontenac	Des Peres	993-1100	$75-158
Cheshire Inn & Lodge	Richmond Heights	647-7300	$86-110
Doubletree Hotel & Conference Center	Chesterfield	532-5000	$135-150
Harley Hotel	Earth City	291-6800	$70-87
Hilton Dunlele	Clayton	721-0101	$70-129
Hilton Hotel	Berkeley	426-5500	$98-150
Holiday Inn-Southwest	Sappington	821-6600	$67-83
Holiday Inn-Westport	Maryland Heights	434-0100	$81-110
Hyatt Regency-Union Station	St. Louis	231-1234	$110-145
Marriott Airport	St. Louis	423-9700	$125-150
Marriott Courtyard	Creve Coeur	993-0515	$72-96
Marriott Pavilion	St. Louis	421-1776	$120-150
Oakland Park Inn	Berkely	427-4700	$82-107
Radisson Hotel	Clayton	726-5400	$72-90
Sheraton Plaza	Maryland Heights	434-5010	$94-125
Sheraton South	Lemay	892-3600	$68-88
Sheraton West Port Inn	Maryland Heights	878-1500	$94-125
Stouffer Concourse	Berkeley	429-1100	$125-155

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Adam's Mark	St. Louis	241-7400	
Breckenridge Frontenac	Des Peres	993-1100	$65-100
Clarion Hotel	St. Louis	241-9500	$40-90
Doubletree Hotel & Conference Center	Chesterfield	532-5000	$180-155
Henry VIII Hotel & Conference Center	Bridgeton	731-3040	
Hilton Hotel	Berkeley	426-5500	$65-150
Holiday Inn-Clayton Plaza	Clayton	863-0400	$50-85
Holiday Inn-Riverfront	St. Louis	621-8200	$49-99
Hyatt Regency-Union Station	St. Louis	231-1234	$105-185
Marriott Airport	St. Louis	423-9700	
Marriott Pavilion	St. Louis	421-1776	$65-105
Ritz-Carlton St. Louis	St. Louis	863-6300	$120-180
Sheraton Plaza	Maryland Heights	434-5010	$62-98
Sheraton St. Louis	St. Louis	231-5100	$69-134
Sheraton West Port Inn	Maryland Heights	878-1500	$59-94
Stouffer Concourse	Berkeley	429-1100	$59-109
Stratford House	Fenton	343-4300	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Agostino's Colosseum	Creve Coeur	434-2959	M-E
Al Baker's	Richmond Hill	863-8878	M
Al's	St. Louis	421-6399	M-E
*Anthony's	St. Louis	231-2434	M-E
L'Auberge Bretonne	Clayton	721-0100	M
Benedetto's	Des Peres	821-2555	M
Boccacio's	St. Charles	947-7737	M
Bruno's Little Italy	St. Louis	781-5988	M
Cafe De France	St. Louis	231-2204	M-E
Chez Louis	Clayton	863-8400	M
Dominic's	St. Louis	771-1632	M
Fio's La Fourchette	Richmond Heights	863-6866	M
G P Agostino's	Ellisville	391-5480	M
Gian Peppe's	St. Louis	772-3303	M
Giovanni's	St. Louis	772-5958	M
Giovanni's Little Place	Ballwin	227-7230	M
John Mineo's	Town & Country	434-5244	M
John Mineo's II & Pauls	St. Louis	421-2324	M
Port St. Louis	St. Louis	727-1142	M
*Tony's	St. Louis	231-7007	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 13 mi. NW
Time: 20-30 min.
Taxi: $16.50
Limo: $6.00

DAILY AUTO RENTAL

Average Rate: $46.25

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

SYRACUSE, N.Y.

VITAL STATISTICS

Population: 656,100
Households: 239,500
Median Age: 32.3
Total EBI: $8,632,859,000
Median Hshld. EBI: $27,509
Total Retail Sales: $4,764,694,000
Buying Power Index: .2668
Chamber of Commerce: 470-1800
Convention & Visitors Bureau: 470-1800
Telephone Area Code: 315

MEAL & LODGING COSTS

Avg. Daily Lodging: $94.50
Meals: B-$6.12
L-$9.65
D-$18.69

PER DIEM

Total: $128.96
Index: 88

TAX RATES

Meals: 7.0%
Lodging: 10.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Holiday Inn-North	North Syracuse	457-4000	$69-82
Hotels at Syracuse Square	Syracuse	422-5121	$57-120
Marriott Courtyard	Syracuse	432-0300	$72-85
Marriott Syracuse	East Syracuse	432-0200	$105-160
Sheraton Inn Syracuse	Liverpool	457-1122	$75-105
Sheraton University Inn & Conference Center	Syracuse	475-3000	$92-112

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Marriott Syracuse	Syracuse	432-0200	$96-150
Sheraton Inn Syracuse	Liverpool	457-1122	$69-130
Sheraton University Inn & Conference Center	Syracuse	475-3000	$88-104

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Crittela's Ristorante	Manlius	682-4230	M
Inn Between	Camillus	672-3166	M
Nikki's Downtown	Syracuse	424-1172	M
Sterio's Landmark	Syracuse	472-8883	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 6.5 mi. NE
Time: 10-15 min.
Taxi: $10.50
Limo: N.A.

DAILY AUTO RENTAL

Average Rate: $48.25

TACOMA, WASH.

VITAL STATISTICS

Population: 562,300
Households: 213,300
Median Age: 31.4
Total EBI: $6,317,238,000
Median Hshld. EBI: $23,070
Total Retail Sales: $3,736,210,000
Buying Power Index: .2061
Chamber of Commerce: 627-2175
Convention & Visitors Bureau: 627-2836
Telephone Area Code: 206

MEAL & LODGING COSTS

Avg. Daily Lodging: $59.20
Meals: B-N.A.
L-N.A.
D-N.A.

PER DIEM

Total: N.A.
Index: N.A.

TAX RATES

Meals: 7.8%
Lodging: 9.8%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western Executive Inn	Fife	922-0080	$53-65
Best Western Lakewood	Tacoma	584-2212	$44-60
Best Western Tacoma	Tacoma	535-2880	$56-70
La Quinta	Tacoma	383-0146	$55-67
Royal Coachman	Tacoma	922-2500	$52-70

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Sheraton Tacoma Hotel	Tacoma	572-3200	$85-95

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Lobster Shop South	Tacoma	759-2165	M
The Rose Room	Tacoma	591-4155	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 23 mi. N
Time: 30-45 min.
Taxi: $36.00
Limo: N.A.

DAILY AUTO RENTAL

Average Rate: $43.63

TAMPA-ST.PETERSBURG-CLEARWATER, FLA.

VITAL STATISTICS

Population: 2,080,800
Households: 887,000
Median Age: 40.9
Total EBI: $28,029,245,000
Median Hshld. EBI: $23,541
Total Retail Sales: $15,835,563,000
Buying Power Index: .8686
Chamber of Commerce: 228-7777/821-4715/461-0011
Convention & Visitors Bureau: 800-826-8358/223-1111/530-6452
Telephone Area Code: 813

MEAL & LODGING COSTS

Avg. Daily Lodging: $128.56
Meals: B-$7.47
L-$7.88
D-$19.74

PER DIEM

Total: $163.65
Index: 112

TAX RATES

Meals: 6.0%
Lodging: 8.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Alden Hotel	St. Petersburg Bch.	360-7081	$99-132
Belleview Mido Hotel	Clearwater	442-6171	$99-165
Best Western Seastone Resort	Clearwater Beach	441-1722	$84-93

TAMPA-ST. PETERSBURG-CLEARWATER (cont.)

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Embassy Suites-Airport	Tampa	873-8675	$119-129
Embassy Suites-Busch Gardens	Tampa	971-7690	$79-129
Guest Quarters	Tampa	875-1555	$99-119
Quest Quarters on Tampa Bay	Tampa	888-8800	$125-145
Hilton	Clearwater Beach	447-9566	$99-165
Hilton-Airport	Tampa	877-6688	$95-160
Hilton-Redington Beach	N. Redington Beach	391-4000	$110-175
Hilton Inn	St. Petersburg Bch.	360-1811	$110-155
Holiday Inn-Airport	Clearwater	577-9100	$81-106
Holiday Inn-Gulfview	Clearwater Beach	447-6461	$86-131
Holiday Inn-Sabal Park	Tampa	623-6363	$95-125
Holiday Inn-Surfside	Clearwater Beach	461-3222	$135-160
Hyatt Regency	Tampa	225-1234	$135-150
Marriott-Airport	Tampa	879-5151	$89-175
Marriott-Westshore	Tampa	287-2555	$140-400
Marriott Courtyard	Clearwater	572-8484	$78-84
Marriott Courtyard	Tampa	874-0555	$80-90
Omni-Westshore	Tampa	289-8200	$125-140
Radisson Bay Harbor Inn	Tampa	281-8900	$94-124
Radisson Suite Resort	Clearwater Beach	596-1100	$135-195
Sandpiper Beach	St. Petersburg Bch.	360-5551	$121-169
Sheraton Sand Key Resort	Clearwater Beach	595-1611	$113-183
Sheraton Tampa East	Tampa	626-0999	$73-88
Tradewinds	St. Petersburg Bch.	367-6461	$159-199

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Belleview Mido Hotel	Clearwater	442-6171	$75-170
Don Cesar (a Registry Resort)	St. Petersburg Bch.	360-1881	$100-206
Hilton-Airport	Tampa	877-6688	$65-115
Hilton & Towers	St. Petersburg	894-5000	$67-99
Holiday Inn-Airport	Tampa	879-4800	
Holiday Inn-Ashley Plaza	Tampa	223-1351	$58-68
Holiday Inn-Sabal Park	Tampa	623-6363	$75105
Hyatt Regency	Tampa	225-1234	
Hyatt Regency Westshore	Tampa	874-1234	
Innisbrook Resort	Tarpon Springs	942-2000	$65-175
Marriott-Airport	Tampa	879-5151	
Marriott-Westshore	Tampa	287-2555	
Omni-Westshore	Tampa	289-2800	$59-115
Radisson Bay Harbor Inn	Tampa	281-8900	$69-109
Radisson Suite Resort	Clearwater Beach	596-1100	
Ramada Hotel-Airport	Tampa	877-0534	$45-69
Ramada Resort & Conference Center	Tampa	933-4011	$52-59
Saddlebrook Resort	Wesley Chapel	973-1111	$80-295
Safety Harbor Spa & Conference Center	Safety Harbor	726-1161	$65-185
Sheraton Grand Hotel	Tampa	286-4400	$70-125
Sheraton Sand Key Resort	Clearwater Beach	595-1611	
Tradewinds	St. Petersburg Bch.	367-6461	$90-160
Wyndham Harbour Island	Harbour Island	229-5000	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Armani's	Tampa	874-1234	M
Basta's	St. Petersburg	894-7880	M
Bentley's	Clearwater	797-1177	M
*Bern's Steak House	Tampa	251-2421	M-E
Black Swan	Clearwater	535-7926	M
*Columbia	Tampa	248-4961	
Dolce Vita	Clearwater	791-1552	M
Donatello	Tampa	875-6660	M
Harbour View	Harbour Island	229-5001	M
Heilman's Beachcomber	Clearwater Beach	442-4144	M
King Charles	St. Petersburg Bch.	360-1881	M-E
Lauro Ristorante	Tampa	221-3664	M
Le Pompano	Indian Shores	596-0333	M
RG's at City Center	Tampa	229-5536	M
Wine Cellar	N. Redington Beach	393-3491	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 5 mi. NW
Time: 10-15 min.
Taxi: $14.00
Limo: $10.00

DAILY AUTO RENTAL
Average Rate: $37.50

Note: An asterisk (*) indicates a 1990 *S&MM* BEDA (Business Executives' Dining Award) winner.

TOLEDO, OHIO

VITAL STATISTICS
Population: 620,800
Households: 237,400
Median Age: 31.9
Total EBI: $7,898,730,000
Median Hshld. EBI: $25,805
Total Retail Sales: $4,336,940,000
Buying Power Index: .2453
Chamber of Commerce: 243-8191
Convention & Visitors Bureau: 800-243-4667/321-6404
Telephone Area Code: 419

MEAL & LODGING COSTS
Avg. Daily Lodging: $86.00
Meals: B-$5.53
L-$6.90
D-$18.10
PER DIEM
Total: $116.53
Index: 80
TAX RATES
Meals: 6.0%
Lodging: 12.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Hilton Hotel	Toledo	381-6800	$$60-105
Holiday Inn-French Quarter	Perrysburg	874-3111	$56-124
Holiday Inn-Southwyck	Toledo	381-8765	$39-82
Marriott Courtyard	Holland	866-1001	$66-76
Marriott Hotel	Toledo	241-1411	$99-109
Radisson	Toledo	241-3000	$65-185
Ramada Inn	Toledo	865-1361	$59-66
Sheraton Westgate	Toledo	535-7070	$60-125

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Holiday Inn-French Quarter	Perrysburg	874-3111	$54-118
Radisson	Toledo	241-3000	$55-85
Riverview Inn	Toledo	243-8860	$44-64
Sheraton Westgate	Toledo	535-7070	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Fifi's	Toledo	866-6777	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 17 mi. SW
Time: 20 min.
Taxi: $28.00
Limo: $15.00

DAILY AUTO RENTAL
Average Rate: $38.25

TUCSON, ARIZ.

VITAL STATISTICS
Population: 663,100
Households: 265,200
Median Age: 32.7
Total EBI: $7,433,014,000
Median Hshld. EBI: $21,335
Total Retail Sales: $4,037,977,000
Buying Power Index: .2366
Chamber of Commerce: 792-1212
Convention & Visitors Bureau: 624-1817
Telephone Area Code: 602

MEAL & LODGING COSTS
Avg. Daily Lodging: $95.12
Meals: B-$7.27
L-$9.32
D-$18.03
PER DIEM
Total: $129.74
Index: 89
TAX RATES
Meals: 7.0%
Lodging: None

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western Royal Sun	Tucson	746-0271	$65-80
Doubletree Hotel	Tucson	881-4200	$105-115
Embassy Suites-Airport	Tucson	573-0700	$90-105
Embassy Suites-Broadway	Tucson	745-2700	$84-114
Hilton East	Tucson	721-5600	$95-107
Holiday Inn-Palo Verde Plaza	Tucson	746-1161	$55-90
Hotel Park Tucson	Tucson	323-6262	$105-155
Marriott Courtyard-Airport	Tucson	573-0000	$72-88
Quality Inn-Airport	Tucson	746-3932	$50-110
Radisson Suites	Tucson	721-7100	$115-125
Ramada Inn-Airport	Tucson	294-5250	$55-95
Smuggler's Inn	Tucson	296-3292	$49-95
Viscount Suite Hotel	Tucson	745-6500	$122-132

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Holiday Inn-Broadway	Tucson	624-8711	
Holiday Inn-Palo Verde Plaza	Tucson	746-1161	$52-77
Hotel Park Tucson	Tucson	323-6262	$45-125
Loew's Ventana Canyon	Tucson	299-20[illegible]	$210-305

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Ramada Inn-Downtown	Tucson	624-8341	
Sheraton El Conquistador	Tucson	742-7000	$70-215
Westin La Paloma	Tucson	742-6000	
Westward Look Resort	Tucson	297-1151	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Anthony's in the Catalina's	Tucson	299-11771	M
Arizona Inn	Tucson	325-1541	M
Cafe Terra Cotta	Tucson	577-8100	M
Capriccio	Tucson	887-2333	M
Charles	Tucson	296-7173	M
The Gold Room	Tucson	297-1151	M-E
Janos	Tucson	884-9426	M
Jerome's	Tucson	721-0311	M
Olive Tree	Tucson	298-1845	M
Painted Desert	Tucson	795-8440	M-E
Palomino	Tucson	795-5561	M
Scordato's	Tucson	792-3055	M
The Tack Room	Tucson	722-2800	M-E
Ventana Room	Tucson	299-2020	M
La Villa	Tucson	577-5806	M
The White Dove	Tucson	742-7000	M-E

AIRPORT-TO-CITY TRANSPORTATION

Distance: 10 mi. S
Time: 15-20 min.
Taxi: $14.50
Limo: $10.25

DAILY AUTO RENTAL

Average Rate: $35.00

TULSA, OKLA.

VITAL STATISTICS

Population: 740,500
Households: 289,500
Median Age: 32.7
Total EBI: $8,258,670,000
Median Hshld. EBI: $21,879
Total Retail Sales: $5,107,187,000
Buying Power Index: .2737
Chamber of Commerce: 585-1201
Convention & Visitors Bureau: 585-1201
Telephone Area Code: 918

MEAL & LODGING COSTS

Avg. Daily Lodging: $87.50
Meals: B-$5.59
L-$8.27
D-$17.81

PER DIEM

Total: $119.17
Index: 81

TAX RATES

Meals: 7.0%
Lodging: 12.5%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Doubletree at Warren Place	Tulsa	495-1000	$86-116
Doubletree Downtown	Tulsa	587-8000	$99-139
Embassy Suites	Tulsa	622-4000	$109-124
Holiday Inn-Tulsa Central Holidome	Tulsa	663-4541	$54-61
Sheraton Kensington	Tulsa	493-7000	$79-124

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Doubletree at Warren Place	Tulsa	495-1000	
Doubletree Downtown	Tulsa	587-8000	$60-90
Grandview Hotel	Tulsa	492-5000	
Marriott Hotel	Tulsa	627-5000	$49-94
Park Plaza Hotel	Tulsa	622-7000	$35-97
Sheraton Kensington	Tulsa	493-7000	
Westin Williams Center	Tulsa	582-9000	$70-100

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Atlantic Sea Grill	Tulsa	252-7966	M
Fountains	Tulsa	749-9916	M
Montagues Grill	Tulsa	582-9000	M-E
Warren Duck Club	Tulsa	495-1000	M

AIRPORT-TO-CITY TRANSPORTATION

Distance: 9 mi. NE
Time: 15-20 min.
Taxi: $12.75
Limo: N.A.

DAILY AUTO RENTAL

Average Rate: $45.67

WASHINGTON, D.C.

VITAL STATISTICS

Population: 3,778,200
Households: 1,424,100
Median Age: 32.5
Total EBI: $73,784,364,000
Median Hshld. EBI: $41,545
Total Retail Sales: $31,376,074,000
Buying Power Index: 1.9717
Chamber of Commerce: 347-7201
Convention & Visitors Bureau: 789-7000
Telephone Area Code: 202

MEAL & LODGING COSTS

Avg. Daily Lodging: $197.50
Meals: B-$8.56
L-$15.23
D-$24.14

PER DIEM

Total: $245.43
Index: 167

TAX RATES

Meals: 6.0%
Lodging: 11.0%

HOTELS/MOTELS (District of Columbia Only)

NAME	QUADRANT	PHONE	RATES
Embassy Row	NW	265-1600	$165-215
Grand	NW	429-0100	$210-250
Grand Hyatt	NW	582-1234	$189-264
Henley Park	NW	638-5200	$135-215
Hilton & Towers	NW	483-3000	$162-252
Hilton Hotel-Capital	NW	393-1000	$185-250
Holiday Inn Crowne Plaza	NW	737-2200	$125-190
J.W. Marriott	NW	393-2000	$199-264
Jefferson Hotel	NW	347-2200	$190-300
Madison Hotel	NW	862-1600	$195-420
Marriott Washington	NW	872-1500	$175-205
The Mayflower (a Stouffer Hotel)	NW	347-3000	$95-265
Omni Georgetown	NW	293-3100	$125-210
Radisson Park Terrace	NW	232-7000	$125-150
Ramada Renaissance-Downtown	NW	775-0800	$140-190
Ramada Renaissance-Techworld	NW	898-9000	$145-185
Washington Court-Capitol Hill	NW	628-2100	$160-300
Washington Hotel	NW	638-5900	$125-190
Washington Vista	NW	429-1700	$145-225
Wyndham Bristol	NW	955-6400	$155-215

MEETING SITES/CONFERENCE CENTERS

NAME	QUADRANT	PHONE	GROUP RATES
Ana Hotel	NW	429-2400	
Georgetown University Conference Center	NW	625-4763	
Grand Hyatt	NW	582-1234	
Hilton & Towers	NW	483-3000	$166-256
Hilton Hotel-Capital	NW	393-1000	$150-220
Hyatt Regency	NW	737-1234	
J.W. Marriott	NW	393-2000	
Loew's L'Enfant Plaza	SW	484-1000	$98-180
Madison Hotel	NW	862-1600	$125-255
Marriott Washington	NW	872-1500	
The Mayflower (a Stouffer Hotel)	NW	347-3000	$95-215
Park Hyatt	NW	789-1234	$159-375
Ramada Renaissance-Techworld	NW	898-9000	$145-185
Sheraton Washington Hotel	NW	232-2571	
Washington Court-Capitol Hill	NW	628-2100	$110-230
Washington Plaza Hotel	NW	842-1300	
Washington Vista	NW	429-1700	$115-195
Willard Inter-Continental Hotel	NW	628-9100	

RESTAURANTS

NAME	QUADRANT	PHONE	PRICE CODE
Adirondacks	NW	682-1840	M
Aux Beaux Champs	NW	342-0444	M-E
China Regency	NW	944-4266	M
Colonnade Room	NW	457-5000	M
Dominique's	NW	452-1126	M
Filomena Italian Brasserie	NW	338-8800	M-E
Germaine's	NW	965-1185	M
I Ricchi	NW	835-0549	M
Jean Louis	NW	298-4488	E
Jean Pierre	NW	466-2022	M-E
Jockey Club	NW	659-8000	M
John Hay Room	NW	638-6600	M
Le Lion D'Or	NW	296-7972	M-E
Maison Blanche/Rive Gauche	NW	842-0070	M
Melrose	NW	955-3899	M-E
Mr. K's	NW	331-8868	M
Montpelier	NW	862-1712	M
Morrison-Clark	NW	289-8580	M
Morton's of Chicago	NW	342-6258	M
Occidental	NW	783-1475	M-E
Le Pavillon	NW	833-3846	E
Prime Rib	NW	466-8811	M-E
Sea Catch	NW	337-8855	M
1789	NW	965-1789	M-E

WASHINGTON, D.C. (cont'd)

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Taberna del Alabardero	NW	429-2200	M
Tiberio	NW	452-1915	M-E
Twenty-One Federal	NW	331-9771	M
Vincenzo	NW	667-0047	M
Willard Room	NW	628-9100	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: National-4 mi. S
Dulles-26 mi. W
Time: National-20 min.
Dulles-45-60 min.
Taxi: National-$11.50
Dulles-$39.00
Limo: National-N.A.
Dulles-$12.00

DAILY AUTO RENTAL
Average Rate: $54.00

Note: The District of Columbia is divided into four quadrants that emanate from the Capitol building. They are **NE** (Northeast), **NW** (Northwest), **SE** (Southeast), and **SW** (Southwest). All D.C. addresses carry one of these designations, and listings of Hotels/Motels, Meeting Sites/Conference Centers, and Restaurants are followed by the appropriate location indicator.

WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FLA.

VITAL STATISTICS
Population: 870,800
Households: 373,400
Median Age: 42.1
Total EBI: $15,058,492,000
Median Hshld. EBI: $29,554
Total Retail Sales: $7,700,939,000
Buying Power Index: .4329
Chamber of Commerce: 833-3711/395-4433/278-0424
Convention & Visitors Bureau: 471-3995
Telephone Area Code: 407

MEAL & LODGING COSTS
Avg. Daily Lodging: $132.29
Meals: B-$5.42
L-$8.78
D-$20.42
PER DIEM
Total: $166.91
Index: 114
TAX RATES
Meals: 5.0%
Lodging: 11.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Bridge Hotel	Boca Raton	368-9500	$97-120
Hilton Palm Beach	Palm Beach	586-6542	$185-260
Hilton-Airport	West Palm Beach	684-9400	$115-170
Holiday Inn I-95 & Glades	Boca Raton	368-5200	$99-125
Holiday Inn-Singer Island	Riviera Beach	848-3886	$155-205
Marriott Courtyard	West Palm Beach	640-9000	$59-99
Marriott Crocker Center	Boca Raton	392-4600	$109-174
Radisson Inn	Boca Raton	395-6850	$75-125
Radisson Suites	Boca Raton	483-3600	$99-159
Sheraton Hotel & Towers	Boca Raton	368-5252	$125-145
Sheraton Inn	West Palm Beach	689-6100	$99-110
Sheraton Ocean Inn	Riviera Beach	842-6171	$108-158

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Boca Raton Hotel & Club	Boca Raton	395-3000	$105-330
Breakers Hotel	Palm Beach	655-6611	$95-375
Hilton-Airport	West Palm Beach	684-9400	$69-139
Holiday Inn-Airport	West Palm Beach	659-3880	
Marriott Crocker Center	Boca Raton	392-4600	$65-185
Marriott Hotel	Palm Beach Gardens	622-8888	
Ocean Grand	Palm Beach	582-2800	$90-280
PGA National Resort	Palm Beach Gardens	627-2000	$85-265
Quality Suites	Boca Raton	994-8200	$69-119
Ramada Resort	West Palm Beach	833-1234	$40-109
Royce Hotel	West Palm Beach	689-6400	$55-110
Sheraton Hotel & Towers	Boca Raton	368-5252	$59-95

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Arturo's Ristorante	Boca Raton	997-7373	M
Auberge Le Grillon	Boca Raton	997-6888	M
*Boca Raton Hotel & Club	Boca Raton	395-3000	E
Brazilian Court	Palm Beach	659-7840	M-E
Cafe Chardonnay	Palm Beach Gardens	627-2662	M
Cafe Cocoanut	North Palm Beach	694-6900	M
Cafe Du Parc	Lake Park	845-0529	M
Cafe L'Europe	Palm Beach	655-4020	M
Cafe Limoges	Boca Raton	368-2474	M
Charley's Crab	Palm Beach	659-1500	M
Chez Marcel	Boca Raton	368-6553	M-E
Conrad's	Boca Raton	395-0633	M
Explorers	Palm Beach Gardens	627-2000	M
La Finestra	Boca Raton	392-1838	M
J.T.'s Restaurant & Atrium Cafe	Boca Raton	241-9366	M
Joe Muer Seafood	Boca Raton	997-6688	M
Providencia and Bistro	Palm Beach	655-2600	M
Raffaello's	Boca Raton	392-4855	M
St. Honore	Palm Beach Gardens	627-9099	E
La Vieille Maison	Boca Raton	391-6701	M-E

AIRPORT-TO-CITY TRANSPORTATION
Distance: 5 mi. W
Time: 15 min.
Taxi: $7.50
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $31.68

Note: An asterisk (*) indicates a 1990 S&MM BEDA (Business Executives' Dining Award) winner.

WICHITA, KANS.

VITAL STATISTICS
Population: 452,600
Households: 175,9300
Median Age: 32.0
Total EBI: $6,605,200,000
Median Hshld. EBI: $28,253
Total Retail Sales: $3,251,143,000
Buying Power Index: .1932
Chamber of Commerce: 265-7771
Convention & Visitors Bureau: 265-2800
Telephone Area Code: 316

MEAL & LODGING COSTS
Avg. Daily Lodging: $83.00
Meals: B-$6.17
L-$6.50
D-$11.30
PER DIEM
Total: $106.97
Index: 73
TAX RATES
Meals: 5.25%
Lodging: 11.25%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Hilton Airport	Wichita	945-5272	$77-100
Holiday Inn-East	Wichita	685-1281	$56-90
Imperial Suites	Wichita	945-2600	$64-75
Marriott Wichita	Wichita	651-0333	$[illegible]-119
Wichita Royale	Wichita	263-2101	$65-85

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton Airport	Wichita	945-5272	
Hilton East	Wichita	686-7131	
Marriott Wichita	Wichita	651-0333	$99-109
Ramada Hotel-Broadview Place	Wichita	262-5000	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Legends	Wichita	945-5272	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 6 mi. SW
Time: 10-15 min.
Taxi: $7.50
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $39.50

WILMINGTON, DEL.

VITAL STATISTICS
Population: 579,600
Households: 210,300
Median Age: 33.0
Total EBI: $8,556,204,000
Median Hshld. EBI: $31,725
Total Retail Sales: $4,572,419,000
Buying Power Index: .2562
Chamber of Commerce: 655-7221
Convention & Visitors Bureau: 800-422-1181/652-4088
Telephone Area Code: 302

MEAL & LODGING COSTS
Avg. Daily Lodging: $98.00
Meals: B-$6.80
L-$11.35
D-$20.46
PER DIEM
Total: $136.61
Index: 93
TAX RATES
Meals: None
Lodging: 8.0%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Best Western El Capitan	Wilmington	656-9436	$69-89
Christina House	Wilmington	656-9300	$95
Hilton Hotel	Claymont	792-2700	$85-133
Hilton Inn Christiana	Newark	454-1500	$105-130
Marriott Suites	Wilmington	654-8300	$140-155
Radisson Wilmington	Wilmington	655-0400	$59-143

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Hilton Hotel	Claymont	792-2700	$80-128
Hilton Inn Christiana	Newark	454-1500	
Marriott Suites	Wilmington	654-8300	$74-129
Radisson Wilmington	Wilmington	655-0400	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Silk Purse	Wilmington	654-7666	M-E
Vincente's	Wilmington	652-5142	M

AIRPORT-TO-CITY TRANSPORTATION
Distance: 5 mi. S
Time: 10-12 min.
Taxi: $14.00
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $42.75

WORCESTER-FITCHBURG-LEOMINSTER, MASS.

VITAL STATISTICS
Population: 687,100
Households: 254,500
Median Age: 34.1
Total EBI: $10,384,560
Median Hshld. EBI: $31,518
Total Retail Sales: $5,606,887,000
Buying Power Index: .3108
Chamber of Commerce: 753-2924
Convention & Visitors Bureau: 753-2920
Telephone Area Code: 508

MEAL & LODGING COSTS
Avg. Daily Lodging: $103.80
Meals: B-$6.55
L-$9.37
D-$21.96
PER DIEM
Total: $141.64
Index: 97
TAX RATES
Meals: 5.0%
Lodging: 9.7%

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Beechwood Inn	Worcester	754-5789	$100-110
Marriott Westborough	Westborough	366-5511	$105-130
Marriott Worcester	Worcester	791-1600	$121-141
Sheraton Worcester	Worcester	852-4000	$49-100
Yankee Drummer Inn	Auburn	832-3221	$77-85

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Best Western Royal Plaza Hotel & Trade Center	Marlborough	460-0700	
Holiday Inn	Marlborough	481-3000	$49-89
Marriott Westborough	Westborough	366-5511	$69-120
Marriott Worcester	Worcester	791-1600	$55-107
Sheraton Worcester	Worcester	852-4000	$85-130

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Castle	Leicester	892-9090	M-E
Legal Seafoods	Worcester	792-1600	M-E

AIRPORT-TO-CITY TRANSPORTATION
Distance: 5 mi. W
Time: 20 min.
Taxi: $8.50
Limo: N.A.

DAILY AUTO RENTAL
Average Rate: $49.46

**None of the restaurants in this metro area meet the established criteria for inclusion in the *SMBP*'s listings. Therefore a sampling of local restaurants has been selected independently.

CANADIAN MARKETS

CALGARY, ALBERTA, CANADA

VITAL STATISTICS
Population: 763,200
Households: 288,600
Median Age: N.A.
Total EBI: $12,795,364,000*
Average Hshld. EBI: $44,336*
Total Retail Sales: $7,996,717,000*
Buying Power Index: 3.3921
Chamber of Commerce: 263-7435
Convention & Visitors Bureau: 263-8510
Telephone Area Code: 403

MEAL & LODGING COSTS*
Avg. Daily Lodging: $116.33
Meals: B-$7.85
L-$8.82
D-$18.25
PER DIEM*
Total: $151.25
Index: 83

HOTELS/MOTELS

NAME	CITY	PHONE	RATES*
Best Western Hospitality Inn	Calgary	278-5050	$85-99
Chateau Airport	Calgary	291-2600	$80-130
Delta Bow Valley	Calgary	266-1980	$128-150
Hotel Kananaskis	Kananaskis Village	591-7711	$95-130
Kananaskis Inn	Kananaskis Village	591-7500	$70-105

HOTELS/MOTELS

NAME	CITY	PHONE	RATES
Lodge at Kananaskis	Kananaskis Village	591-7711	$100-160
Palliser Hotel	Calgary	262-1234	$95-175
Sheraton Cavalier	Calgary	291-0107	$76-86
Skyline Plaza	Calgary	266-7331	$160-170

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Best Western Hospitality Inn	Calgary	278-5050	
Chateau Airport	Calgary	291-2600	
Marlborough Inn	Calgary	248-8888	
Palliser Hotel	Calgary	262-1234	
Sandman Hotels & Inns	Calgary	237-8626	
Sheraton Cavalier	Calgary	291-0107	
Skyline Hotel Calgary	Calgary	266-7331	
Westin Hotel Calgary	Calgary	266-1611	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Caesar's Steak House	Calgary	264-1222	M-E
Franzl's Gasthaus	Calgary	228-6882	M
Hy's Calgary Steak House	Calgary	263-2222	M
Inn on Lake Bonavista	Calgary	271-6711	M
Mama's Ristorante	Calgary	276-9744	M
Owl's Nest	Calgary	267-2823	M-E
Panorama	Calgary	266-7070	M

AIRPORT-TO-CITY TRANSPORTATION*
Distance: 5 mi. NE
Time: 30 min.
Taxi: $15.50
Limo: $6.00

DAILY AUTO RENTAL*
Average Rate: $46.95

*Effective Buying Income (EBI), Retail Sales, Meal & Lodging Costs, Per Diem figures, Hotel/Motel rates, Auto Rental, and Airport-to-City Transportation costs are all expressed in Canadian dollars.

MONTREAL, QUEBEC, CANADA

VITAL STATISTICS
Population: 3,096,500
Households: 1,224,400
Median Age: N.A.
Total EBI: $45,152,611,000*
Average Hshld. EBI: $36,877*
Total Retail Sales: $25,629,741,000*
Buying Power Index: 11.9022
Chamber of Commerce: 288-9090
Convention & Visitors Bureau: N.A.
Telephone Area Code: 514

MEAL & LODGING COSTS*
Avg. Daily Lodging: $136.18
Meals: B-$8.81
L-$16.26
D-$20.83
PER DIEM*
Total: $182.08
Index: 100

HOTELS/MOTELS

NAME	CITY	PHONE	RATES*
Le Chateau Champlain	Montreal	878-9000	$155-195
Chateau Versailles	Montreal	933-3611	$92-132
Delta Montreal	Montreal	286-1986	$145-160
Hilton Aeroport	Dorval	631-2411	$110-196
Holiday Inn Crowne Plaza	Montreal	842-6111	$120-160
Hostellerie Les Trois Tilleuls	St-Marc-sur-Richelieu	584-2231	$92-145
Hostellerie Rive Gauche	Beloeil	467-4650	$92-145
Hotel Des Gouverneurs	Longueuil	651-6510	$90-110
Hotel Le Baccarat	Montreal	842-3961	$111-116
Hotel La Citadelle	Montreal	844-8851	$105-190
Queen Elizabeth	Montreal	861-3511	$140-195

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Le Chateau de L'Aerport	Mirabel	476-1611	
Le Chateau Champlain	Montreal	878-9000	
Delta Montreal	Montreal	286-1986	
Le Grand Hotel des Gouverneurs	Montreal	879-1370	
Hilton Airport	Dorval	631-2411	
Hilton Bonaventure	Montreal	878-2332	
Holiday Inn-Longueuil	Montreal	670-3030	
Holiday Inn-Richelieu	Montreal	842-8581	
Holiday Inn-La Seigneurie	Ville Saint Laurent	731-7751	
Holiday Inn Crowne Plaza	Montreal	842-6111	
Meridien Montreal	Montreal	285-1450	
Hotel des Gouverneurs Place Dupis	Montreal	842-4881	
Queen Elizabeth	Montreal	861-3511	
Ramada-Olympic Park	Montreal	256-9011	
Ramada Inn-Downtown	Montreal	866-4611	
Ramada Renaissance Du Parc	Montreal	288-6666	
Ritz-Carlton	Montreal	842-4212	
Sheraton Centre	Montreal	878-2000	
Sheraton Laval	Laval	687-2440	

MONTREAL, QUEBEC (cont.)

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Au Tournant De La Riviere	Carignan	658-7372	E
Auberge Le Vieux St. Gabriel	Montreal	878-3561	M
Beaver Club	Montreal	861-3511	E
Le Bouquet	Montreal	286-1986	M
Cafe De Paris	Montreal	842-4212	M-E
Le Cafe Fleuri	Montreal	285-1450	M
Le Castillon	Montreal	878-2332	M-E
Le Caveau	Montreal	844-1624	M
Champs Elysees	Montreal	939-1212	M-E
Les Chenets	Montreal	844-1842	M-E
Chez Des Jardins	Montreal	868-9741	M
Chez La Mere Michel	Montreal	934-0473	M
Les Filles Du Roy	Montreal	849-3535	M
Francois Et Fils	Basiliaire	843-8856	M
Les Halles	Montreal	844-2328	M-E
Hostellerie Rive Gauche	Beloeil	467-4650	M
La Maree	Montreal	861-8126	M
Le Mitoyen	Montreal	689-2977	M-E
Le Point De Vue	Montreal	878-2000	M-E
Le Restaurant	Montreal	284-1110	M-E
Les Trois Tilleuls	St.-Marc-sur-Richelieu	584-2231	M-E
Zhivago	Montreal	284-0333	M-E

AIRPORT-TO-CITY TRANSPORTATION*
Distance: 12 mi. NW
Time: 20-30 min.
Taxi: 26.30
Limo: $7.00

DAILY AUTO RENTAL*
Average Rate: $43.45

*Effective Buying Income (EBI), Retail Sales, Meal & Lodging Costs, Per Diem figures, Hotel/Motel rates, Auto Rental, and Airport-to-City Transportation costs are all expressed in Canadian dollars.

OTTAWA, ONTARIO, CANADA

VITAL STATISTICS
Population: 882,300
Households: 334,300
Median Age: N.A.
Total EBI: $14,956,913,000*
Average Hshld. EBI: $44,741*
Total Retail Sales: $5,729,909,000*
Buying Power Index: 3.4359
Chamber of Commerce: 238-4000
Convention & Visitors Bureau: 237-5150
Telephone Area Code: 613 (Ontario); 819 (Quebec)

MEAL & LODGING COSTS*
Avg. Daily Lodging: $157.42
Meals: B-$9.60
L-$11.47
D-$15.76

PER DIEM*
Total: $194.25
Index: 106

HOTELS/MOTELS

NAME	CITY	PHONE	RATES*
Chateau Laurier	Ottawa	232-6411	$109-199
Delta Ottawa	Ottawa	238-6000	$125-163
Four Seasons	Ottawa	238-1500	$160-190
Plaza De La Chaudiere	Hull, Quebec	778-3880	$115-130
Radisson-Ottawa Centre	Ottawa	238-1122	$150-170
Westin Ottawa	Ottawa	560-7000	$159-219

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Chateau Laurier	Ottawa	232-6411	
Delta Ottawa	Ottawa	238-6000	
Radisson-Ottawa Centre	Ottawa	238-1122	
Skyline Ottawa	Ottawa	237-3600	
University of Ottawa	Ottawa	564-3463	
Westin Ottawa	Ottawa	560-7000	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Aux Chantignoles	Montebello	423-6341	M
Chateauneuf	Hull, Quebec	778-3880	M
Les Saisons	Ottawa	560-7000	M-E
Stewart's Green Valley	Ottawa	225-8770	M

AIRPORT-TO-CITY TRANSPORTATION*
Distance: 5 mi. S
Time: 20-30 min.
Taxi: $17.00
Limo: $5.50

DAILY AUTO RENTAL*
Average Rate: $45.95

*Effective Buying Income (EBI), Retail Sales, Meal & Lodging Costs, Per Diem figures, Hotel/Motel rates, Auto Rental, and Airport-to-City Transportation costs are all expressed in Canadian dollars.

TORONTO, ONTARIO, CANADA

VITAL STATISTICS
Population: 3,602,400
Households: 1,290,500
Median Age: N.A.
Total EBI: $63,596,269,000*
Average Hshld. EBI: $49,280*
Total Retail Sales: $25,753,925,000*
Buying Power Index: 14.6968
Chamber of Commerce: 366-6811
Convention & Visitors Bureau: 368-9821
Telephone Area Code: 416

MEAL & LODGING COSTS*
Avg. Daily Lodging: $156.18
Meals: B-$7.98
L-$14.77
D-$21.22

PER DIEM*
Total: $200.15
Index: 109

HOTELS/MOTELS

NAME	CITY	PHONE	RATES*
Bradgate Arms	Toronto	968-1331	$160-195
Clarion-Essex Park	Toronto	977-4823	$100-140
Delta Chelsea Inn	Toronto	595-1975	$105-125
Delta Meadowvale Inn	Mississauga	821-1981	$125-140
Hilton International-Airport	Mississauga	677-9900	$124-160
Hilton International-Toronto	Toronto	869-3456	$140-230
Holiday Inn-Airport	Rexdale	675-7611	$99-140
Hotel Admiral	Toronto	364-5444	$145-210
Hotel Inter-Continental	Toronto	960-5200	$235-265
Howard Johnson-East	Scarborough	439-6200	$94-108
Markham Suites	Markham	470-8500	$145-650
Marriott Airport	Rexdale	674-9400	$145-155
Novotel-Toronto Centre	Toronto	367-8900	$134-154
Radisson-Don Valley	Don Mills	449-4111	$120-153
Ramada-Airport West	Mississauga	624-1144	$102-116
Ramada-Don Valley	Willowdale	493-9000	$85-111
Ramada Renaissance	Toronto	961-8000	$155-210
Regal Constellation	Etobicoke	675-1500	$88-135
Royal York	Toronto	368-2511	$140-200
Sheraton Centre	Toronto	361-1000	$135-250
Sheraton Toronto East	Scarborough	299-1500	$135-150
Skyline Airport Tower	Rexdale	244-1711	$99-149
Skyline Triumph	Downsview	633-2000	$120-150
The Westbury	Toronto	924-0611	$102-162
Westin Harbour Castle	Toronto	869-1600	$119-200

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Best Western Carlton Place	Rexdale	675-1234	
Best Western Chestnut Park	Toronto	977-5000	
Bond Place Hotel	Toronto	362-6061	
Bristol Place Hotel	Rexdale	675-9444	
Days Inn-Airport	Mississauga	678-1400	
Delta Chelsea Inn	Toronto	595-1975	
Four Seasons	Yorkville	964-0411	
Four Seasons on the Park	Don Mills	444-2561	
Hilton International-Airport	Mississauga	677-9900	
Hilton International-Toronto	Toronto	869-3456	
Holiday Inn-Airport	Rexdale	675-7611	
Holiday Inn-Downtown	Toronto	977-0707	
Holiday Inn-Yorkdale	Toronto	789-5161	
Hospitality York	North York	735-5020	
L'Hotel	Toronto	597-1400	
Howard Johnson-Airport	Etobicoke	675-6100	
Kempinski Sutton Place Hotel	Toronto	924-9221	
King Edward	Toronto	863-9700	
Markham Suites	Markham	470-8500	
Marriott Airport	Rexdale	674-9400	
Marriott Eaton Centre	Toronto	674-9400	
Novotel	North York	733-2929	
Novotel Airport	Etobicoke	798-9800	
Park Plaza	Toronto	924-5471	
Primrose Hotel	Toronto	977-8000	
Prince Hotel	Don Mills	444-2511	
Radisson-Don Valley	Don Mills	449-4111	
Ramada-Airport West	Mississauga	624-1144	
Ramada-Don Valley	Willowdale	493-9000	
Ramada-400/401 Conf Center	Ontario	249-8171	
Ramada Renaissance	Toronto	961-8000	
Regal Coristellation	Rexdale	675-1500	
Royal York	Toronto	368-2511	
Sheraton Centre	Toronto	361-1000	
Sheraton Parkway	Richmond Hill	881-2121	
Sheraton Toronto East	Scarborough	299-1500	
Skyline Airport Tower	Rexdale	244-1711	
Skyline Triumph	Downsview	633-2000	
Swissotel	Mississauga	672-7000	
Travelodge Toronto	Willowdale	493-7000	
Valhalla Inn	Etobicoke	239-2391	
Venture Inn-Airport	Etobicoke	674-2222	
The Westbury	Toronto	924-0611	
Westin Harbour Castle	Toronto	869-1600	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Bangkok Garden	Toro	977-6748	M-E
Berczy Room	Markham	474-0444	M
Cafe Victoria	Toronto	863-9700	M
Carman's Club	Toronto	924-8697	M
Centro Grill	Toronto	483-2211	M-E
Chanterelles	Toronto	597-1400	M-E
Clair De Lune	Scarborough	759-2268	M
Le Continental	Don Mills	444-2511	M-E
Les Copains	Toronto	869-0898	M
Copenhagen Room	Toronto	920-3287	M
David Duncan House	Don Mills	391-1424	M-E
Ed's Warehouse Restaurant	Toronto	593-6676	M
Ellas	Toronto	463-0334	M
Guild Inn	Toronto	261-3331	M
Lichee Garden	Toronto	977-3481	M
Old Barber House	Missassauga	858-7570	M-E
Old Mill	Toronto	236-2641	M-E
Parioli	Toronto	921-3105	M-E
Pronto	Toronto	486-1111	M-E
Quo Vadis	Toronto	977-9900	M
Le Rendez-vous	Toronto	961-6111	M-E
Sanssouci	Toronto	924-9221	E
La Scala	Toronto	964-7100	M
Scaramouche	Toronto	961-8011	M-E
Seasons Room	Toronto	444-2561	M-E
Telfer's	Toronto	977-4447	M-E
Top of Toronto	Toronto	362-5411	M
Winston's	Toronto	363-1627	M-E
Zachary's	Rexdale	675-9444	M-E

AIRPORT-TO-CITY TRANSPORTATION*
Distance: 18 mi. NW
Time: 30-45 min.
Taxi: $26.00
Limo: $8.50

DAILY AUTO RENTAL*
Average Rate $54.95

*Effective Buying Income (EBI), Retail Sales, Meal & Lodging Costs, Per Diem figures, Hotel/Motel rates, Auto Rental, and Airport-to-City Transportation costs are all expressed in Canadian dollars.

VANCOUVER, BRITISH COLUMBIA, CANADA

VITAL STATISTICS
Population: 1,474,900
Households: 583,600
Median Age: N.A.
Total EBI: $22,951,157,000*
Average Hshld. EBI: $39,327*
Total Retail Sales: $10,872,373,000*
Buying Power Index: 5.6639
Chamber of Commerce: 681-2111
Convention & Visitors Bureau: 682-2226
Telephone Area Code: 604

MEAL & LODGING COSTS*
Avg. Daily Lodging: $171.75
Meals: B-$9.83
L-$12.45
D-$20.58
PER DIEM*
Total: $214.61
Index: 117

HOTELS/MOTELS

NAME	CITY	PHONE	RATES*
Best Western-O'Doul's	Vancouver	684-8461	$125-190
Coast Plaza at Stanley Park	Vancouver	688-7711	$178-233
Delta Airport Inn Resort	Richmond	278-9611	$109-190
Delta Place	Vancouver	687-1122	$199-220
Delta River Inn	Richmond	278-1241	$145-175
Georgian Court	Vancouver	682-5555	$140-160
Hotel Vancouver	Vancouver	684-3131	$160-285
Hyatt Regency	Vancouver	687-6543	$205-235
New World Harbourside	Vancouver	689-9211	$145-235
Park Royal	West Vancouver	926-5511	$90-138
Sheraton Inn-Burnaby	Burnaby	430-2828	$90-125
Wedgewood	Vancouver	689-7777	$140-210

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Best Western Richmond Inn	Richmond	273-7878	
Coast Plaza at Stanley Park	Vancouver	688-7711	
Delta Airport Inn Resort	Vancouver	278-9611	
Delta River Inn	Richmond	278-1241	
Four Seasons Vancouver	Vancouver	689-9333	
Holiday Inn-Vancouver Centre	Vancouver	879-0511	
Hotel Vancouver	Vancouver	684-3131	
Hyatt Regency	Vancouver	687-6543	
Meridien	Vancouver	682-5511	
New World Harbourside	Vancouver	689-9211	
Sheraton Inn-Burnaby	Burnaby	430-2828	
Sheraton Landmark Hotel	Vancouver	687-0511	
UBC Conference Center	Vancouver	228-5441	
Westin Bayshore	Vancouver	682-3377	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Bridge House	Vancouver	987-3388	M
The Cannery	Vancouver	254-9606	M
Chartwell	Vancouver	689-9333	M-E
La Cote D'Azur	Vancouver	685-2629	M
Le Crocodile	Vancouver	669-4298	M
Five Sails	Vancouver	662-8111	M-E
Humphrey's	Vancouver	688-7711	M
Hy's Mansion	Vancouver	689-1111	M
Gerard's	Vancouver	682-5511	M-E
Il Giardino Di Umberto	Vancouver	669-2422	M-E
Kettle of Fish	Vancouver	682-6661	M
The Landing	Vancouver	688-4800	M
Le Napoleon	Vancouver	688-7436	M
Papillote	Vancouver	876-9256	M
Tai Chi Hin	Vancouver	682-1888	M-E
Teahouse	West Vancouver	669-3281	M
Trader Vic's	Vancouver	682-3377	M-E
Tudor Room	West Vancouver	926-5511	M-E
Umberto's Fish House	Vancouver	687-6621	M-E
Umberto's Ristorante Italiano	Vancouver	687-6316	M-E
William Tell	Vancouver	688-3504	M-E

AIRPORT-TO-CITY TRANSPORTATION*
Distance: 11 mi. SW
Time: 23-30 min.
Taxi: $16.00
Limo: $6.25

DAILY AUTO RENTAL*
Average Rate: $39.43

*Effective Buying Income (EBI), Retail Sales, Meal & Lodging Costs, Per Diem figures, Hotel/Motel rates, Auto Rental, and Airport-to-City Transportation costs are all expressed in Canadian dollars.

WINNIPEG, MANITOBA, CANADA

VITAL STATISTICS
Population: 608,500
Households: 238,100
Median Age: N.A.
Total EBI: $8,958,567,000*
Average Hshld. EBI: $37,625*
Total Retail Sales: $4,205,542,000*
Buying Power Index: 2.2301
Chamber of Commerce: 944-8484
Convention & Visitors Bureau: 943-1970
Telephone Area Code: 204

MEAL & LODGING COSTS*
Avg. Daily Lodging: $114.38
Meals: B-$7.98
L-$12.44
D-$19.97
PER DIEM*
Total: $154.77
Index: 85

HOTELS/MOTELS

NAME	CITY	PHONE	RATES*
Auberge Universal-Fort Garry	Winnipeg	942-8251	$79-109
Best Western International	Winnipeg	786-4801	$63-69
Birchwood Inn	Winnipeg	885-4478	$77-95
Delta Winnipeg	Winnipeg	956-0410	$155
Holiday Inn Crowne Plaza-Downtown	Winnipeg	942-0551	$117-147
Holiday Inn-South	Winnipeg	452-4747	$79-91
The Sheraton	Winnipeg	942-5300	$115-175
The Westin	Winnipeg	957-1350	$125-179

MEETING SITES/CONFERENCE CENTERS

NAME	CITY	PHONE	GROUP RATES
Best Western International	Winnipeg	786-4801	
Delta Winnepeg	Winnepeg	956-0410	
Fort Garry Hotel	Winnipeg	942-8251	
Holiday Inn Crowne Plaza-Downtown	Winnipeg	942-0551	
The Sheraton	Winnipeg	942-5300	
The Westin	Winnipeg	957-1350	

RESTAURANTS

NAME	CITY	PHONE	PRICE CODE
Hy's Steak Loft	Winnipeg	942-1000	M

AIRPORT-TO-CITY TRANSPORTATION*
Distance: 4 mi. W
Time: 15 min.
Taxi: $7.00
Limo: $7.00

DAILY AUTO RENTAL*
Average Rate: $44.95

*Effective Buying Income (EBI), Retail Sales, Meal & Lodging Costs, Per Diem figures, Hotel/Motel rates, Auto Rental, and Airport-to-City Transportation costs are all expressed in Canadian dollars.

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SECTION III

COMPENSATION & EXPENSES

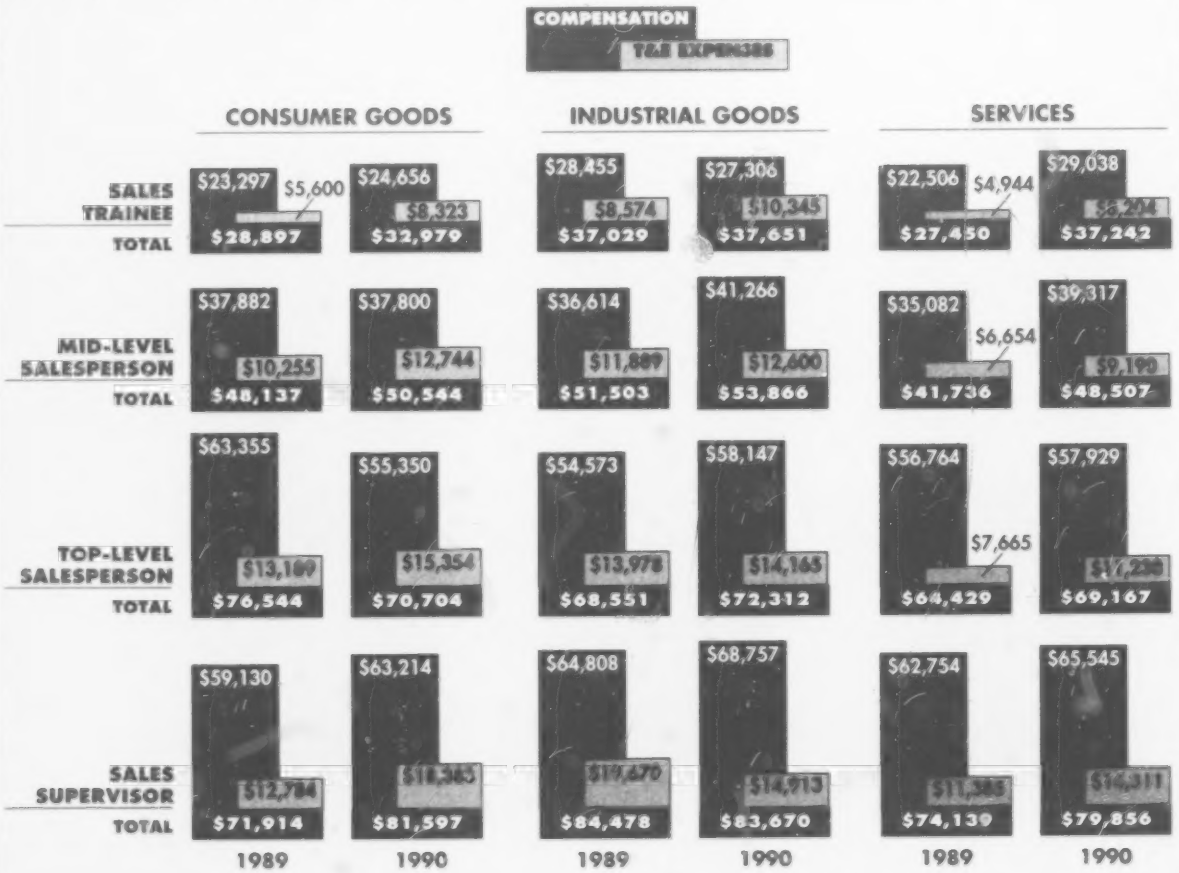
COST PER CALL

Median Cost Per Call by Industry, 1986-90

SOURCE: Sales & Marketing Management; *1991 Sales Manager's Budget Planner.*

COMPENSATION

Compensation and Expenses by Industry



Notes: Compensation includes base salary, commission, and bonus. **T&E Expenses** include travel, entertainment, food, and lodging. SOURCE: Sales & Marketing Management; *1991 Sales Manager's Budget Planner.*

COMPENSATION

Salespeople's Average Annual Compensation

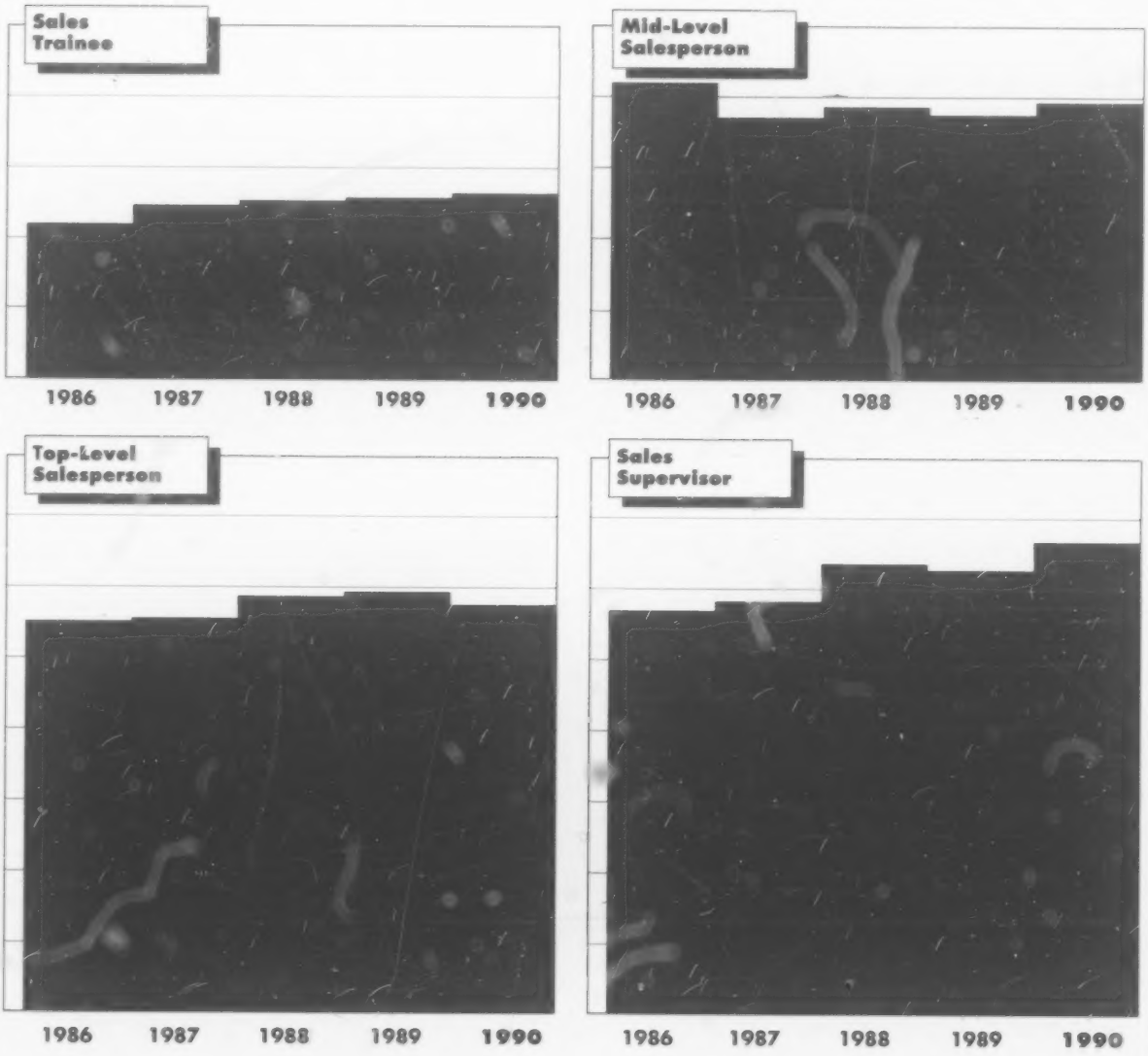
DEFINITIONS OF SALES PERSONNEL

Sales Trainee: Anyone at an entry level who is in the process of learning about the company's products, services, and policies in preparation for a regular sales assignment.

Mid-Level Salesperson: A "regular" salesperson with selling experience ranging from a beginner, who primarily contacts already established customers and accounts, to more experienced field sales personnel who have a broad knowledge of products and/or services and are selling in established territories as well as developing new prospects.

Top-Level Salesperson: A salesperson at the highest level of selling responsibility who is completely familiar with the company's products, services, and policies. A salesperson at this level usually has many years of experience and is assigned to a company's major accounts or territories.

Sales Supervisor: A veteran who, due to his ability and experience, leads others. Although his primary function is to direct the activities of the sales force (and, in some cases, to train salespeople), he may also retain certain key accounts.



Note: Compensation includes base salary plus commissions, bonuses, and other cash incentives, but excludes T&E (travel and entertainment) expenses.

SOURCE: Sales & Marketing Management; *1991 Sales Manager's Budget Planner.*

COMPENSATION

Compensation for Sales-Support Personnel

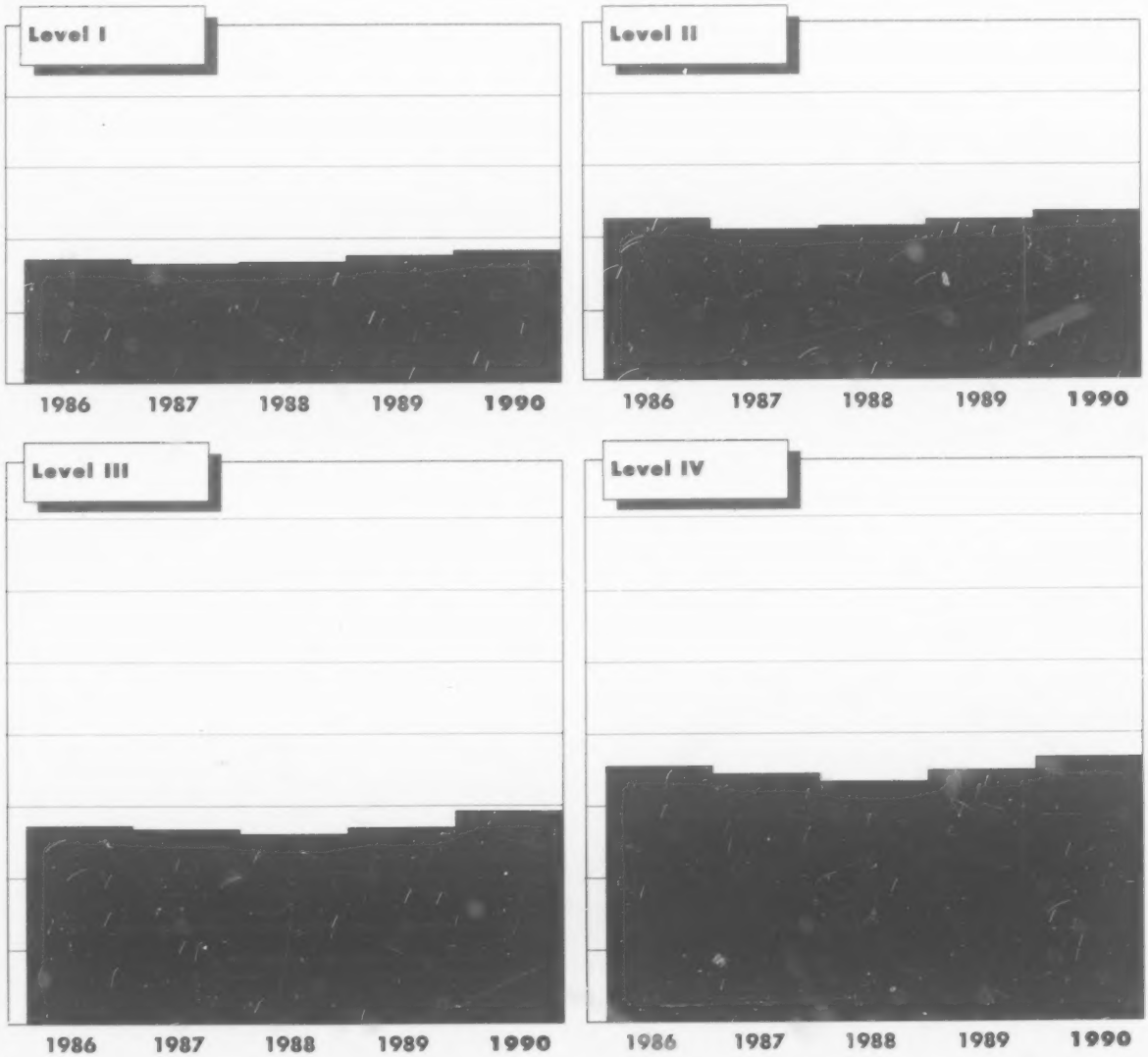
DEFINITIONS OF SALES-SUPPORT PERSONNEL

Level I - Basic: Performs assigned tasks using established procedures that require little evaluation. Generally reports to a supervisor.

Level II - Intermediate: A worker who performs tasks involving limited responsibilities and standard procedures. Some originality is called for, although evaluation by supervisory personnel is still required.

Level III - Highest non-supervisory: Expected to exercise considerable originality and, in some cases, make evaluations. Personnel at this level also assist in training and supervision of Level I employees.

Level IV - Supervisor: This individual's primary job is to direct others, assigning tasks and making evaluations. He also consults with superiors on more complex phases of assigned work.

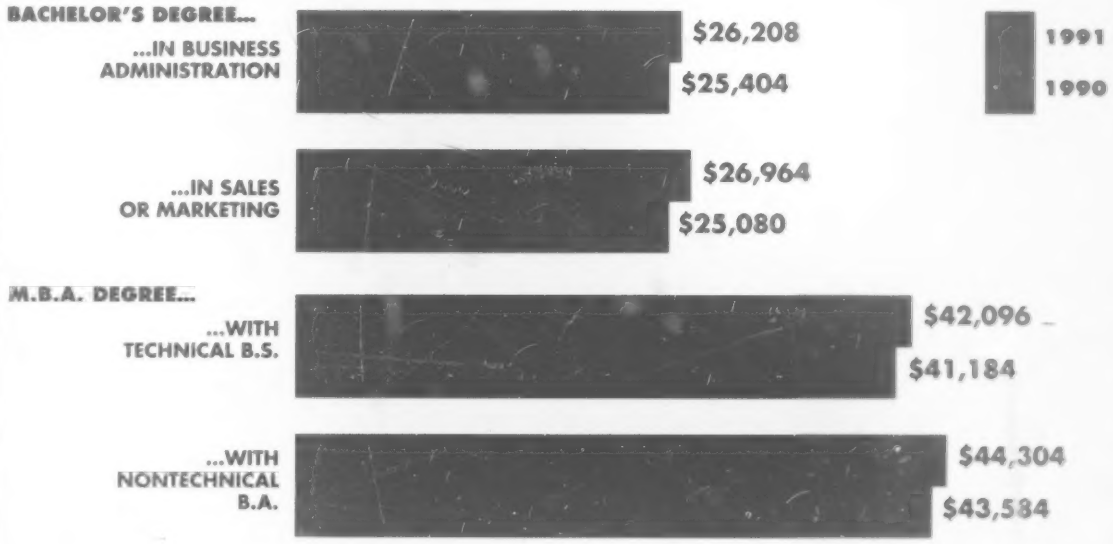


Note: Sales-support personnel include sales analysts, customer service reps, telemarketers, administrative staff, sales training reps, exhibit and display coordinators, etc.

SOURCE: Sales & Marketing Management; *1991 Sales Manager's Budget Planner.*

COMPENSATION

Starting Salaries of College Graduates to Be Hired



Note: The salaries shown are what companies offered, not what they actually paid.

SOURCE: Northwestern University Placement Center; *The 1991 Northwestern Lindquist-Endicott Report.*

COMPENSATION

Turnover Rates in Selected Industries

INDUSTRY GROUP	TURNOVER RATE 1989-90
Agriculture	8.2%
Amusement/Recreation Services	17.4
Apparel/Other Textile Products	7.6
Business Services	7.3
Chemicals	8.7
Communications	3.0
Construction	4.1
Electronic Components	10.9
Electronics	10.7
Fabricated Metals	13.3
Food Products	16.5
Instruments	16.5
Insurance	6.6
Lumber/Wood Products	19.3
Machinery	7.5
Manufacturing	0.8
Office Equipment	18.8
Paper/Allied Products	10.8
Printing/Publishing	13.2
Rubber/Plastics	9.0
Wholesale (Consumer)	5.0
Wholesale (Industrial)	10.5
Total —All Industries	**9.3**

SOURCE: Dartnell Corporation; *26th Survey of Sales Force Compensation.* © 1990; Dartnell Corporation.

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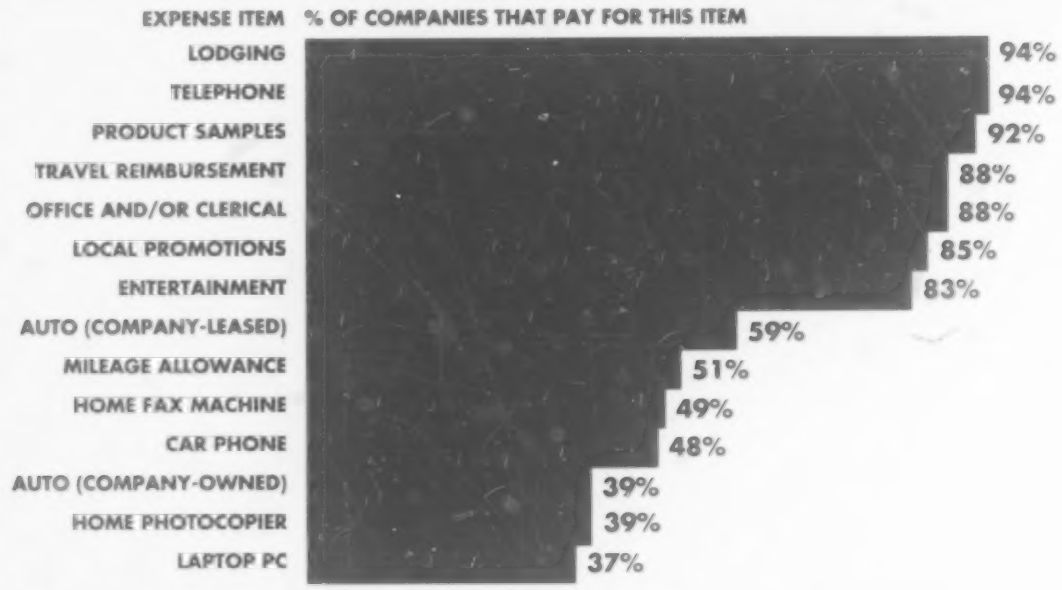
COMPENSATION

Sales Expenses: What Do Companies Pay For?



SOURCE: Dartnell Corporation, *26th Survey of Sales Force Compensation*. ©1990; Dartnell Corporation.

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COMPENSATION

Sales Call Statistics and Operating Expenses

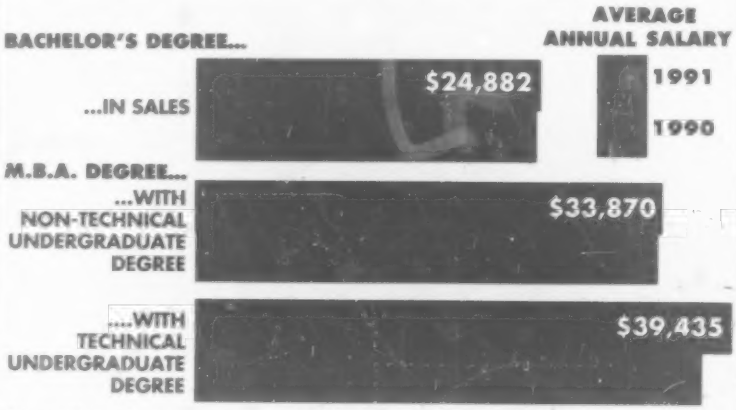
INDUSTRY GROUP	SALES FORCE COSTS AS A % OF TOTAL SALES	NUMBER OF CALLS NEEDED TO CLOSE A SALE	AVERAGE NUMBER OF CALLS PER DAY
Agriculture	4.7%	4.0	5.5
Amusement/Recreation Services	2.5	4.0	12.0
Apparel/Other Textile Products	3.0	3.0	2.5
Business Services	4.2	3.3	19.3
Chemicals	4.0	3.2	4.0
Communications	3.8	3.0	20.2
Construction	5.0	2.8	11.0
Electronic Components	4.3	2.0	10.7
Electronics	4.2	3.0	8.8
Fabricated Metals	3.8	5.0	5.4
Food Products	1.7	4.3	7.2
Instruments	5.4	2.8	19.2
Insurance	4.0	3.0	N.A.
Machinery	3.8	3.8	8.7
Manufacturing	3.0	4.4	6.0
Office Equipment	2.8	2.5	N.A.
Paper/Allied Products	4.8	4.0	5.7
Primary Metal Products	3.8	4.2	9.7
Printing/Publishing	3.2	4.2	10.2
Rubber/Plastics	3.0	2.5	5.0
Wholesale (Consumer)	2.2	4.8	9.8
Wholesale (Industrial)	3.2	6.4	9.7
AVERAGE	**3.7%**	**3.6**	**4.5**

Note: Industry Groups reflect categories selected and reported by Dartnell Corporation. The overall average has been calculated by Sales & Marketing Management based on data from the 22 industries listed.

SOURCE: Dartnell Corporation, 26th Survey of Sales Force Compensation© 1990; Dartnell Corporation.

TRAINING

Starting Salaries of Trainees with College Degrees

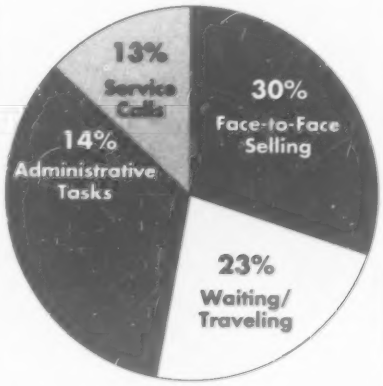


Notes: This salary survey is a study of the average dollar offer made to new college graduates. Data have been gathered from 450 placement offices located throughout the U.S. In this table, M.B.A. candidates are defined as students seeking a degree in Business Administration, Industrial Management, or Commerce. Candidates with a non-technical undergraduate degree are defined as those with less than one year of full-time, nonmilitary employment.

SOURCE: College Placement Council; *Salary Survey: A Study of 1990-91 Beginning Offers (March 1990-91 interim figures).* © 1991.

SALES SUPPORT

How Salespeople Spend Their Time



SOURCE: Dartnell Corporation; *26th Survey of Sales Force Compensation.* © 1990; Dartnell Corporation.

TRAINING

Women in Sales: Percentages by Industry

INDUSTRY GROUP	% OF WOMEN SALES REPS	% OF WOMEN SALES MANAGERS
Agriculture	7.3%	0.0%
Amusement/Recreation Services	63.2	25.0
Apparel/Other Textile Products	44.4	17.0
Business Services	34.9	26.2
Chemicals	4.3	0.0
Communications	39.3	19.5
Construction	12.3	2.3
Electronic Components	6.2	4.8
Electronics	2.4	10.7
Fabricated Metals	3.6	2.6
Food Products	29.7	9.5
Instruments	27.8	21.1
Insurance	14.7	6.6
Lumber/Wood Products	15.4	0.0
Machinery	5.3	0.0
Manufacturing	15.8	2.0
Office Equipment	30.3	24.8
Paper/Allied Products	28.9	11.0
Primary Metal Products	18.9	6.7
Printing/Publishing	39.7	11.1
Rubber/Plastics	12.3	4.8
Wholesale (Consumer)	26.2	9.0
Wholesale (Industrial)	29.5	12.3
AVERAGE	**22.3%**	**9.9%**

Note: Industry Groups reflect categories selected and reported by Dartnell Corporation. The overall average has been calculated by *Sales & Marketing Management* based on data from these 23 industries.

SOURCE: Dartnell Corporation, *26th Survey of Sales Force Compensation* ©1990; Dartnell Corporation

TRAINING

Length of Sales Training by Industry

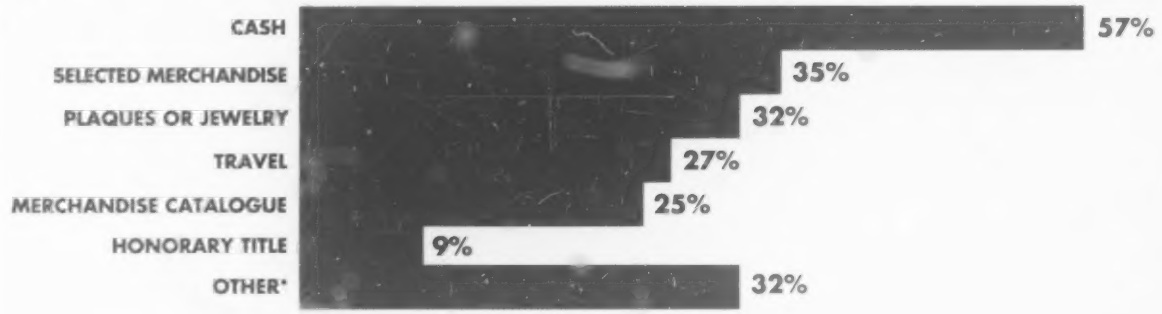
INDUSTRY GROUP	AVERAGE TRAINING PERIOD (MONTHS)
Agriculture	5.7
Amusement/Recreation Services	2.0
Business Services	4.1
Chemicals	4.5
Communications	4.2
Construction	5.0
Electronic Components	1.5
Electronics	3.4
Fabricated Metals	3.5
Food Products	2.8
Instruments	2.7
Insurance	5.5
Lumber/Wood Products	2.7
Machinery	5.6
Manufacturing	3.3
Office Equipment	2.8
Paper/Allied Products	6.0
Primary Metal Products	4.5
Printing/Publishing	5.5
Rubber/Plastics	6.5
Wholesale (Consumer)	1.5
Wholesale (Industrial)	3.9
AVERAGE	**4.0**

Note: Industry Groups reflect categories selected and reported by Dartnell Corporation. The overall average has been calculated by *Sales & Marketing Management* based on data from the 22 industries listed.

SOURCE: Dartnell Corporation; *26th Survey of Sales Force Compensation.* © 1990; Dartnell Corporation.

INCENTIVES

Types of Employee Awards



Note: Combined totals exceed 100% due to the use of more than one type of program.
*Includes company dinners, entertainment, time off, shares of stock, etc.

SOURCE: *Incentive magazine; Survey of Employee Motivation Practices.* ©1990; *Incentive.*

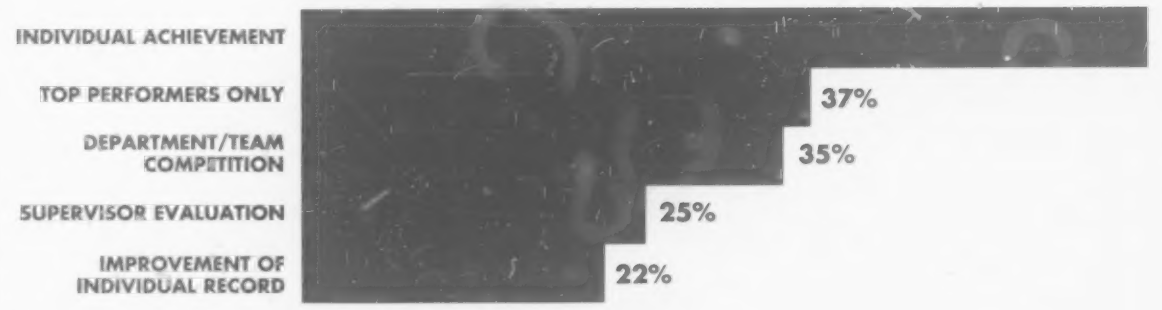
TRAINING

Methods Used in Sales Training

SOURCE: Dartnell Corporation; *26th Survey of Sales Force Compensation.* ©1990; Dartnell Corporation.

INCENTIVES

Criteria for Incentive Awards



Note: Combined totals exceed 100% due to the use of more than one type of program.

SOURCE: *Incentive magazine; Survey of Employee Motivation Practices.* ©1990; *Incentive.*

INCENTIVES

Selected Resort Hotels

	Boca Raton Resort & Club Boca Raton, FL	The Broadmoor Colorado Springs, CO	The Cloister Hotel Sea Island, GA	Desert Inn Las Vegas, NV
PHONE	407-395-3000/800-327-0101	719-634-7711/800-634-7711	912-638-3611/800-732-4752	702-733-4444/800-634-6909
SLEEPING ROOMS	1,002	560	264	821
MEETING ROOMS	27	36	15	12
GROUP RATES	Sgl./Dbl.-$105-330	Sgl./Dbl.-$85-235	Sgl./Dbl.-$144-396	Sgl./Dbl.-$95-135
MEAL PLANS	AP-EP-MAP	AP-EP-MAP	The above rates include an AP per day	AP-EP-MAP
RECREATION FACILITIES	2 18-hole golf courses; 5 outdoor pools; beach; 29 outdoor tennis courts; health club; sauna	3 18-hole championship golf courses; 3 outdoor pools; 16 tennis courts (4 indoor); horseback riding; health club; sauna	3 18-hole golf courses; 2 outdoor pools; beach; 18 outdoor tennis courts; horseback riding; health club; sauna	18-hole golf course; 3 outdoor pools; 10 Hydro-whirl spas; 10 outdoor tennis courts; health club; sauna
NEAREST AIRPORT	Ft. Lauderdale/West Palm Beach International	Colorado Springs Municipal	Brunswick	McCarran International
DISTANCE/TIME FROM AIRPORT	19 mi./30 min.	8 mi./20 min.	15 mi./20 min.	4 mi./15 min.

	Doral Resort & Country Club Miami, FL	The Greenbrier White Sulphur Springs, WV	Grenelefe Resort & Conference Center Grenelefe, FL	Halekulani Hotel Honolulu, HI
PHONE	305-592-2000/800-327-6334	304-536-1110/800-624-6070	813-422-7511/800-237-9549	808-923-2311/800-367-2343
SLEEPING ROOMS	691	650	950	456
MEETING ROOMS	37	30	32	5
GROUP RATES	Sgl./Dbl.-$80-230	Sgl./Dbl.-$273-416	Sgl./Dbl.-$70-185	Sgl./Dbl.-$195-350
MEAL PLANS	EP	MAP	AP-MAP	EP
RECREATION FACILITIES	5 18-hole and 1 9-hole golf courses; outdoor pool; 15 outdoor tennis courts; horseback riding; biking	3 18-hole golf courses; 2 pools (1 indoor); 20 tennis courts (5 indoor); horseback riding; health club; sauna	3 18-hole golf courses; 5 outdoor pools; 20 outdoor tennis courts; full-service marina; sauna; Jacuzzi	Access to 2 18-hole golf courses; outdoor pool; beach; access to 10 indoor tennis courts; fitness center
NEAREST AIRPORT	Miami International	Greenbrier Valley	Orlando International	Honolulu International
DISTANCE/TIME FROM AIRPORT	6 mi./10 min.	12 mi./15 min.	45 mi./50 min.	11 mi./25 min.

	Hilton Hawaiian Village Honolulu, HI	Hotel Inter-Continental Miami, FL	Hotel Inter-Continental New Orleans, LA	Innisbrook Resort Tarpon Springs, FL
PHONE	808-949-4321/800-445-8667	305-577-1000	504-525-5566	813-942-2000/800-456-2000
SLEEPING ROOMS	2,524	646	525	1,000
MEETING ROOMS	34	24	30	37
GROUP RATES	Sgl./Dbl.-$160-305	Sgl./Dbl.-$139-219	Sgl./Dbl.-$90-145	Sgl./Dbl.-$65-175
MEAL PLANS	MAP	EP-MAP	EP	AP-MAP
RECREATION FACILITIES	3 outdoor pools; beach; water sports	Quarter-mile jogging track; 2 lighted tennis courts; 2 racquetball courts; outdoor pool; access to 36-hole golf course	Full-service health and racquetball club; swimming pool; access to 3 18-hole golf courses	1 27-hole and 2 18-hole golf courses; 6 heated outdoor pools; beach nearby; 18 outdoor tennis courts; health club; sauna
NEAREST AIRPORT	Honolulu International	Miami International	New Orleans International	Tampa International
DISTANCE/TIME FROM AIRPORT	8 mi./20 min.	5 mi./10 min.	15 mi./25 min.	20 mi./25 min.

SOURCE: Sales & Marketing Management; *1991 Sales Manager's Budget Planner.*

INCENTIVES

Selected Resort Hotels

	Kapalua Bay Hotel Maui, HI	Keystone Lodge & Conference Center Keystone, CO	La Costa Hotel & Spa Carlsbad, CA	Loews Ventana Canyon Resort Tucson, AZ
PHONE	808-669-5656/800-367-8000	303-777-5525	619-438-9111/800-544-7483	602-299-2020/800-234-5117
SLEEPING ROOMS	194	952	536	404
MEETING ROOMS	3	33	16	27
GROUP RATES	Sgl./Dbl.-$215-245	Sgl./Dbl.-$65-140	Sgl./Dbl.-$195-265	Sgl./Dbl.-$210-305
MEAL PLANS	MAP	EP	AP-EP-MAP	AP-EP-MAP
RECREATION FACILITIES	2 18-hole golf courses; 2 pools; 3 beaches; 10 tennis courts (4 lighted); horseback riding	18-hole golf course; 11 pools (6 indoor); 14 tennis courts (2 indoor); horseback riding; alpine & cross-country skiing; ice-skating; sailing; bicycling; health club; sauna	2 18-hole golf courses; 7 outdoor pools; beach nearby; 23 outdoor tennis courts; full-service health spa	18-hole golf course; access to 18-hole golf course; 2 heated outdoor pools; 10 outdoor tennis courts; health club; sauna; access to horseback riding
NEAREST AIRPORT	Kapalua-West Maui	Stapleton International	San Diego	Tucson International
DISTANCE/TIME FROM AIRPORT	5 mi./10 min.	75 mi./1 hr. 30 min.	30 mi./35 min.	20 mi./25 min.

	Mark Hopkins Inter-Continental Hotel San Francisco, CA	Marriott Harbor Beach Ft. Lauderdale, FL	Maui Inter-Continental Wailea Maui, HI	Maui Marriott Resort Maui, HI
PHONE	415-392-3434/800-327-0200	305-525-4000/800-228-9290	808-874-7800/800-292-4532	808-667-1200/800-228-9290
SLEEPING ROOMS	394	659	550	761
MEETING ROOMS	14	30	33	10
GROUP RATES	Sgl./Dbl.-$120-200	Sgl./Dbl.-$85-280	Sgl./Dbl.-$165-255	Sgl./Dbl.-$195-290
MEAL PLANS	EP	EP-MAP	EP	AP-EP-MAP
RECREATION FACILITIES	Access to 18-hole golf course; health club	Access to 2 18-hole golf courses; outdoor pool; beach; cabana club; 5 outdoor tennis courts; health club; sauna; access to horseback riding	Access to 2 18-hole golf courses; 14 tennis courts; 3 swimming pools; 2 beaches	Access to 2 18-hole golf courses; 2 outdoor pools; beach; 5 outdoor tennis courts; fitness center; access to horseback riding
NEAREST AIRPORT	San Francisco International	Ft. Lauderdale	Kahului Airport	Kahului Airport
DISTANCE/TIME FROM AIRPORT	20 mi./25 min.	3 mi./10 min.	16 mi./25 min	30 mi./45 min.

	Olympia Resort & Spa Oconomowoc, WI	Opryland Hotel Nashville, TN	Pheasant Run Resort St. Charles, IL	The Pointe at Squaw Peak Phoenix, AZ
PHONE	414-567-0311/800-558-9573	615-889-1000	708-584-6300	602-997-2626/800-528-0428
SLEEPING ROOMS	380	1,996	550	580
MEETING ROOMS	26	70	39	48
GROUP RATES	Sgl./Dbl.-$69-99	Sgl./Dbl.-$99-149	Sgl./Dbl.-$69-190	Sgl./Dbl.-$89-235
MEAL PLANS	AP-EP	EP	AP-EP	AP-EP-MAP
RECREATION FACILITIES	18-hole golf course; 2 pools (1 indoor); beach; 11 tennis courts (4 indoor); horseback riding; full-service health spa	Access to 2 18-hole golf courses; 3 outdoor pools; 6 outdoor tennis courts; fitness center	18-hole golf course; 2 pools (1 indoor); 13 tennis courts; health club; sauna; access to horseback riding	Access to 18-hole golf course; 5 outdoor pools; 8 outdoor tennis courts; horseback riding; health club; sauna
NEAREST AIRPORT	Mi[illegible]e Mitchell Field	Nashville Metropolitan	O'Hare International	Phoenix Airport
DISTANCE/TIME FROM AIRPORT	3[illegible]/40 min.	7 mi./15 min.	24 mi./35 min.	12 mi./20 min.

SOURCE: Sales & Marketing Management; *1991 Sales Manager's Budget Planner.*

INCENTIVES

Selected Resort Hotels

	Ritz-Carlton Hotel Naples, FL	Saddlebrook Golf & Tennis Resort Wesley Chapel, FL	Sea Pines Plantation Hilton Head Island, SC	Sheraton Steamboat Resort & Conference Center Steamboat Springs, CO
PHONE	813-598-3300/800-247-9810	813-973-1111/800-729-8383	803-785-3333/800-845-6131	303-879-2220/800-848-8878
SLEEPING ROOMS	491	1,200	525 villas	420
MEETING ROOMS	22	33	14	18
GROUP RATES	Sgl./Dbl.-$125-280	Sgl./Dbl.-$80-295	Villas-$80-300	Sgl./Dbl.-$59-249
MEAL PLANS	EP	EP-MAP	EP	EP-MAP
RECREATION FACILITIES	Access to 18-hole golf course; outdoor pool; beach; 6 outdoor tennis courts; fitness center; bicycling; water sports	2 18-hole golf courses; 2 outdoor pools; 2 whirlpools; 36 tennis courts; fitness center; sauna	3 18-hole golf courses; 30 outdoor pools; beach; 60 outdoor tennis courts; horseback riding; bicycle path; water sports	18-hole golf course; outdoor pool; Jacuzzi; sauna; access to 2,500 acres of skiable terrain; tennis and horseback riding
NEAREST AIRPORT	Ft. Myers	Tampa International	Hilton Head Airport	Steamboat Springs
DISTANCE/TIME FROM AIRPORT	25 mi./30 min.	29 mi./35 min.	5 mi./10 min.	6 mi./10 min.

	Stouffer Pineisle Resort Buford, GA	Stouffer Waiohai Beach Resort Kauai, HI	Westin Kauai at Kauai Lagoons Kauai, HI	Williamsburg Inn Williamsburg, VA
PHONE	404-945-8921/800-468-3571	808-742-9511/800-426-4122	808-245-5050/800-228-3000	804-220-7600/800-HISTORY
SLEEPING ROOMS	250	426	847	148
MEETING ROOMS	22	10	13	3
GROUP RATES	Sgl./Dbl.-$130-230	Sgl./Dbl.-$195-225	Sgl./Dbl.-$160-250	Sgl./Dbl.-$147-239
MEAL PLANS	AP-EP-MAP	AP-EP-MAP	AP-EP-MAP	AP-EP-MAP
RECREATION FACILITIES	18-hole golf course; 2 pools (1 indoor); 7 tennis courts (3 indoor); horseback riding; water sports; health club; sauna; 3 hot tubs	Access to 18-hole golf course; 3 outdoor pools; beach; 6 outdoor tennis courts (4 lighted); health club; sauna	2 18-hole golf courses; 2 outdoor pools, beach; 8 lighted tennis courts; health club; sauna; wellness center	18-hole and 9-hole golf course; 3 pools (1 indoor); 8 outdoor tennis courts; health club; sauna
NEAREST AIRPORT	Hartsfield International	Lihue Airport	Lihue Airport	Norfolk International, Richmond
DISTANCE/TIME FROM AIRPORT	55 mi./1 hr.	12 mi./15 min.	1 mi./5 min.	45 mi./50 min.

Notes: The following refer to types of meal plans each resort hotel offers: **AP** - Full American Plan (3 meals per day). **MAP** - Modified American Plan (breakfast and dinner per day). **EP** - European Plan (no meals; each meal is paid for seperately). Also, the range of group rates listed are for the lowest single-occupancy to highest double-occupancy rate and in most cases will vary depending on the number of clients, dates, etc.

SOURCE: Sales & Marketing Management; *1991 Sales Manager's Budget Planner.*

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Selected Incentive Travel Destinations

	AIRFARES* Restricted/ Unrestricted	LODGING** Low Single/ High Double	GROUP ACTIVITIES***
Acapulco Mexico	$329-$653	$64-$96	**1)** Schedule a glass-bottom boat excursion to Roqueta Island and the underwater Shrine of Our Lady of Guadalupe, or **2)** visit San Diego, a Spanish fort with a harbor view. For further information, contact the Mexican Government Tourism Office: 213-203-8343.
Amsterdam Holland	$676-$2,686	$116-$174	**1)** Arrange a Bruegel medieval feast at Dussen Castle, **2)** a royal reception in a museum, or **3)** a boat trip along the canals with candlelight tour (in season). For further information, contact the Netherlands Board of Tourism: 212-370-7360.
Atlantic City New Jersey	$248-$802	$81-$136	**1)** Plan a tour followed by a dinner/reception at a winery, **2)** organize a theme party at the historic town of Smithville or Wheaton Village, or **3)** plan a boat trip/private party aboard a cruise ship. For further information, contact the Greater Atlantic City Convention & Visitors Bureau: 609-348-7100.
Banff Canada	$302-$752	$73-$99	**1)** Plan an excursion aboard a scenic lift to view Banff's ski country, **2)** board sightseeing gondolas, or **3)** arrange for a tour of the hot springs. For more information, contact the Banff/Lake Louise Chamber of Commerce: 403-762-3777.
Cancun Mexico	$366-$689	$100-$156	**1)** View a Spanish sound-and-light show in the Mayan city of Uxmal, **2)** plan a picnic along one of Cancun's beaches or among its tropical foliage, or **3)** charter the *Aqua II* for a moonlight cruise. For further information, contact the Mexican Government Tourism Office: 213-203-8343.
Dublin Ireland	$588-$2,596	$83-$126	**1)** Arrange a dinner reception with a lord at Slane castle, or **2)** tour one of Dublin's many castles, including the Dublin Castle and the Malahide Castle. For further information, contact the Irish Tourist Board: 212-418-0800.
Hamilton Bermuda	$370-$744	$102-$139	**1)** Plan a two-hour glass-bottom boat cruise, **2)** a Bermuda Night with limbo contests, or **3)** a tour to the historic town of St. George. For more information, contact the Bermuda Department of Tourism: 212-818-9800 or 800-223-6106.
Hong Kong Island Hong Kong	$1,210-$5,922	$135-$187	**1)** Charter a "junk" and have a banquet during a cruise of Hong Kong Harbor, **2)** arrange for the pipers of the Royal Hong Kong Police to open your dinner/reception, or **3)** view Hong Kong aboard the Peak Tram funicular railway. For further information, contact the Hong Kong Tourist Association: 312-782-0864.
Honolulu Hawaii	$725-$1,717	$90-$151	**1)** Plan a theme party/reception at Sea Life Park, an oceanside oceanarium, **2)** visit the royal Iolani Palace, or **3)** visit the Polynesian Cultural Center. For further information, contact the Hawaii Visitors Bureau: 808-923-1811.
Kauai Hawaii	$725-$1,737	$98-$183	**1)** Arrange for a cruise along the Wailua River followed by a hike to the Fern Grotto, **2)** plan a raft excursion to the Na Pali Coast, or **3)** visit the Kilohana plantation restoration. For further information, contact the Hawaii Visitors Bureau: 808-923-1811.
Las Vegas Nevada	$318-$1,052	$47-$87	**1)** Plan a western-style evening with visits to Old Nevada followed by a barbecue or rodeo, **2)** view the Grand Canyon or the Hoover Dam by air, or **3)** tour the Old Mormon Fort. For further information, contact the Las Vegas Convention & Visitors Bureau: 702-733-2323.
Lisbon Portugal	$818-$2,172	$97-$121	**1)** Arrange a medieval banquet at Ourem Castle, **2)** a dinner-dance cruise, **3)** a luncheon-buffet boat ride, or **4)** a wine-tasting tour. For further information, contact the Portuguese National Tourist Office: 212-354-4407.
London England	$518-$2,096	$140-$225	**1)** Plan a reception at an authentic English pub, **2)** an excursion to Shakespeare country, or **3)** a theme event including Beefeaters or Scottish pipers. For further information, contact the British Tourist Authority: 212-581-4708.
Madrid Spain	$816-$2,456	$115-$161	**1)** Arrange a dinner-dance at Manzanares Castle, **2)** view Tientas (amateur bullfights) at private country homes, or **3)** organize a flamenco reception. For further information, contact the National Tourist Office of Spain: 212-759-8822.
Maui Hawaii	$785-$1,767	$113-$187	**1)** View Mount Haleakala by helicopter or on horseback, **2)** tour the quaint villages of Lahainia or Hana, or **3)** visit Haleakala National Park, home of the world's largest dormant volcano. For further information, contact the Hawaii Visitors Bureau: 808-923-1811.
Monte Carlo Monaco	$1,075-$2,126	$150-$285	**1)** Plan a welcome get-together party at the Beach Club, **2)** arrange a gala dinner at the Sporting Club, or **3)** tour old Monaco. For further information, contact the Monaco Government Tourist & Convention Bureau: 312-939-7863.

INCENTIVES

Selected Incentive Travel Destinations

	AIRFARES* Restricted/ Unrestricted	LODGING** Low Single/ High Double	GROUP ACTIVITIES***
Montreal Canada	$156-$502	$100-$128	**1)** Visit Ste. Helene Island for a picnic or for viewing the old restored fort and museum, **2)** tour the historic town of Old Montreal, or **3)** plan a trip to the Dow Planetarium. For further information, contact the Greater Montreal Convention & Tourism Bureau: 514-844-5400.
Munich Germany	$900-$3,166	$105-$163	**1)** Plan an Oktoberfest Party with authentic German dining, **2)** arrange a day trip to the Bavarian Alps, or **3)** dine in old Bavarian farmhouses surrounding the baroque church of St. Andreas. For more information, contact the German National Tourist Office: 312-308-3300.
Nassau Bahamas	$280-$870	$64-$99	**1)** Visit McLean's Town, a picturesque fishing village, **2)** plan a glass-bottom boat trip, or **3)** visit one of the historic forts that offer scenic views of the city or shore. For further information, contact the Bahamas Tourist Office: 212-758-2777.
New Orleans Louisiana	$206-$672	$74-$118	**1)** Arrange a banquet or reception aboard a steamboat, **2)** have a Cajun or Creole party complete with a Bourbon Street Jazz Band, or **3)** have a cocktail party on a private patio in the French Quarter. For further information, contact the Greater New Orleans Tourist and Convention Committee: 504-566-5011.
Orlando Florida	$254-$729	$85-$140	**1)** Arrange for a boat ride through the lakes and canals of Winter Park or through Disney's Bay Lake, **2)** tour Ocala, Florida's horse country, or **3)** have a street party in historical downtown Orlando. For further information, contact the Orlando/Orange County Convention & Visitors Bureau: 407-363-5800.
Paris France	$852-$2,676	$125-$164	**1)** Plan an in-house fashion show with lunch or tea at a gallery or department store on the Boulevard Haussmann, **2)** tour one of Paris's 90 theaters or 608 museums, or **3)** visit the historic Marais district. For further information, contact the National Business Travel Division, French Government Tourist Office: 312-751-7800.
Puerto Vallarta Mexico	$334-$581	$71-$101	**1)** Charter a yacht and visit Yelapa, a scenic "South Seas" fishing village, **2)** organize an evening dinner/reception aboard a yacht, or **3)** visit the Isla Rio Cuale or Juarez Avenue for shopping. For further information, contact the Mexican Government Tourism Office: 213-203-8343.
Rio de Janeiro Brazil	$1,260-$2,814	$99-$131	**1)** Arrange a carnival-style dinner show at the Scala or Plataforma theaters, **2)** have a reception aboard cruise ships around Guanabara Bay, or **3)** tour Sugar Loaf and Corcovado mountains for views of the city. For further information, contact the Brazilian Tourism Foundation: 212-286-9600.
Rome Italy	$902-$2,748	$139-$225	**1)** Plan a Roman toga party or Venetian masked ball in an Italian villa, **2)** a reception or welcoming party in an ancient palace, or **3)** an excursion to the Roman Forum or other monuments of antiquity. For further information, contact the Italian Government Travel Office: 212-245-4961.
San Francisco California	$358-$1,242	$105-$161	**1)** Plan a California wine-tasting tour complemented by a picnic lunch, **2)** a victory or pirate party aboard a sailing or cruise ship, or **3)** a Day at the Races at Golden Gate Fields or Bay Meadows. For more information, contact the San Francisco Convention and Visitors Bureau: 415-974-6900.
Singapore	$1,340-$5,650	$119-$151	**1)** Tour the spiritual monuments of this religiously diversified city, **2)** hold a cocktail reception at the National Museum, or **3)** view the traditional "Lion Dance" and martial arts display. For further information, contact the Singapore Convention Bureau: 212-302-4861.
Sydney Australia	$1,350-$4,514	$118-$149	**1)** Tour the Royal Botanic Gardens and the Taronga Park Zoo, **2)** visit the historic town of Old Sydney, or **3)** arrange a tour of Hunter Valley, a major wine-producing area. For further information, contact the Australian Tourist Commission: 212-687-6300.
Tokyo Japan	$1,224-$6,616	$117-$198	**1)** Visit one of Japan's national monuments, such as the National Diet Building or Budokan Hall, **2)** witness a tea ceremony, or **3)** view the city and Mount Fuji from Tokyo Tower. For further information, contact the Japan National Tourist Organization: 312-222-0874.
Vail Colorado	$282-$822	$108-$237	**1)** Plan a sleigh ride into the mountains with dinner in a log cabin afterward, **2)** a white-water rafting excursion, or **3)** a tour through Leadville, Colorado's historic mining town. For further information, contact the Vail Resort Association: 303-476-1000.

Notes: *Airfares show the average range of round-trip coach fares per person, departing from Chicago. The lowest rate indicates restricted fares that involve such things as advance purchase, weekday departures, and a Saturday night stay-over. The highest rate is for a nonrestricted purchase made with no advance reservations. Note that airfares to the Orient, South America, and Europe generally call for a minimum stay of seven days. ****Lodging** costs are per person, per night, with the lowest rate shown averaged from the lowest single-occupancy rates at a cross-section of hotels for each destination. The highest rate is an average of the highest double-occupancy rates at the same hotels. Figures are based on data from the spring 1991 edition of the *Hotel and Travel Index*, published by the Business Publications Div. of Murdoch Magazines. Keep in mind that rates for European, Pacific/Asian, and South American destinations are subject to change due to currency fluctuations. *****Group Activities** are based on listings from the *1991 Successful Meetings Sourcebook*.

SALES SUPPORT

Trade Show Exhibit Costs—1990

COMPONENT	AVERAGE COST
DRAYAGE/CWT.	$22.47
PERSONNEL:	
A-V TECHNICIAN/HR.	$27.20
BOOTH CLEANING/SQ. FT.	$ .14
PLUMBER/HR.	$42.09
ELECTRICIAN/HR.	$41.97
CARPENTER/HR.	$38.47
FURNITURE RENTAL:	
UPHOLSTERED LOUNGE CHAIR	$33.27
FIBERGLASS SIDE CHAIR	$18.89
DRAPED DISPLAY TABLE: (2x6 FT.)	$48.79
CARPETING/SQ. YD.	$11.50

SOURCE: © 1990, 1991 by *Tradeshow Week*, Inc., Los Angeles, CA (213-826-5696).

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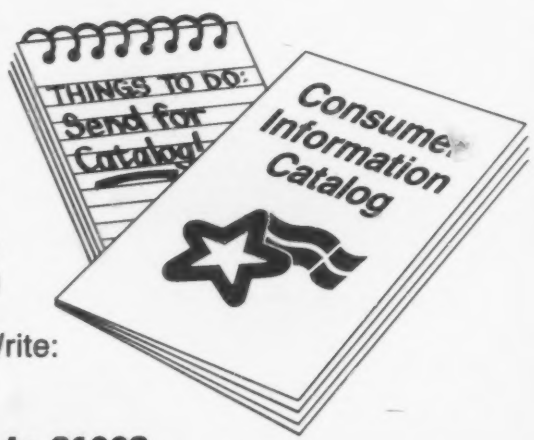

Consumer Information Center
Department LL, Pueblo, Colorado 81009

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SALES SUPPORT

Expected Increases in Trade Show Exhibition Costs

COMPONENT	PROJECTED AVERAGE INCREASE, 1990-91
SPACE RENTAL RATES	5.6%
PERSONNEL	
PROJECTIONIST	1.1%
JANITOR	1.1%
PLUMBER	0.8%
ELECTRICIAN (HOURLY)	3.4%
INSTALLATION & DISMANTLING	6.4%
EQUIPMENT	
AUDIOVISUAL	4.3%
FURNITURE	2.4%
SERVICES	
PHOTOGRAPHER	1.6%
FLORIST	1.7%
SECURITY GUARD	0.7%
TRANSPORTATION	
COMMON CARRIER/MOTOR FREIGHT	2.4%
VAN SHIPMENT (UNCRATED)	2.8%
DRAYAGE (WAREHOUSE TO BOOTH)	2.7%
DRAYAGE (DOCK TO BOOTH)	3.5%
OTHER	
NEW CONSTRUCTION	9.6%
EXHIBIT PREP & REFURBISHING	8.6%
PRESENTERS/MODELS/LIVE TALENT	0.3%

SOURCE: International Exhibitors Association; *The 1991 Budget Guide*. Complete copies of the guide can be obtained for $25 from the International Exhibitors Association, 5501-B Backlick Rd., Suite 200, Springfield, VA 22151.

SALES SUPPORT

Audiovisual Equipment Purchase Costs

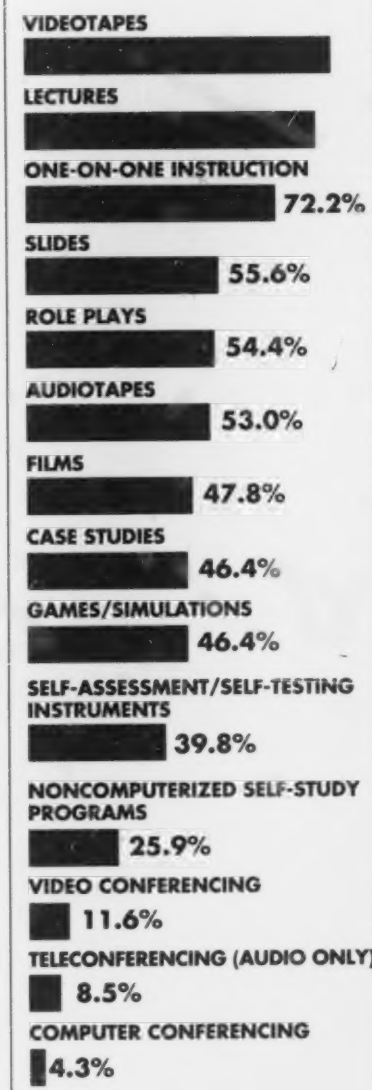
EQUIPMENT	1990 PURCHASE PRICE RANGE	MEDIAN
Projectors:		
16mm sound movie	$1,415-3,170	$2,293
35mm slide projector	140-4,995	2,568
35mm slide w/synch. tape deck	695-1,205	950
Front/rear-screen 35mm filmstrip w/self-contained synch. tape	525-615	570
Opaque projector	249-960	605
Overhead transparency	250-959	605
Silent filmstrip	85-247	166
Tape Recorders:		
Cassette	$50-1,099	$575
Reel-to-reel	1,565-7,999	4,782
Video Equipment:		
(1/2)-inch color cassette recorder/player	$430-3,750	$2,080
(3/4)-inch color cassette recorder/player	1,780-8,850	5,315
Portable monitor and recorder/player	595-1,895	1,245
Color camera	1,515-7,640	4,578
Color monitor	495-2,995	1,745
Monitor/receiver	300-660	480

Note: Purchase prices are manufacturers' suggested retail prices without optional extras.

SOURCE: Sales & Marketing Management; *1991 Sales Manager's Budget Planner*.

TRAINING

Instructional Methods Used in Training



Notes: Responses were gathered from a number of different industries and job types including training, human resources, sales & marketing, and customer service.

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SALES SUPPORT

Advertising and Promotional Expenditures as a Percentage of Net Sales

INDUSTRY	AD/SALES RATIO 1990	ANNUAL GROWTH RATE 1989-90
Food Products		
Food & Kindred Products	6.7%	9.3%
Meat Products	1.6	8.8
Dairy Products	3.2	10.5
Canned Foods	7.1	8.5
Flour & Other Grain Products	10.3	8.5
Bakery Products	1.4	6.2
Malt Beverages	5.7	8.3
Tobacco Products		
Cigarettes	4.2	0.5
Textile Mill Products		
Textile Products	1.5	–13.2
Apparel		
Apparel & Other Finished Products	6.4	72.2
Furniture & Fixtures		
Household Furniture	4.0	6.0
Office Furniture	1.3	9.3
Printing & Publishing		
Newspapers	3.1	9.6
Periodicals	4.4	15.6
Books	3.1	5.1
Chemicals & Allied Products		
Chemicals & Allied Products	2.6	10.9
Industrial Inorganic Chemicals	12.3	8.2
Plastic Materials & Synthetic Resins	0.3	18.3
Soap & Other Detergents	7.1	7.0
Paints, Varnishes & Lacquers	3.6	6.8
Petroleum & Coal Products		
Petroleum Refining	2.5	7.0
Paving & Roofing Materials	1.8	7.8
Rubber & Misc. Plastic Products		
Tires & Inner Tubes	2.2	4.9
Misc. Plastics Products	1.8	7.8
Footwear (except Rubber)	3.8	6.3
Stone, Clay & Glass Products		
Glass & Glassware	2.5	10.8
Foundries		
Iron & Steel Foundries	1.2	10.3
Fabricated Metals		
Heating Equip. & Plumbing Fixtures	2.5	8.2
Machinery & Equipment		
Farm & Garden Machinery & Equip.	1.1	–2.5
Metalworking Equip.	3.9	13.4
Computing & Office Equip.	1.3	8.9
Computers	4.8%	13.0%
Refrigeration Equip.	1.7	3.5
Electric & Electronic Equipment		
Household Appliances	1.9	–1.4
Household Audio & Video Equip.	4.0	13.5
Transportation Equipment		
Motor Vehicles & Car Bodies	1.8	13.7
Motor Homes	1.0	2.6
Instruments & Related Products		
Optical Instruments & Lenses	1.0	10.2
Photographic Equip.	3.8	14.2
Watches, Clocks & Parts	2.4	15.5
Misc. Manufacturing Industries		
Jewelry & Precious Metals	2.6	8.9
Musical Instruments	3.1	13.1
Toys & Games	14.4	12.7
Sporting & Athletic Goods	5.2	11.0
Pens & Other Writing Instruments	4.3	12.8
Communications		
Radio Broadcasting	9.3	16.1
Television Broadcasting	2.8	2.2
Cable & Pay TV	2.6	18.8
Wholesaling		
Autos & Other Vehicles	4.8	7.8
Computers & Software	0.5	20.8
Drugs	0.1	5.2
Food	1.3	5.9
Retailing		
Lumber & Other Building Materials	2.1	4.4
Department Stores	2.8	5.6
Variety Stores	1.9	8.9
Grocery Stores	1.2	2.9
Automotive Dealers & Gas Suppliers	0.7	8.9
Apparel & Accessories	2.4	8.0
Women's Ready-to-Wear	3.4	12.7
Furniture & Home Furnishings	7.1	6.4
Eating & Drinking Places	15.5	22.8
Eating Places	3.4	10.0
Mail-order Houses	5.4	7.8
Misc. Service Industries		
Hotels & Motels	3.8	7.7
Personal Services	7.5	8.6
Motion Picture Production	12.6	13.6
Educational Services	6.3	15.8

Notes: The **Ad/Sales Ratio** shows the Advertising & Promotional budget for each selected industry as a percentage of Net Sales. The **Annual Growth Rate** shows the average annual compound growth rate in the advertising & promotional budgets of selected industries between 1989 and 1990.

This table is based on *Advertising Ratios & Budgets*, an annual study of advertising and promotional expenditures of major U.S. corporations published by Schonfeld & Associates, Inc. The study contains 1989 historical and current-year forecasts of advertising budgets for more than 5,700 publicly owned companies in over 390 different industries. Figures are compiled from 10-K reports filed with the Securities and Exchange Commission. Cautious interpretation is advised, however, since companies may vary on their interpretation of what constitutes advertising and/or promotional expenditures. Also, large companies operating in several different fields may be listed only in their primary industry sector, and figures for privately owned companies do not appear. Copies of *Advertising Ratios & Budgets* are available at a cost of $295 from Schonfeld & Associates, Inc., 1 Sherwood Drive, Lincolnshire, IL 60069, 708-948-8080.

SOURCE: Schonfeld & Associates, Inc. This report cannot be reproduced or distributed without the expressed written consent of Schonfeld & Associates, Inc.
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SALES SUPPORT

Selected Fax Machine Costs

COMPANY	MODEL*	PRICE**
CANON	FAX 210	$1,495
	FAX-705	$1,995
	FAX-A-105	$2,495
	FAX L-760	$3,795
	FAX-750	$3,995
	FAX-830	$4,495
	FAX-L-770	$4,995
MURATA	F-25	$1,395
	F-37	$1,495
	F-38	$1,595
	F-40	$1,795
	F-45	$1,995
	F-55	$2,495
	F-70	$2,695
	F-75	$3,495
PANASONIC	UF-127	$995
	UF-270	$1,895
	UF-270M	$2,095
	UF-300	$2,495
	UF-650M3	$3,895
	UF-750D	$4,895
RICOH	FAX22	$995
	FAX77	$1,495
	PF-1	$1,695
	FAX86	$1,995
	FAX90	$2,195
	FAX95	$2,995
	FAX2800L	$3,595
	FAX1000L	$4,195
SHARP	FO-240	$1,295
	FO-324	$1,495
	FO-500	$2,195
	FO-750	$2,595
	FO-4900	$3,295
	FO-5200	$3,695
	FO-6000	$4,995

*All machines are Group 3 compatible.
**Denotes manufacturers' suggested retail price.

SOURCE: Companies were selected based on 1990 market share data supplied by International Data Corporation, Framingham, Mass. Model and price information gathered by *Sales & Marketing Management*.

SALES SUPPORT

Selected Cellular Phone Costs

COMPANY	MODEL*/CODE (P) = Portable (F) = Fixed (car only) (T) = Transportable (both)	PRICE**
AUDIOVOX (TOSHIBA)	PT300 (P)	$399
	CMT410A (F)	$499
	CTR1900 (T)	$499
	CTX3200 (F)	$499
	CTX4200 (F)	$699
	CTX-5000 (T)	$1,299
MITSUBISHI	1500 MOB (F*)	$699
	1500 TPK (T)	$875
	3000 (P)	$1,499
MOTOROLA	TX100 (F)	$425
	2600 (T)	$695
	Ultra Classic Portable (P)	$750
	Business Classic DPC (P)	$1,000
NEC	3800 (F)	$525
	B3800 (T)	$560
	4800 (F)	$660
	P200 (P)	$999
	P300 (P)	$1,150
OKI TELECOM	OKIPHONES23 (F)	$449
	OKIPHONES692 (T)	$649
	OKIPHONES750 (P)	$899
	OKIPHONES900 (P)	$1,099
PANASONIC	CM500 (F)	$500
	TP500 (T)	$640
	HP600 (P)	$1,200
UNIDEN	CP1500 (F)	$300-400
	CP5000 (P)	$300-500
	CP2500 (T)	$400-500

*Cellular phones cannot function without the use of an RCC, or Radio Common Carrier, a service offered by a number of communications companies throughout the U.S. A carrier literally "carries" a message over the airwaves to the number being called. Most companies charge by the month for this service, and some limit the volume of calls allowed by the user. Be sure to inquire about this service in your area before making a final decision on purchasing any equipment.

Denotes manufacturers' suggested retail price. **NOTE: Since many cellular phones are sold through a specific carrier service, prices are sometimes lower than the suggested retail price listed here.

SOURCE: Companies were selected based on 1990 manufacturer market share data supplied by Herschel Schosteck & Associates, Silver Springs, MD. Model and price information gathered by *Sales & Marketing Management*.

SALES SUPPORT

Selected Costs of Pagers

COMPANY	MODEL*	PRICE**
MOTOROLA	BRAVO (tone only)	$105-139
	BRAVO (numeric display)	$145-170
	BRAVO (alphanumeric display)	$200-237
	KEYNOTE (voice & numeric display)	$223-290
	ADVISOR (alphanumeric display)	$255-287
	WRIST WATCH (watch & numeric display)	$299
NEC	IDP 5000 (numeric display)	$200
	IDP 7000 (alphanumeric display)	$275
PANASONIC	VANGUARD 160 SYNTHESIZER (numeric display)	N.A.
	VANGUARD 160 900MHz (numeric display)	N.A.
	PANADATA 4000 (alphanumeric display)	$299

*Pagers cannot function without the use of an RCC, or Radio Common Carrier, a service offered by a number of communications companies throughout the U.S. A carrier literally "carries" a message over the airwaves to the number being paged. Most of these companies charge by the month for this service, and some limit the volume of messages allowed by the user. Be sure to inquire about this service in your area before making a final decision on purchasing any equipment.

**Denotes manufacturers' suggested retail price

NOTE: Since many pagers are sold through a specific carrier service, prices are sometimes lower than the suggested retail price listed here.

SOURCE: *Sales & Marketing Management.*

SALES SUPPORT

Selected Laptop PC Costs

COMPANY	MODEL*	PRICE**
DATAVUE	SNAP01-S/SNAP01EL-S	$2,295-$2,395
	SNHD01/SNHD01EL	$3,495-$3,595
COMPAQ	COMPAQLTE386S/20	$4,399-$4,799
	COMPAQLTE/286	$2,499-$3,799
	COMPAQSLT386s/20	$5,199-$5,699
GRiD	GRiD 1810	$2,495
	GRiD 1720	$3,495
	GRiDCASE 1530	$4,695
	GRiD 1450SX	$4,795
	GRiDCASE 1550SX	$5,995
NEC	ULTRALITE 286F	$2,799
	ULTRALITE 286V	$3,199
	PROSPEED 286	$3,999
	PROSPEED SX/20	$5,199
	PROSPEED 386SX	$5,799-$6,599
TOSHIBA	T1000	$799
	T1000SE	$1,199
	T1200XE	$2,299-$2,599
	T3100e	$2,899
	T3100SX	$3,999
	T5200	$5,199-$5,849
ZENITH	MINISPORTHD	$1,599
	SLIMSPORT286	$2,599-$2,899
	SUPERSPORT286e	$3,199
	SUPERSPORTSX	$4,399-$5,199

*All computers listed are IBM compatible.
**Denotes manufacturers' suggested retail price

SOURCE: Companies were selected based on 1989 manufacturer market share data supplied by Dataquest, Inc., San Jose, CA. Models and prices gathered by Sales & Marketing Management; *1991 Sales Manager's Budget Planner.*

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TRANSPORTATION

Fixed and Operating Costs for Selected 1991 Model Autos

MODEL	ANNUAL COSTS (20,000 MILES) OPERATING	FIXED	TOTAL
Mercedes Benz 300SEL (6-cyl.)	$2,530	$14,287	$16,817
Lincoln Town Car (8-cyl.)	2,280	8,919	11,199
Cadillac DeVille (8-cyl.)	2,370	8,870	11,150
Buick Le Sabre LTD (6-cyl)	2,150	6,445	8,595
Chevrolet Caprice CLS (8-cyl.)	2,260	5,448	7,708
Oldsmobile Cutlass Ciera (6-cyl.)	1,980	5,719	7,699
Ford Taurus L (6-cyl.)	1,990	5,633	7,623
Chevrolet Lumina (6-cyl.)	2,020	5,398	7,418
Plymouth Acclaim (4-cyl.)	1,850	5,154	7,004
Dodge Caravan (4-cyl.)	1,890	4,937	6,827
Ford Tempo GL (4-cyl.)	1,830	4,790	6,620
Toyota Camry DLX (4-cyl.)	1,690	4,839	6,529
Honda Accord DX (4-cyl.)	1,870	4,638	6,508
Chevrolet Cavalier (4-cyl.)	1,640	4,477	6,117
Ford Escort (4-cyl.)	1,570	4,321	5,891

Notes: Operating Costs include fuel, oil, tires, and maintenance. **Fixed Costs** include insurance, depreciation, financing, taxes, and licensing. All costs are based on a 36-month/60,000-mile retention cycle (20,000 mi./yr.). Models listed are 4-door sedans equipped with automatic transmission, power steering, power disc brakes, air conditioning, tinted glass, AM-FM stereo, body side molding, cruise control, and left-hand remote control mirror.

SOURCE: Runzheimer International, Rochester, WI.

TRANSPORTATION

Fixed and Operating Costs for a 1991 Midsize Car in Selected Cities

LOCATION	FIXED COSTS	OPERATING COSTS	TOTAL ANNUAL COSTS
Los Angeles, CA	$5,787	$1,478	$7,265
New York, NY	4,434	1,598	6,032
Boston, MA	4,538	1,493	6,031
Chicago, IL	4,032	1,665	5,697
Baltimore, MD	4,088	1,508	5,596
San Antonio, TX	3,878	1,388	5,266
Washington, DC	3,673	1,575	5,248
Milwaukee, WI	3,475	1,433	4,908
Orlando, FL	3,475	1,418	4,893
Des Moines, IA	3,439	1,403	4,842
Birmingham, AL	3,432	1,350	4,782

Notes: Operating Costs include fuel, oil, tires, and maintenance. **Fixed Costs** include financing, insurance, depreciation, taxes, and licensing fees. Figures are based on expenses for a 1991 model midsize 4-door sedan equipped with automatic transmission, power steering, power disc brakes, tinted glass, AM-FM stereo, cruise control, and air conditioning, with an assumed retention cycle of 4 years/60,000 miles.

SOURCE: Runzheimer Internation; Rochester, WI.

This year cardiovascular disease will kill more Americans than two world wars.

Nearly one million Americans will die of heart attacks, strokes and other cardiovascular diseases this year. That's more than were killed in World War I and II combined. But you can reduce your risk of cardiovascular disease by eating a low-fat, low-cholesterol diet, controlling your blood pressure, and not smoking. Do it now. Because in the battle against cardiovascular disease, it may be do or die.

American Heart Association WE'RE FIGHTING FOR YOUR LIFE

This space provided as a public service.

TRANSPORTATION

Daily Auto-Rental Rates by Region and Metro

THE NORTHEAST

METRO AREA	AVERAGE DAILY RATE
Albany-Schenectady-Troy, NY	$51.50
Allentown-Bethlehem, PA	51.50
Atlantic City, NJ	41.25
Boston-Lawrence-Salem-Lowell-Brockton, MA	42.50
Bridgeport-Stamford-Norwalk-Danbury, CT	43.72
Buffalo, NY	44.00
Burlington, VT	45.00
Hartford-New Britain-Middletown-Bristol, CT	46.00
Manchester-Nashua, NH	41.67
Nassau-Suffolk, NY	44.69
New Haven-Waterbury-Meriden, CT	46.00
New York, NY	63.50
Newark, NJ	52.20
Philadelphia, PA	46.00
Pittsburgh, PA	52.25
Portland, ME	44.00
Providence-Pawtucket-Woonsocket, RI	41.50
Rochester, NY	48.50
Scranton-Wilkes Barre, PA	47.00
Springfield, MA	49.00
Syracuse, NY	48.25
Worcester-Fitchburg-Leominster, MA	49.46
REGIONAL AVERAGE	**$47.25**

THE SOUTH

METRO AREA	AVERAGE DAILY RATE
Atlanta, GA	$53.00
Austin, TX	43.00
Baltimore, MD	42.75
Birmingham, AL	57.00
Charleston, SC	33.40
Charlotte-Gastonia-Rock-Hill, NC-SC	52.00
Columbia, SC	40.50
Dallas, TX	45.25
El Paso, TX	46.75
Fort Lauderdale-Hollywood-Pompano Beach, FL	38.25
Fort Worth-Arlington, TX	46.75
Greensboro-Winston Salem-High Point, NC	33.70
Greenville-Spartanburg, SC	45.25
Houston, TX	47.50
Jacksonville, FL	39.00
Knoxville, TN	46.00
Little Rock-North Little Rock, AR	42.67
Louisville, KY	48.00
Memphis, TN	43.75
Miami-Hialeah, FL	30.00
Nashville, TN	44.00
New Orleans, LA	43.50
Norfolk-Virginia Beach-Newport News, VA	43.25
Oklahoma City, OK	39.25
Orlando, FL	26.50
Raleigh-Durham, NC	54.25
Richmond-Petersburg, VA	42.00
San Antonio, TX	41.50
Tampa-St. Petersburg-Clearwater, FL	37.50
Tulsa, OK	45.67
Washington, DC	54.00
West Palm Beach-Boca Raton-Delray Beach, FL	31.68
Wilmington, DE	42.75
REGIONAL AVERAGE	**$44.34**

THE MIDWEST

METRO AREA	AVERAGE DAILY RATE
Akron, OH	$55.00
Chicago, IL	54.75
Cincinnati, OH	46.25
Cleveland, OH	50.75
Columbus, OH	44.75
Dayton-Springfield, OH	50.75
Des Moines, IA	46.25
Detroit, MI	58.00
Grand Rapids, MI	48.00
Indianapolis, IN	49.00
Kansas City, MO-KS	45.50
Milwaukee, WI	41.25
Minneapolis-St. Paul, MN	42.00
Omaha, NE	41.75
St. Louis, MO	46.25
Toledo, OH	38.25
Wichita, KS	39.50
REGIONAL AVERAGE	**$46.94**

THE WEST

METRO AREA	AVERAGE DAILY RATE
Albuquerque, NM	$42.50
Anaheim-Santa Ana, CA	48.50
Boise, ID	41.25
Colorado Springs, CO	31.96
Denver, CO	42.75
Fresno, CA	33.67
Las Vegas, NV	42.00
Los Angeles-Long Beach, CA	47.25
Oakland, CA	40.75
Oxnard-Ventura, CA	43.64
Phoenix, AZ	36.50
Portland, OR	44.50
Riverside-San Bernardino, CA	51.00
Sacramento, CA	48.75
Salt Lake City-Ogden, UT	43.25
San Diego, CA	50.50
San Francisco, CA	49.25
San Jose, CA	47.25
Seattle, WA	49.25
Spokane, WA	$46.00
Tacoma, WA	43.63
Tucson, AZ	35.00
REGIONAL AVERAGE	**$43.60**
U.S. AVERAGE	**$45.53**

CANADA*

METRO AREA	AVERAGE DAILY RATE
Calgary, Alberta	$46.95
Montreal, Quebec	43.45
Ottawa, Ontario	45.95
Toronto, Ontario	54.95
Vancouver, British Columbia	39.43
Winnipeg, Manitoba	44.95
CANADIAN AVERAGE	**$45.95**

*Costs are expressed in Canadian dollars.

Notes: Average daily rates reflect the local non-discounted cost of renting a compact car (excluding insurance, tax, and mileage restrictions, where applicable). Due to the frequent changes in such rates and the possibility of local promotions and discounts, however, these rates should only be used as a basic guideline when allocating auto-rental expenses.

SOURCES: Runzheimer International; *1991 Runzheimer Meal-Lodging Cost Index*. Sales & Marketing Management; *1991 Sales Manager's Budget Planner*.

SALES & MARKETING MANAGEMENT

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CULTURE CLASH
DOES JAPANESE MANAGEMENT WORK IN AMERICA?

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009

TRADE SHOWS
Tips and Travails

SPECIAL SUPPLEMENT
Business-to-Business Selling

TRAINING
Counting on Creativity

JULY 1991
A BILL PUBLICATION
ESTABLISHED 1918

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ABP BPA

THE RACE

CRAZY, BUT NOT INSANE

If the truth be known, our announcement last fall that we would be sponsoring POWER SELLING '91—a major conference and exposition scheduled for September 11-13, 1991, at the Hyatt Regency Chicago—didn't initially garner the kind of unanimous praise and support we had expected. Our readers—God love 'em—thought it was a great idea, witnessed by the more than 3,000 inquiries we've received so far from people wanting more information about registration, programs, etc.

What was surprising was the reaction from some of our colleagues and peers. More than a few suggested that, in light of the time and effort it would entail, we were downright insane to try to mount an event of this size and scope. Others were slightly more kind. They just said we were crazy.

As it turns out, they were only half right. After spending a good six months putting together a program that's second to none in terms of its comprehensive coverage of cutting-edge topics and trends in sales and marketing, we'll admit to being a little crazy. Given the pressures of deadlines, logistics, and other details, who wouldn't be? But insane? We never really thought of it in those terms.

Basically, we've never wavered in our belief that such a conference and expo targeted at our audience is both essential and long overdue. And now that it's all in place, even some of our less-than-optimistic brethren have come around, expressing their amazement that we've been able to pull together such an impressive program.

And what about that program? Let's start with keynoters: Desert Storm stalwart General Thomas Kelly; renegade newspaperman Allen Neuharth; bizarro cartoonist Gahan Wilson; and transactional sales guru J. Shelov.

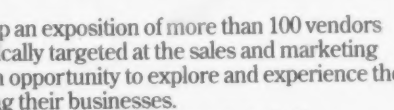
Or how about seminars? We've put together a total of 35 informative and thought-provoking sessions covering a range of key topics in areas like sales force automation, market research, sales force management, and marketing.

Special events? We've got some real gems: An opening reception and dinner cruise aboard the *Odyssey*, Lake Michigan's newly christened world-class yacht; a gala reception and banquet honoring the winners of this year's Best Sales Force and Marketing Achievement awards; and a slate of general sessions filled to the brim with celebrities and dignitaries from the worlds of business, politics, and entertainment.

And last but not least, we've lined up an exposition of more than 100 vendors whose products and services are specifically targeted at the sales and marketing community, providing attendees with an opportunity to explore and experience the newest trends and technologies affecting their businesses.

Like I said, a hell of a lot of work, but it's been more than worth it. So if you haven't yet signed up for POWER SELLING '91, check out the registration package included in this issue. I think you'll agree that we've come up with one of the most exciting (and eminently affordable) events of its kind anywhere.

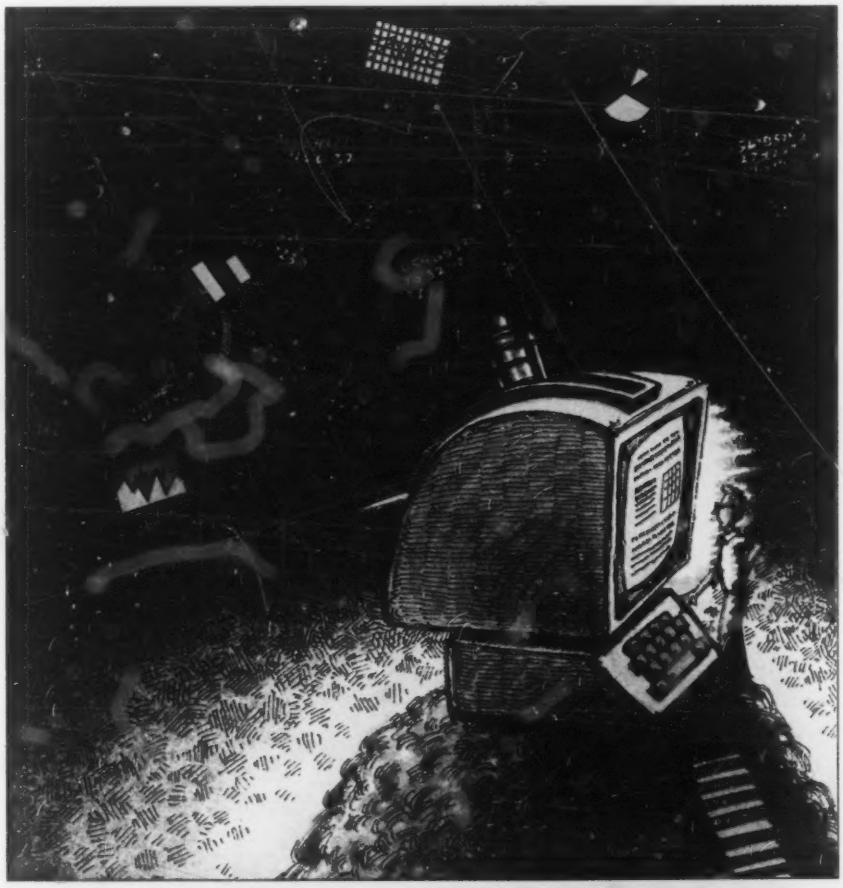
Take it from somebody who knows—you'd be insane to pass up an opportunity like this.



Richard P. Kern
Editor

SPECIAL SUPPLEMENT

BUSINESS-TO-BUSINESS SELLING



EXPLORING THE UNIVERSE OF BUSINESS-TO-BUSINESS INFORMATION AND APPLICATIONS

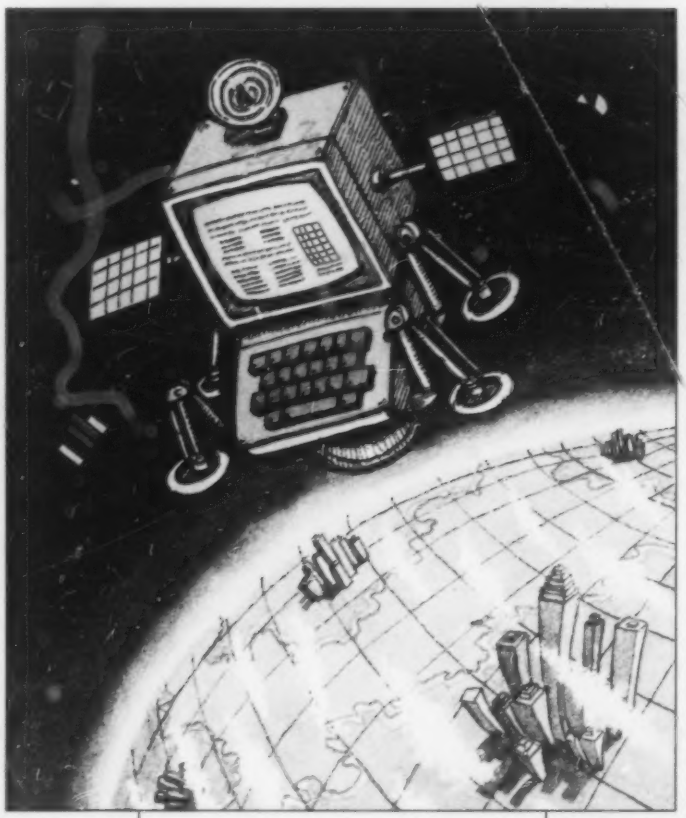
ILLUSTRATIONS BY PETER BONO

SUPPLEMENT EDITOR: RICHARD P. KERN

DATA-SMART PROSPECTING

Here's a look at how business-to-business data can be used to grow marketing success.

BY SAM GILBERT AND GERALD REISBERG



The recently promoted vice president of marketing for a leading stationery supplier, Field of Reams, should have been on top of the world. Instead, as he scoured the company's financial records, he realized that he had just inherited a wealth of bad news. For one, operating margins had been flat—even declining somewhat—over the past few years. To make matters worse, the company was losing share to some of its major competitors. And topping it all off, the results of last year's direct mail campaign (accompanied by the tag line "Put Field of Reams in Your Dreams") were discouraging.

The company was in a bind—to say the least. The new marketing VP determined that the company must take a more aggressive tack in its sales and marketing efforts, the primary goal being a reduction of customer defections—while at the same time identifying and capturing new business. On the other hand, marketing dollars couldn't be spent indiscriminately, given the current economic climate. This, thought the new VP, would undoubtedly require a very well-directed and finely tuned target marketing strategy.

SELLING WITH DATA

The logical starting point for this marketer—as for any sales or marketing executive in a similar predicament—is to gain a detailed understanding of the number of prospects in the company's key markets, making note of their relative profitability. At the very least, he needs to quantify Field of Reams' markets in terms of 1) the number of available customers, and 2) his company's market share in relation to the total dollar value of shipments in each segment.

One starting point might be the manufacturing and service statistics contained in the tables of "U.S. Totals for 4-Digit SIC Industries" (page 62). These statistics—as well as the more detailed state and county breakouts available on request from Dun's Marketing Services—offer a useful foundation for analyzing business-to-business market penetration, as we'll see in the following example.

From these data, the Field of Reams marketing VP determines that his 5,000 commercial printing customers represent roughly 3% of the total prospects in the U.S. market. Then, by analyzing the detailed state and county reports, he can zero in on reservoirs of untapped potential that warrant development.

But as any savvy businessperson knows, not all prospects—even those in profitable industries such as commercial printing—are created equal. The universe of sales prospects for any company is comprised of the good, the bad, and the ugly. What Field of Reams requires at this point is a simple (yet cost-effective) "divining rod" to distinguish the precious few from the less profitable—those prospects that have put a drain on the company's growth and profitability.

A number of new database and market segmentation systems come close to perfecting this divining rod. Commercially available analytic services, such as the Dun's Market Optimizer, accomplish this objective by first overlaying business characteristic data (annual shipments, number of employees, industry classification, sales

region definitions) on Field of Reams' customer records.

From there, these programs identify the traits of the company's best customers, then locate those prospects in the business establishment universe that most closely resemble the cream of the crop. Using revenue from current customers as a guide, discrete prospect groups are then prioritized by the estimated profitability they could generate. The Field of Reams marketer could even identify prospects and compare results by individual product lines for each of his sales regions—all necessary steps in helping the company get back on the fast track.

FOCUSING ON TARGET

Most marketers tend to think that they already know the major players in their markets. But the truth—even for well-established companies—is that it's often not enough to know the names of the best customers or a few outstanding prospects. The real opportunity comes from knowing the market characteristics they share. Consider the following challenges demanding immediate answers by the marketing VP at Field of Reams:

- Is there greater potential for the company's products among small law firms in the eastern sales region than in large firms in the western region?
- Should vertical campaigns be instituted to take advantage of strength in particular retail and service industries?
- Does it make economic sense to approach marginal prospects through direct sales, or should a lower-cost telemarketing option be employed?
- Is this year's catalog mailing targeting the right prospects?

Since the price tag of a face-to-face industrial sales call is fast approaching $300—and the cost of mailing is increasing accordingly—finding the answers to questions such as these depends more than ever on the use of segmentation and targeted marketing solutions.

Using today's spate of affordable business solutions, a company like Field of Reams can piece together a variety of innovative marketing strategies. First and foremost, desktop market optimization packages can point, with unprecedented precision, to unique and profitable opportunities by segment and marketing channel. Once this is accomplished, statistical models can identify historically proven buyers most likely to respond positively to catalog mailings. Finally, desktop mapping products can graphically display clusters of these prospects by user-specified geographies down to the county or zip code level and beyond. These packages also make the process of ordering lists for sales prospecting or mailings easier and more efficient.

These recent advances in target marketing techniques should easily enable Field of Reams to recapture its past glory, since profitable product marketing, new business development, and effective sales territory management can now be achieved with an unprecedented degree of success. Using these solutions as a springboard for growth, Field of Reams should effectively stamp out any suggestion that its days as an industry leader are over, instead filing its newfound status under "S"—as in "Success." □

Sam Gilbert is a research associate, and Gerald Reisberg vice president of advertising and communications, with Dun's Marketing Services, Parsippany, N.J.

SUPPLEMENT HIGHLIGHT

Top 10 Manufacturing Industries

SIC	INDUSTRY	TOTAL SHIPMENTS ($ MIL.)	TOTAL EMPLOYMENT
3714	Motor vehicle parts & accessories	$38,978	420,132
2911	Petroleum refining	36,695	78,222
3089	Plastics products, n.e.c.	32,162	424,755
3711	Motor vehicle & passenger car bodies	29,694	274,036
3721	Aircraft manufacturing	28,808	305,082
3571	Electronic computers	28,726	162,562
2752	Commercial lithographic printing	28,296	437,871
3674	Semiconductors & related devices	24,167	209,851
2869	Industrial organic chemicals	22,559	122,623
3312	Blast furnaces & steel mills	22,473	216,685

SUPPLEMENT HIGHLIGHT

Top 10 Non-Manufacturing & Service Industries

SIC	INDUSTRY	TOTAL RECEIPTS ($ MIL.)	TOTAL EMPLOYMENT
8062	General medical & surgical hospitals	$207,646	4,063,768
8211	Elementary & secondary schools	184,795	5,647,937
4911	Electric services	137,454	459,143
8221	Colleges & universities	111,727	2,013,456
8011	Offices & clinics of medical doctors	93,629	1,209,948
6531	Real estate agents & managers	73,758	605,985
4813	Non-radio telephone communications	62,641	488,755
6411	Insurance agents, brokers & services	59,427	713,121
8111	Legal services	57,481	869,729
6021	National commercial banks	57,123	904,910

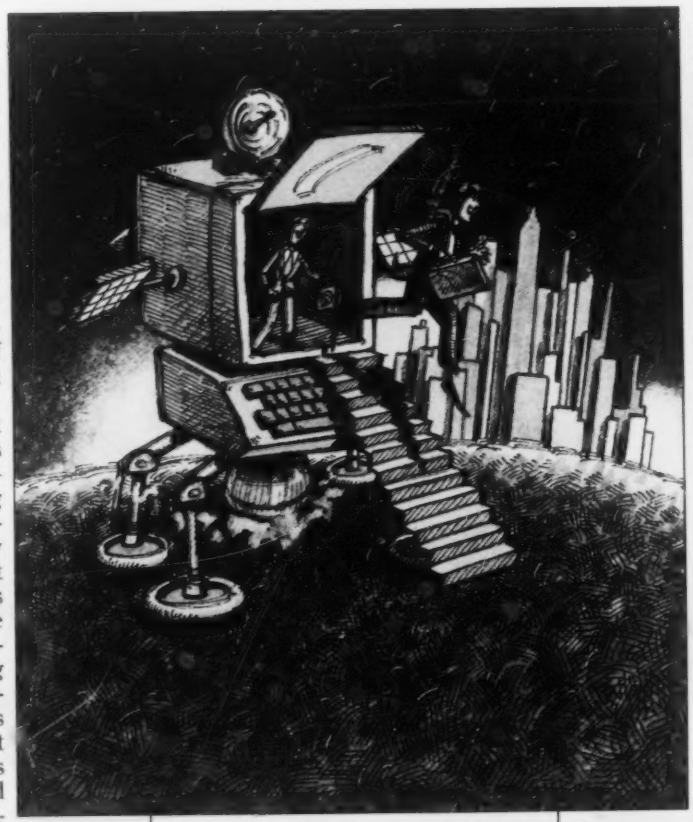
State and County Data

If you would like to receive additional county-level data on establishment counts, shipments/receipts, % of total U.S. shipments/receipts, and the % of shipments/receipts in large establishments, contact Dun's Marketing Services, Parsippany, N.J. Telephone: 201-605-6656.

OPPORTUNITY KNOCKS

Marketing manager Eric Docter explains the theory behind what he calls "Opportunity Marketing."

BY ERIC DOCTER



The environment in which American business operates has changed dramatically over the past decade. As a result, businesses are being forced to recognize sales and marketing automation as a companion to their forward-reaching strategic plans—generating an abundance of market and customer data in the process.

While using market and buyer intelligence is the first step in identifying sales and marketing opportunities, most companies fall short of truly optimizing their market data by neglecting sales force deployment. The net result is that companies aren't obtaining proper marketing coverage of sales territories because they're not focusing their resources on the customers and prospects who are planning to make a purchase decision.

Enter "Opportunity Marketing (OM)," a closed-loop sales and marketing process designed to use database marketing intelligence to optimize market coverage *and* sales force deployment. The OM process is composed of a number of interrelated components, each with a critical window on a database of shared information. This integration allows access to information that will in turn support the entire sales and marketing effort.

The sales and marketing database itself provides the basic integration, structure, and central control for an OM program, since it's the repository for account and operational data that can be shared and analyzed by a variety of disciplines and users. Furthermore, it offers a means for organizing customer, opportunity, and marketing information in a way that's more tightly focused on overall sales and marketing effectiveness.

STARTING WITH THE DATA

Typically, the central sales and marketing database is built by selectively merging data from existing company databases and/or purchased lists. The information supplied with these lists usually includes company name and address, contact name(s), telephone number, SIC codes, and company size—either by number of employees or annual sales. And while that's a good start, companies trying to market in a business-to-business environment will need a certain amount of additional customer information in order to target more effectively.

This can be accomplished through the use of telemarketing, which adds key buyer intelligence information to the sales and marketing database. Using a telephone survey as the vehicle for data collection, accounts and prospects can be asked a predefined set of questions designed to predict buying behavior. Upon completion of the survey, the results can then be loaded into the database for manipulation and general access.

The questions that steer this telesurvey process should be based on industry-specific research that attempts to determine which variables predict an account's inclination to make a purchase decision. These variables include generic issues like revenue growth, size, employee growth, and number of locations, but also encompass information specific to the targeted industry or product—such things as tie-ins or related products or

services that an account might be considering. During this part of the process, answer ranges—or variances—for a particular variable can also be established.

The next step calls for the classification of variables into a predefined hierarchy—categorizing high, medium, and low sales opportunities. It should be noted that the classification of variables will be somewhat different for each account, depending on their "occupancy state" (i.e., if the account is currently a client, using a competitor's product, or operating manually).

Once these classification "filters" have been defined, the opportunity analysis stage of the cycle begins. This basically involves analyzing the survey data and grouping accounts according to the opportunity classification model. If necessary, accounts can be further segmented into unique "opportunity sets" in order to customize marketing programs.

MATCHING OPPORTUNITY TO RESOURCES

An opportunity set is defined as a group of opportunities that have been selected from the sales and marketing database using a common set of criteria. Once established, these sets can then be used to evaluate territory potential, develop a coverage plan, or target a specific marketing program to a distinct audience.

Having the flexibility to build opportunity sets offers marketers the ability to speak directly and persuasively to their market segment. The importance of this capability increases as more information is collected through sales, telemarketing, and customer support, thereby extending a manager's decision-support capability.

Deployment decisions, of course, are essentially resource allocation decisions. Management must decide how its limited resources (sales reps, sales calls, selling time, etc.) are to be allocated to various opportunities and territories. The challenge is to determine the specific allocation of sales resources necessary to achieve your predefined sales and profit objectives.

Before resources can be effectively deployed, however, several important issues should be addressed. The first concerns the classification of opportunities. As mentioned during the opportunity analysis stage of the marketing cycle, each surveyed account is compared to a set of opportunity criteria that classifies it by its propensity to make a purchase deci-

SUPPLEMENT HIGHLIGHT

Top 25 Counties in Manufacturing Activity

COUNTY/STATE	TOTAL SHIPMENTS ($ MIL.)
Los Angeles, CA	$71,271.1
Cook, IL	46,477.6
Santa Clara, CA	27,400.1
Orange, CA	23,674.5
Harris, TX	21,363.8
New York, NY	21,192.4
Dallas, TX	20,482.2
Cuyahoga, OH	16,559.7
Middlesex, MA	16,224.2
Wayne, MI	16,132.7
San Diego, CA	15,902.3
Maricopa, AZ	14,017.9
Hennepin, MN	12,993.1
Hamilton, OH	12,404.6
King, WA	12,035.7
Milwaukee, WI	10,436.3
Fairfield, CT	10,167.3
Macomb, MI	10,167.1
Baltimore, MD	10,091.8
Bergen, NJ	9,419.1
St. Louis City, MO	9,272.2
Hartford, CT	9,164.6
Tarrant, TX	9,073.2
Oakland, MI	8,738.5
Marion, IN	8,668.5

sion. Here, resources should fundamentally be deployed only to those accounts planning to make a purchase decision. These are considered "focus accounts," a subset of all opportunities.

However, calculating resource requirements on the basis of all focus accounts would produce an inflated result. Another screen that can be used to reduce the focus accounts to a smaller target group is something we call "solution availability and fit"—simply, which prospects are we most likely to satisfy with our specific product or service? Prospects interested in tying in additional products or services that you can't provide are less likely to buy from you and can probably be screened out at this time. The group that remains is termed the "base opportunity," a further subset of the focus accounts.

Once the base opportunity group has been identified, a company can determine its account resource requirements. Obviously, no two salespeople have identical skills, and every industry segment requires different levels of effort deployment. In addition, if a salesperson is dedicated to one account, then you must also assess how each account is likely to respond to different levels of call activity. External resources such as business partners, affiliates, and strategic alliances should also be considered when calculating resource requirements and deployment strategies.

The goal here is to determine the current and required sales resource levels needed to provide total coverage of "available opportunity accounts." When viewed from a geographic perspective, this same information can be used for organizing sales territories.

In a nutshell, Opportunity Marketing allows companies to develop programs that pinpoint specific groups of homogeneous accounts through a selected set of parameters, which in turn lets them effectively deploy sales resources in a timely manner to cover those accounts. As a result, companies are not only able to be more selective in the type of communication used to reach those potential customers, they can also be more customized and precise with their actual message. And after all, that's what database marketing is really all about—seizing opportunities. □

Eric Docter is marketing manager for Brock Control Systems, a provider of sales and marketing information systems based in Atlanta, Ga.

SUPPLEMENT HIGHLIGHT

Top 25 Counties in Non-Manufacturing & Service Activity

COUNTY/STATE	TOTAL RECEIPTS ($ MIL.)
Los Angeles, CA	$104,239.9
New York, NY	88,038.0
Cook, IL	78,314.6
Harris, TX	45,650.5
Dallas, TX	36,182.1
Orange, CA	28,894.0
Fulton, GA	26,188.9
Dade, FL	24,963.0
Philadelphia, PA	24,228.7
Maricopa, AZ	24,107.2
Washington, DC	23,610.9
King, WA	23,491.3
Hennepin, MN	22,858.5
San Francisco, CA	22,093.1
Suffolk, MA	21,929.4
Wayne, MI	21,719.2
San Diego, CA	20,759.2
Hartford, CT	19,414.1
Allegheny, PA	18,774.7
Middlesex, MA	18,724.8
Cuyahoga, OH	18,417.1
Baltimore, MD	17,898.0
Nassau, NY	16,277.6
Franklin, OH	16,006.6
Santa Clara, CA	15,919.6

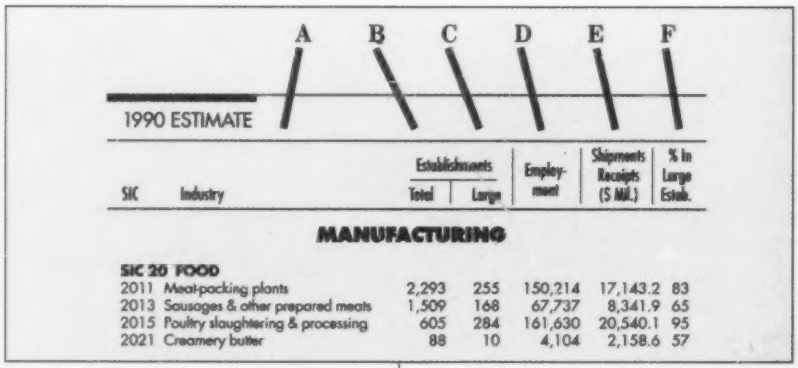
DATA SUPPLEMENT: U.S. TOTALS FOR 4-DIGIT SIC INDUSTRIES

A statistical overview of the nation's economic output, showing establishment, employment, and shipment/receipt totals for more than 700 individual industries.

A. The 2-digit and 4-digit Standard Industrial Classification (SIC) codes listed here conform to the January 1987 revisions to the SIC system. Briefly, this system was developed to facilitate the collection and dissemination of data pertaining to all business and industrial activity in the U.S. The 2-digit level of detail, commonly referred to as **Major Groups,** describes general manufacturing (Major Groups 20 through 39) and non-manufacturing categories (Major Groups 40-49; 60-67; 70-79; and 80-89). For each Major Group, a number of 4-digit SIC designations, called **Specific Industries,** are listed, along with their industry definitions. These describe the various types of industrial activity that make up the larger Major Group designation.

B. The **Total Establishments** figure shows the number of all business establishments in this particular 4-digit industry.

C. Large Establishments are defined as those with 100 or more employees, and this figure can be used to ascertain the number of "key prospects" in any given industry. This is because larger establishments tend to account for a majority of all activity in a specific 4-digit category, as evidenced by the "% in Large Establishments" figure in column **F.**



A B C D E F

1990 ESTIMATE

SIC	Industry	Establishments: Total	Establishments: Large	Employment	Shipments Receipts ($ Mil.)	% in Large Estab.
	MANUFACTURING					
SIC 20 FOOD						
2011	Meat-packing plants	2,293	255	150,214	17,143.2	83
2013	Sausages & other prepared meats	1,509	168	67,737	8,341.9	65
2015	Poultry slaughtering & processing	605	284	161,630	20,540.1	95
2021	Creamery butter	88	10	4,104	2,158.6	57

D. The **Employment** figure shows total U.S. employment for all establishments in each 4-digit industry.

E. The **Shipments/Receipts** figure, shown here in millions of dollars, records the dollar value of all goods produced (in manufacturing industries) or services rendered (in non-manufacturing and service industries). The term "Shipments" is commonly used in manufacturing, while "Receipts" pertains to non-manufacturing industries.

F. The portion of a 4-digit industry's Shipments/Receipts generated by the number of Large Establishments shown in column **C** is listed here under the heading of **% in Large Establishments.** This figure immediately tells you what percentage of an industry's total business volume is accounted for by establishments employing 100 or more people, allowing you to concentrate your selling efforts more efficiently.

State and County Data

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1990 ESTIMATE

SIC	Industry	Establishments Total	Establishments Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
	MANUFACTURING					
	SIC 20 FOOD					
2011	Meat-packing plants	2,293	255	150,214	17,143.2	83
2013	Sausages & other prepared meats	1,509	168	67,737	8,341.9	65
2015	Poultry slaughtering & processing	605	284	161,630	20,540.1	95
2021	Creamery butter	88	10	4,104	2,158.6	57
2022	Natural & processed cheese	699	94	40,307	10,629.0	66
2023	Dry, condensed, etc., dairy products	203	27	12,179	3,937.3	65
2024	Ice cream & frozen desserts	738	72	23,544	2,283.1	57
2026	Fluid milk	900	232	58,869	12,598.6	74
2032	Canned specialties	334	58	32,330	3,212.7	88
2033	Canned fruits & vegetables	961	184	71,114	11,537.2	79
2034	Dehydrated fruits, vegetables & soups	211	37	19,047	3,135.2	84
2035	Pickles, sauces & salad dressings	548	61	21,416	2,469.9	71
2037	Frozen fruits & vegetables	284	91	34,274	4,815.9	86
2038	Frozen food specialties n.e.c.	561	116	52,809	4,237.1	84
2041	Flour & other grain-mill products	503	59	22,207	3,884.8	64
2043	Cereal breakfast foods	89	33	22,613	2,787.2	94
2044	Rice milling	86	21	5,431	1,674.7	71
2045	Prepared flour mixes & doughs	177	25	9,392	1,152.8	67
2046	Wet corn milling	83	22	8,865	2,231.3	86
2047	Dog & cat food	248	47	16,341	2,358.8	79
2048	Prepared feeds n.e.c.	1,975	55	42,138	8,581.4	30
2051	Bread, cake & related products	3,200	442	167,197	9,061.1	74
2052	Cookies & crackers	586	92	47,099	3,399.8	84
2053	Frozen bakery products, except bread	80	22	8,008	671.7	85
2061	Cane sugar, except refining	52	18	5,848	1,458.5	83
2062	Cane sugar refining	42	19	9,620	3,839.5	96
2063	Beet sugar	70	28	8,302	1,931.0	82
2064	Candy & other confectionery products	1,206	103	41,712	2,307.1	69
2066	Chocolate & cocoa products	269	28	15,746	1,401.8	78
2067	Chewing gum	24	17	8,231	1,380.2	99
2068	Salted & roasted nuts & seeds	98	15	5,565	873.0	68
2074	Cottonseed oil mills	53	8	3,246	959.2	45
2075	Soybean oil mills	111	19	5,522	376.5	58
2076	Vegetable oil mills n.e.c.	49	3	1,765	441.3	55
2077	Animal & marine fats & oils	294	8	6,427	736.2	16
2079	Edible fats & oils n.e.c.	132	42	10,602	4,365.0	78
2082	Malt beverages	206	42	36,292	3,966.4	93
2083	Malt	32	4	1,373	480.0	38
2084	Wines, brandy & brandy spirits	914	16	13,076	1,303.2	35
2085	Distilled & blended liquors	128	26	10,131	3,584.7	77
2086	Bottled & canned soft drinks	1,773	237	91,207	12,816.2	54
2087	Flavoring extracts & syrups n.e.c.	502	24	17,867	2,909.9	59
2091	Canned & cured fish & seafoods	344	48	22,582	3,327.1	75
2092	Fresh or frozen prepared fish	630	76	28,413	4,098.0	63
2095	Roasted coffee	228	39	12,682	2,005.7	72
2096	Potato chips & similar snacks	363	81	30,886	2,559.1	80
2097	Manufactured ice	819	0	6,069	386.1	0
2098	Macaroni & spaghetti	292	27	9,571	712.7	61
2099	Food preparations n.e.c.	2,362	202	81,973	7,283.8	59
	SIC 21 TOBACCO					
2111	Cigarettes	53	19	34,095	9,553.6	98
2121	Cigars	54	5	2,567	126.4	57
2131	Chewing & smoking tobacco & snuff	63	9	3,633	573.1	69
2141	Tobacco stemming & redrying	33	8	3,544	469.0	80
	SIC 22 TEXTILE-MILL PRODUCTS					
2211	Cotton-weaving mills	1,373	159	77,262	4,763.1	79
2221	Synthetics- & silk-weaving mills	939	157	68,251	4,824.7	85
2231	Wool-fabric weaving & finishing mills	281	42	18,054	1,507.4	74
2241	Narrow-fabric weaving & braiding mills	610	47	20,727	1,498.4	44
2251	Women's hosiery, except socks	232	74	33,632	2,140.3	89
2252	Hosiery n.e.c.	506	98	35,855	1,980.7	74
2253	Knit outerwear mills	1,676	225	95,804	9,024.2	73
2254	Knit underwear mills	121	51	29,771	1,673.2	94
2257	Weft knit fabric mills	198	47	14,490	1,729.4	73
2258	Lace & warp knit fabric mills	256	50	17,307	1,951.6	75
2259	Knitting mills n.e.c.	106	11	6,805	399.2	76
2261	Cotton-finishing plants	1,247	82	33,662	2,092.7	62
2262	Synthetics- & silk-finishing plants	639	28	12,072	786.2	39
2269	Textile-finishing n.e.c.	260	29	11,775	854.1	62
2273	Carpets & rugs	908	135	71,368	8,724.7	84
2281	Yarn-spinning mills	419	218	73,741	5,454.5	93
2282	Yarn-throwing & winding mills	157	44	19,171	1,795.1	86
2284	Thread mills	113	30	9,160	895.4	88
2295	Coated fabrics, not rubberized	264	38	14,462	1,695.9	65
2296	Tire cord & fabrics	28	18	8,110	710.7	98
2297	Nonwoven fabrics	93	23	6,900	821.2	74
2298	Cordage & twine	300	20	8,177	628.6	44
2299	Textile goods n.e.c.	514	71	28,809	2,784.3	70
	SIC 23 APPAREL					
2311	Men's & boys' suits & coats	636	164	60,995	5,187.4	87

1990 ESTIMATE

SIC	Industry	Establishments Total	Establishments Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
2321	Men's & boys' shirts	861	210	70,461	3,405.6	82
2322	Men's & boys' underwear & nightwear	125	51	23,388	1,364.3	93
2323	Men's & boys' neckwear	253	25	9,605	763.1	56
2325	Men's & boys' trousers & slacks	549	252	84,319	2,682.9	91
2326	Men's & boys' work clothing	370	130	37,872	2,312.8	84
2329	Men's & boys' clothing n.e.c.	1,683	235	79,680	3,984.0	66
2331	Women's & misses' blouses & shirts	1,503	139	50,348	2,013.9	53
2335	Women's & misses' dresses	2,369	124	63,729	3,641.7	37
2337	Women's & misses' suits & coats	885	87	32,641	1,305.6	44
2339	Women's & misses' outerwear n.e.c.	3,738	399	141,040	10,578.0	60
2341	Women's & children's underwear	715	202	64,556	4,517.5	82
2342	Brassieres, girdles & allied garments	176	56	18,840	1,335.3	85
2353	Hats, caps & millinery	520	50	18,454	944.8	60
2361	Girls' & children's dresses & blouses	751	89	28,739	1,954.5	63
2369	Girls' & children's outerwear n.e.c.	622	100	33,335	2,800.7	76
2371	Fur goods	472	1	2,256	408.5	4
2381	Fabric dress & work gloves	114	19	6,659	333.0	62
2384	Robes & dressing gowns	126	25	8,772	365.5	81
2385	Waterproof outerwear	129	20	7,464	398.8	73
2386	Leather- & sheep-lined clothing	313	8	4,892	596.3	28
2387	Apparel belts	378	24	10,101	759.1	41
2389	Apparel & accessories n.e.c.	532	33	14,343	844.3	52
2391	Curtains & draperies	1,896	54	29,927	1,095.1	50
2392	Housefurnishings	1,465	122	49,059	2,733.8	63
2393	Textile bags	416	25	12,483	703.8	44
2394	Canvas & related products	2,021	17	19,186	1,017.5	17
2395	Pleating, stitching & tucking	1,195	27	15,721	692.2	30
2396	Automotive & apparel trimmings	1,912	64	31,874	1,915.1	46
2397	Schiffli-machine embroideries	221	6	3,763	212.0	39
2399	Fabricated textile products	1,142	81	29,610	1,684.9	57
	SIC 24 LUMBER & WOOD PRODUCTS					
2411	Logging	7,464	24	52,524	4,118.3	8
2421	General sawmills & planing mills	5,178	361	156,975	12,452.4	51
2426	Hardware dimensions & flooring mills	1,199	94	37,316	2,244.4	45
2429	Special-product sawmills n.e.c.	276	5	3,301	270.5	25
2431	Millwork	5,395	191	115,964	8,849.0	44
2434	Wood kitchen cabinets	6,358	123	72,486	4,112.5	37
2435	Hardwood veneer & plywood	401	95	32,325	2,740.5	73
2436	Softwood veneer & plywood	165	61	26,018	3,336.4	88
2439	Structural wood members n.e.c.	1,045	36	24,233	1,984.0	23
2441	Nailed & lock-corner wood boxes	393	7	5,753	328.4	15
2448	Wood pallets & skids	1,988	16	27,783	1,695.8	7
2449	Wood containers n.e.c.	508	22	9,519	516.1	41
2451	Mobile homes	459	173	40,291	4,192.2	82
2452	Prefabricated wood buildings	1,121	64	29,203	3,411.6	51
2491	Wood preserving	603	22	12,972	1,968.8	24
2493	Reconstituted wood products	331	65	18,894	1,688.8	75
2499	Wood products n.e.c.	3,905	105	58,334	2,866.8	40
	SIC 25 FURNITURE					
2511	Unupholstered wood household furniture	4,271	279	128,408	6,808.6	68
2512	Upholstered household furniture	1,857	245	100,333	5,523.6	73
2514	Metal household furniture	546	70	25,250	1,979.8	70
2515	Mattresses & bedsprings	1,090	71	29,288	2,326.0	39
2517	Wood TV & radio cabinets	129	24	7,784	478.2	82
2519	Household furniture n.e.c.	661	31	15,944	1,077.7	57
2521	Wood office furniture	1,429	101	45,861	2,894.8	59
2522	Office furniture, except wood	491	92	45,238	4,105.4	83
2531	Public building & related furniture	637	89	31,032	2,104.8	71
2541	Wood partitions & fixtures	2,690	76	44,894	2,936.1	32
2542	Partitions & fixtures	1,165	125	47,547	3,954.5	61
2591	Drapery hardware & blinds & shades	982	51	27,143	1,924.2	60
2599	Furniture & fixtures n.e.c.	904	41	24,547	1,692.0	52
	SIC 26 PAPER					
2611	Pulp mills	226	44	15,386	2,767.6	83
2621	Paper mills	1,265	273	139,362	19,973.1	82
2631	Paperboard mills	681	155	57,278	6,890.0	70
2652	Setup paperboard boxes	267	42	14,728	947.7	51
2653	Corrugated & solid fiber boxes	1,975	485	118,812	12,946.5	62
2655	Fiber cans, drums & tubes	369	45	17,991	1,555.7	50
2656	Sanitary food containers	118	41	14,521	1,989.8	85
2657	Folding paperboard boxes	229	60	15,763	1,563.6	67
2671	Coated & laminated packaging paper	253	50	16,044	2,213.3	68
2672	Coated & laminated paper n.e.c.	674	83	57,247	6,599.9	80
2673	Plastics, foil & coated paper bags	562	75	29,355	3,765.3	62
2674	Uncoated paper & multiwall bags	158	43	12,753	1,602.3	76
2675	Die-cut paper & board	343	31	12,731	932.5	63
2676	Sanitary paper products	139	54	22,648	3,386.0	91
2677	Envelopes	251	85	21,030	1,838.0	76
2678	Stationery & related products	222	41	18,471	1,622.0	84
2679	Converted paper products n.e.c.	966	107	42,492	4,517.5	63

BUSINESS-TO-BUSINESS SELLING

1990 ESTIMATE

SIC	Industry	Establishments: Total	Establishments: Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
SIC 27 PRINTING & PUBLISHING						
2711	Newspapers	11,059	882	495,053	19,316.0	71
2721	Periodicals	6,795	170	119,032	11,901.5	42
2731	Book publishing	5,105	192	118,020	10,188.4	65
2732	Book printing	432	57	25,914	1,993.5	84
2741	Miscellaneous publishing	5,439	128	72,705	5,473.2	47
2752	Commercial lithographic printing	36,501	572	437,871	28,295.7	30
2754	Commercial gravure printing	945	39	20,462	1,484.9	54
2759	Commercial printing n.e.c.	13,299	197	140,776	7,677.9	36
2761	Manifold business forms	869	114	40,609	4,323.6	61
2771	Greeting cards	403	26	23,297	1,500.5	86
2782	Blankbooks & looseleaf binders	621	110	36,194	2,453.6	68
2789	Bookbinding & related work	1,253	55	26,661	1,152.8	33
2791	Typesetting	4,393	35	36,857	1,604.6	17
2796	Platemaking & related services	1,159	36	23,058	1,561.4	27
SIC 28 CHEMICALS						
2812	Alkalies & chlorine	108	16	8,702	2,208.8	76
2813	Industrial gases	627	12	14,722	1,874.6	34
2816	Inorganic pigments	129	8	5,359	1,055.7	39
2819	Industrial inorganic chemicals	1,758	109	73,516	12,123.4	63
2821	Plastics materials & synthetic resins	1,490	176	87,859	12,761.3	66
2822	Synthetic rubber	185	31	12,525	1,542.1	71
2823	Cellulosic manmade fibers	35	8	4,843	605.2	88
2824	Manmade organic fibers	147	40	28,997	3,720.4	92
2833	Medicinals & botanicals	448	35	19,284	2,681.7	61
2834	Pharmaceutical preparations	1,491	267	153,345	20,381.9	85
2835	Diagnostic substances	152	9	5,180	485.3	45
2836	Nondiagnostic biological products	277	16	8,765	794.3	51
2841	Soap & other detergents	639	49	31,780	3,539.0	77
2842	Polishes & sanitary products	1,845	41	35,546	5,694.1	34
2843	Surface active agents	171	8	3,908	676.1	37
2844	Toilet preparations	1,635	113	65,235	7,990.7	67
2851	Paints & allied products	1,814	158	65,072	8,656.2	52
2861	Gum & wood chemicals	120	12	5,049	680.6	59
2865	Cyclic crudes & intermediates	288	51	21,851	4,355.7	80
2869	Industrial organic chemicals n.e.c.	1,074	180	122,623	22,558.6	87
2873	Nitrogenous fertilizers	478	15	9,670	1,897.2	31
2874	Phosphatic fertilizers	196	8	3,895	962.3	40
2875	Fertilizers, mixing only	453	3	4,976	983.2	11
2879	Agricultural chemicals n.e.c.	581	43	25,281	4,311.2	71
2891	Adhesives & sealants	995	27	21,523	3,082.8	25
2892	Explosives	186	13	7,655	988.8	61
2893	Printing ink	582	3	10,516	1,438.6	4
2895	Carbon black	35	0	1,223	168.4	0
2899	Chemical preparations n.e.c.	2,180	60	49,621	6,296.2	41
SIC 29 PETROLEUM REFINING & COAL PRODUCTS						
2911	Petroleum refining	1,445	146	78,222	36,695.1	74
2951	Asphalt paving mixtures & blocks	917	20	13,902	3,646.6	25
2952	Asphalt felts & coatings	351	46	12,822	2,176.5	60
2992	Lubricating oils & greases	620	30	14,572	2,495.1	32
2999	Petroleum & coal products n.e.c.	55	4	1,553	353.9	34
SIC 30 RUBBER & MISCELLANEOUS PLASTICS						
3011	Tires & inner tubes	274	85	81,055	9,891.1	97
3021	Rubber & plastics footwear	110	35	14,570	922.8	93
3052	Rubber & plastics hose & belting	330	69	29,175	3,143.6	82
3053	Gaskets, packing & sealing devices	629	74	35,081	3,063.2	67
3061	Mechanical rubber goods	193	39	12,578	889.4	78
3069	Fabricated rubber products n.e.c.	2,204	295	117,635	9,897.5	66
3081	Unsupported plastics film & sheets	891	165	52,915	6,890.2	67
3082	Unsupported plastics profile shapes	251	27	9,594	797.9	60
3083	Laminated plastics plate & sheet	627	65	25,282	2,051.9	60
3084	Plastics pipe	304	35	15,238	2,594.8	42
3085	Plastics bottles	275	67	20,253	2,259.8	66
3086	Plastics foam products	1,175	116	47,469	4,988.5	59
3087	Custom compounding of resins	110	8	3,515	486.8	42
3088	Plastics plumbing fixtures	331	36	12,545	1,104.7	56
3089	Plastics products n.e.c.	10,006	1,213	424,755	32,161.6	61
SIC 31 LEATHER						
3111	Leather tanning & finishing	539	40	17,343	2,333.7	56
3131	Boot & shoe cut stock & findings	159	15	6,325	385.7	55
3142	House slippers	46	12	3,713	231.5	83
3143	Men's nonathletic footwear	289	110	47,815	2,977.9	94
3144	Women's nonathletic footwear	154	47	16,704	1,147.6	88
3149	Nonrubber footwear n.e.c.	171	42	14,061	1,020.7	87
3151	Leather gloves & mittens	78	12	3,503	159.0	62
3161	Luggage	448	41	14,649	844.0	56
3171	Women's handbags & purses	409	25	10,242	622.6	57
3172	Personal leather goods	441	27	11,048	532.4	60
3199	Leather goods n.e.c.	805	15	8,724	362.9	26
SIC 32 STONE, CLAY, GLASS & CONCRETE						
3211	Flat glass	573	36	14,750	1,233.0	53

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SIC	Industry	Establishments: Total	Establishments: Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
3221	Glass containers	160	81	40,790	4,334.0	97
3229	Pressed & blown glass n.e.c.	861	78	49,120	2,886.2	83
3231	Products of purchased glass	2,282	115	51,108	2,935.1	58
3241	Hydraulic cement	318	99	24,519	4,076.5	84
3251	Brick & structural clay tile	316	47	15,588	1,070.3	54
3253	Ceramic wall & floor tile	235	36	13,046	848.1	84
3255	Clay refractories	243	28	10,211	948.7	54
3259	Structural clay products n.e.c.	78	6	1,743	135.8	48
3261	Vitreous plumbing fixtures	102	21	8,986	721.8	83
3262	Vitreous china table & kitchen articles	46	12	6,417	274.5	90
3263	Semivitreous tablewear & kitchenwear	45	5	3,423	194.4	88
3264	Porcelain electric supplies	115	34	11,156	830.5	84
3269	Pottery products n.e.c.	1,297	32	15,594	493.1	45
3271	Concrete block & brick	1,017	16	18,688	1,991.5	12
3272	Concrete products, except block & brick	4,004	160	77,142	5,740.5	34
3273	Ready-mixed concrete	4,866	99	80,498	9,385.0	23
3274	Lime	111	12	3,806	425.2	44
3275	Gypsum products	198	67	15,510	1,922.2	78
3281	Cut stone & stone products	1,790	12	13,965	911.8	16
3291	Abrasive products	497	38	23,673	2,103.2	62
3292	Asbestos products	153	21	7,452	752.3	65
3295	Ground or treated minerals & earths	442	21	10,902	1,348.3	29
3296	Mineral wool	330	47	22,012	2,126.4	73
3297	Nonclay refractories	196	24	7,782	1,101.0	50
3299	Nonmetallic mineral products n.e.c.	632	11	8,449	481.6	23
SIC 33 PRIMARY METAL						
3312	Steel works, blast furnaces & rolling mills	2,146	247	216,685	22,472.6	87
3313	Electrometallurgical products	89	18	7,204	1,916.9	77
3315	Steel wiredrawing & steel nails & spikes	514	63	23,473	2,674.8	58
3316	Cold-rolled steel sheet, strip & bars	304	39	16,902	3,326.2	61
3317	Steel pipe & tubes	336	66	19,811	3,038.7	66
3321	Gray & ductile iron foundries	780	193	88,131	6,265.5	83
3322	Malleable iron foundries	58	17	6,885	502.7	83
3324	Steel investment foundries	105	31	16,831	1,022.7	87
3325	Steel foundries n.e.c.	352	74	34,950	2,934.4	82
3331	Primary smelting & refining of copper	20	9	4,245	663.7	95
3334	Primary production of aluminum	83	26	23,650	5,819.8	96
3339	Primary nonferrous metals n.e.c.	246	36	12,766	4,360.6	78
3341	Secondary nonferrous metals	576	21	14,112	3,754.1	38
3351	Copper rolling, drawing & extruding	222	82	27,644	4,467.0	87
3353	Aluminum sheet, plate & foil	158	40	23,076	3,450.0	89
3354	Aluminum extruded products	287	95	37,420	4,613.7	88
3355	Aluminum rolling & drawing n.e.c.	117	27	12,746	1,829.3	83
3356	Nonferrous rolling, drawing & extruding	275	42	16,811	2,951.8	73
3357	Nonferrous wiredrawing & insulating	471	127	58,309	7,018.8	85
3363	Aluminum die-castings	504	56	23,071	1,678.5	47
3364	Nonferrous die-castings	342	21	15,973	1,269.1	55
3365	Aluminum foundries	655	52	20,778	1,383.3	51
3366	Copper foundries	466	15	10,159	650.8	33
3369	Nonferrous foundries	422	21	16,748	1,156.9	55
3398	Metal heat treating	732	17	15,611	1,059.1	16
3399	Primary metal products n.e.c.	307	31	15,392	1,705.1	55
SIC 34 FABRICATED METAL						
3411	Metal cans	430	174	52,107	7,256.6	86
3412	Metal shipping barrels, drums & pails	177	28	8,505	981.7	51
3421	Cutlery	240	27	10,230	681.2	76
3423	Hand & edge tools	1,014	92	36,048	2,504.6	66
3425	Saw blades & handsaws	190	23	7,717	538.2	67
3429	Hardware n.e.c.	1,937	199	89,941	7,523.5	72
3431	Enameled iron & metal sanitary ware	180	18	10,224	880.4	74
3432	Plumbing fixture fittings & trim	305	43	16,174	1,806.8	66
3433	Heating equipment, except electric	800	41	21,812	1,972.2	56
3441	Fabricated structural metal	4,313	121	94,222	8,530.7	26
3442	Metal doors, sash & trim	2,474	185	81,978	6,524.3	51
3443	Fabricated plate work (boiler shops)	2,486	202	97,157	9,019.6	53
3444	Sheet metal work	4,938	121	99,792	7,630.3	23
3446	Architectural & ornamental metal work	3,060	39	33,479	2,216.5	22
3448	Prefabricated metal buildings	1,011	60	26,179	2,803.1	44
3449	Miscellaneous structural metal work	421	18	9,119	940.3	34
3451	Screw machine products	1,736	54	40,641	2,479.9	22
3452	Bolts, nuts, screws, rivets & washers	903	98	41,700	4,049.7	58
3462	Iron & steel forgings	660	106	41,481	3,772.5	76
3463	Nonferrous forgings	134	21	11,483	1,181.1	78
3465	Automotive stampings	639	178	111,126	11,742.6	89
3466	Crowns & closures	49	16	5,197	548.4	84
3469	Metal stampings n.e.c.	3,609	282	131,043	9,698.9	52
3471	Plating & polishing	3,766	122	78,213	4,103.4	26
3479	Metal coating & allied services n.e.c.	2,431	91	55,325	3,133.6	37
3482	Small arms ammunition	169	14	13,495	819.4	92
3483	Ammunition, except small arms	113	45	38,790	4,171.4	98

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SIC	Industry	Establishments: Total	Establishments: Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
3484	Small arms	304	25	24,024	1,667.9	87
3489	Ordnance & accessories n.e.c.	115	23	19,951	1,995.7	94
3491	Industrial valves	436	89	30,717	3,184.3	79
3492	Fluid power valves & hose fittings	214	36	11,735	1,203.8	70
3493	Steel springs, except wire	311	29	11,915	869.8	54
3494	Valve & pipe fittings n.e.c.	835	148	73,645	7,404.2	81
3495	Wire springs	319	31	11,996	784.2	44
3496	Misc. fabricated wire products	1,541	137	52,848	4,169.9	51
3497	Metal foil & leaf	81	17	5,239	635.0	79
3498	Fabricated pipe & fittings	722	66	27,607	2,395.6	56
3499	Fabricated metal products n.e.c.	1,724	78	42,436	3,016.1	49
SIC 35	**INDUSTRIAL MACHINERY & EQUIPMENT**					
3511	Turbines & turbine generator sets	255	44	49,013	7,185.0	92
3519	Internal combustion engines n.e.c.	494	59	46,954	4,331.0	90
3523	Farm machinery & equipment	2,602	97	74,737	6,042.7	58
3524	Lawn & garden equipment	312	42	19,818	2,324.8	79
3531	Construction machinery & equip.	1,677	121	74,079	8,039.6	70
3532	Mining machinery & equipment	583	40	17,355	1,753.6	51
3533	Oil & gas field machinery	1,211	79	35,862	3,427.3	58
3534	Elevators & moving stairways	258	24	11,896	1,092.9	60
3535	Conveyors & conveying equipment	1,055	63	30,927	3,450.3	37
3536	Hoists, cranes & monorails	356	21	11,005	1,324.5	52
3537	Industrial trucks & tractors	779	47	29,378	2,758.5	55
3541	Metal-cutting machine tools	1,961	76	47,096	3,504.5	43
3542	Metal-forming machine tools	902	35	21,174	1,646.0	36
3543	Industrial patterns	903	2	8,018	437.2	9
3544	Special dies & tools, jigs & fixtures	7,925	65	107,840	6,689.5	12
3545	Machine tool accessories	2,800	82	59,854	4,038.2	30
3546	Power-driven handtools	325	41	18,611	1,889.1	79
3547	Rolling mill machinery & equipment	116	10	3,741	429.4	49
3548	Electric & gas welding equipment	357	27	15,538	1,582.7	65
3549	Metalworking machinery n.e.c.	492	13	10,928	1,019.0	24
3552	Textile machinery	810	39	19,870	1,572.5	42
3553	Woodworking machinery	470	18	10,597	931.6	38
3554	Paper industries machinery	411	70	25,877	2,660.1	73
3555	Printing trades machinery & equip.	1,036	77	36,918	3,211.0	60
3556	Food products machinery	984	88	31,107	3,321.6	53
3559	Special industry machinery n.e.c.	2,266	164	78,247	8,292.9	56
3561	Pumps & pumping equipment	870	118	47,004	5,132.5	73
3562	Ball & roller bearings	315	93	39,941	3,985.1	90
3563	Air & gas compressors	423	49	17,128	2,052.9	64
3564	Industrial & commercial fans & blowers	938	68	28,759	3,069.9	46
3565	Packaging machinery	654	55	22,975	2,208.9	49
3566	Speed changers, drives & gears	279	39	14,882	1,139.1	60
3567	Industrial-process furnaces & ovens	738	58	24,418	2,653.9	47
3568	Power-transmission equipment n.e.c.	310	37	16,509	1,567.1	62
3569	General industrial machinery n.e.c.	1,688	116	57,924	6,135.4	53
3571	Electronic computers	1,494	181	162,562	28,726.0	86
3572	Computer storage devices	498	74	34,705	7,072.4	78
3575	Computer terminals	420	38	21,499	3,858.2	72
3577	Computer peripheral equip. n.e.c.	2,282	127	84,823	13,031.8	60
3578	Calculating & accounting equipment	283	17	14,201	1,558.0	72
3579	Office machines n.e.c.	446	43	34,656	3,305.6	79
3581	Automatic vending machines	180	22	10,690	1,069.0	82
3582	Commercial laundry equipment	159	15	5,990	547.5	65
3585	Refrigeration & heating equipment	1,517	275	126,568	13,929.2	83
3586	Measuring & dispensing pumps	101	17	6,806	648.8	85
3589	Service industry machinery n.e.c.	1,937	128	56,028	7,026.2	56
3592	Carburetors, pistons, rings & valves	244	45	18,475	1,360.7	84
3593	Fluid power cylinders & actuators	189	19	7,834	594.7	56
3594	Fluid power pumps & motors	207	31	11,148	1,206.1	73
3596	Scales & balances, except laundry	218	15	6,199	582.9	55
3599	Industrial machinery n.e.c.	29,451	165	277,850	16,015.6	12
SIC 36	**ELECTRONIC & OTHER ELECTRIC EQUIPMENT**					
3612	Nonelectric transformers	633	92	40,603	3,265.9	70
3613	Switchgear & switchboard apparatus	1,108	99	41,906	3,743.9	63
3621	Motors & generators	1,003	165	77,903	6,661.4	78
3624	Carbon & graphite products	105	18	6,576	667.1	63
3625	Relays & industrial controls	1,671	147	74,587	6,633.0	67
3629	Electrical industrial apparatus n.e.c.	363	31	18,443	1,769.1	67
3631	Household cooking equipment	141	39	28,968	4,915.8	95
3632	Household refrigerators & freezers	54	20	21,511	3,108.7	97
3633	Household laundry equipment	48	13	21,799	1,931.6	98
3634	Electric housewares & fans	396	75	28,908	4,413.6	84
3635	Household vacuum cleaners	131	17	11,552	1,179.5	84
3639	Household appliances n.e.c.	185	21	11,746	977.0	81
3641	Electric lamp bulbs & tubes	319	62	28,059	2,367.0	87
3643	Current-carrying wiring devices	654	158	51,419	4,115.1	78
3644	Noncurrent-carrying wiring devices	278	61	21,302	1,825.4	76
3645	Residential electric lighting fixtures	869	83	31,668	2,268.5	64
3646	Commercial electric lighting fixtures	480	53	22,856	2,440.7	65
3647	Vehicular lighting equipment	151	31	12,631	1,054.9	80
3648	Lighting equipment n.e.c.	614	53	23,129	2,309.2	65
3651	Household audio & video equip.	1,063	55	34,183	3,857.6	57

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SIC	Industry	Establishments: Total	Establishments: Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
3652	Prerecorded records & tapes	1,057	22	14,644	1,358.7	42
3661	Telephone & telegraph equipment	1,218	162	100,945	13,194.8	79
3663	Radio & TV communications equip.	1,845	190	139,575	14,927.0	78
3669	Communications equipment n.e.c.	942	64	44,243	4,385.6	73
3671	Electron tubes	141	27	22,032	1,677.3	90
3672	Printed circuit boards	1,822	175	78,828	5,525.1	53
3674	Semiconductors & related devices	1,725	274	209,851	24,166.7	87
3675	Electric capacitors	166	52	24,847	1,512.4	87
3676	Electronic resistors	84	20	7,833	430.0	76
3677	Electronic coils & transformers	476	52	20,859	1,185.3	52
3678	Electronic connectors	242	51	19,970	1,870.8	80
3679	Electronic components n.e.c.	3,382	394	205,573	15,253.5	72
3691	Storage batteries	294	65	21,704	2,284.8	84
3692	Dry & wet primary batteries	120	24	10,021	1,877.6	88
3694	Engine electrical equipment	679	102	51,777	3,474.7	81
3695	Magnetic & optical recording media	339	29	31,345	4,269.9	90
3699	Electrical equip. & supplies n.e.c.	2,027	151	86,380	8,541.6	68
SIC 37	**TRANSPORTATION EQUIPMENT**					
3711	Motor vehicles & passenger car bodies	1,055	162	274,036	29,694.3	96
3713	Truck & bus bodies	936	84	49,924	4,576.8	70
3714	Motor vehicles parts & accessories	4,474	747	420,132	38,977.7	85
3715	Truck trailers	751	56	29,734	2,478.2	63
3716	Motor homes	178	25	8,434	1,451.4	66
3721	Aircraft	398	88	305,082	28,808.3	99
3724	Aircraft engines & engine parts	637	167	200,005	17,790.8	95
3728	Aircraft parts & equipment n.e.c.	1,646	210	132,501	10,611.2	79
3731	Ship building & repairing	751	105	141,175	12,707.3	92
3732	Boat building & repairing	2,742	114	54,283	4,222.7	54
3743	Railroad equipment	264	55	25,128	3,089.2	81
3751	Motorcycles, bicycles & parts	489	8	8,018	678.4	45
3761	Guided missiles & space vehicles	121	47	120,665	12,172.3	99
3764	Space-propulsion units & parts	60	30	39,159	3,872.6	99
3769	Space-vehicle equipment n.e.c.	62	23	15,274	1,380.4	95
3792	Travel trailers & campers	650	53	17,794	1,334.4	61
3795	Tanks & tank components	38	12	20,776	2,180.9	97
3799	Transportation equipment n.e.c.	721	19	11,564	951.5	41
SIC 38	**INSTRUMENTS**					
3812	Search & navigation equipment	948	212	222,176	20,466.2	94
3821	Laboratory apparatus & furniture	520	37	17,590	1,560.9	56
3822	Environmental controls	707	62	37,596	3,561.3	69
3823	Industrial process-control instruments	1,937	109	66,113	6,714.5	54
3824	Fluid meters & counting devices	328	35	13,832	1,259.9	67
3825	Electricity-measuring instruments	1,548	126	77,228	7,073.5	71
3826	Laboratory analytical instruments	555	55	28,607	2,857.1	70
3827	Optical instruments & lenses	800	36	21,505	1,704.8	50
3829	Measuring & controlling devices n.e.c.	1,666	84	43,433	3,931.3	45
3841	Surgical & medical instruments	2,187	213	103,084	9,980.7	66
3842	Surgical appliances & supplies	2,699	168	82,358	6,471.4	62
3843	Dental equipment & supplies	933	21	14,807	944.3	35
3844	X-ray apparatus & tubes	214	18	7,115	924.6	60
3845	Electromedical equipment	375	45	20,792	2,332.5	70
3851	Ophthalmic goods	1,403	34	27,249	1,700.0	35
3861	Photographic equipment & supplies	1,316	117	93,771	9,263.0	82
3873	Watches, clocks, watchcase & parts	417	30	12,864	1,110.2	70
SIC 39	**MISCELLANEOUS MANUFACTURING**					
3911	Jewelry, precious metal	4,153	60	41,274	4,187.4	36
3914	Silverware & plated & stainless ware	529	14	6,698	357.8	40
3915	Jewelers materials & lapidary work	853	4	6,773	406.4	16
3931	Musical instruments	788	31	14,170	782.4	47
3942	Dolls & stuffed toys	692	9	7,488	346.0	34
3944	Games, toys & children's vehicles	1,950	50	33,315	2,529.3	53
3949	Sporting & athletic goods n.e.c.	4,250	84	59,299	4,328.4	34
3951	Pens & mechanical pencils	161	26	11,781	870.1	78
3952	Lead pencils & art goods	360	14	6,907	425.8	51
3953	Marking devices	1,171	15	12,031	531.0	19
3955	Carbon paper & inked ribbons	261	20	8,482	867.1	55
3961	Costume jewelry	1,573	30	22,410	1,338.5	35
3965	Fasteners, buttons, needles & pins	481	24	13,417	1,028.0	39
3991	Brooms & brushes	400	38	15,388	1,180.0	55
3993	Signs & advertising specialties	8,760	143	93,438	5,912.1	26
3995	Burial caskets	261	15	9,568	636.3	61
3996	Hard-surface floor coverings	40	11	9,661	1,172.4	95
3999	Manufacturing industries n.e.c.	4,889	159	83,147	5,230.9	45

TRANSPORTATION AND PUBLIC UTILITIES

SIC	Industry	Establishments: Total	Establishments: Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
SIC 40	**RAILROADS**					
4011	Line-haul operating railroads	1,544	217	111,588	11,804.6	83
4013	Railroad switching & terminal svcs.	363	89	41,671	3,390.4	89
SIC 41	**LOCAL & INTERURBAN PASSENGER TRANSIT**					
4111	Local & suburban transit	1,412	128	76,822	2,490.3	74

BUSINESS-TO-BUSINESS SELLING

1990 ESTIMATE

SIC	Industry	Establishments Total	Establishments Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
4119	Local passenger transportation n.e.c.	6,717	69	100,440	3,231.4	12
4121	Taxicabs	2,541	44	36,145	974.1	24
4131	Intercity and rural bus transportation	1,039	28	20,273	881.8	35
4141	Local bus charter service	697	16	11,370	549.8	28
4142	Nonlocal bus charter service	1,165	9	15,636	861.9	8
4151	School buses	2,157	84	52,130	2,026.5	27
4173	Bus terminal & service facilities	453	16	9,259	491.4	47
SIC 42	**TRUCKING & WAREHOUSING**					
4212	Local trucking without storage	48,145	210	347,837	22,107.1	15
4213	Trucking, except local	39,091	856	597,391	51,020.8	33
4214	Local trucking with storage	6,316	49	80,952	4,610.2	12
4215	Courier services except air	1,493	79	56,972	2,623.5	63
4221	Farm product warehousing & storage	1,895	8	13,703	1,101.8	10
4222	Refrigerated warehousing & storage	1,393	49	33,825	2,431.2	51
4225	General warehousing & storage	16,033	532	318,819	22,496.2	54
4226	Special warehousing & storage n.e.c.	3,002	95	55,346	4,562.8	47
4231	Trucking terminal facilities	2,043	140	76,306	5,302.0	56
SIC 44	**WATER TRANSPORTATION**					
4412	Deep sea foreign transport of freight	465	41	20,041	4,253.0	71
4424	Deep sea domestic transport of freight	280	27	10,384	2,189.7	69
4432	Freight transport on the Great Lakes	34	1	757	145.4	23
4449	Water freight transportation n.e.c.	444	38	15,337	1,917.1	63
4481	Deep sea non-ferry passenger transport	86	19	10,499	946.9	90
4482	Ferries	101	10	4,997	366.3	75
4489	Water passenger transport n.e.c.	430	19	8,056	553.9	53
4491	Marine cargo handling	993	64	26,739	2,560.5	55
4492	Towing & tugboat services	943	40	18,731	1,365.6	36
4493	Marinas	4,026	7	24,296	2,041.3	4
4499	Water transportation services n.e.c.	1,580	19	17,040	1,246.7	32
SIC 45	**AIR TRANSPORTATION**					
4512	Scheduled air transportation	2,358	299	276,453	29,265.6	87
4513	Air courier services	897	59	40,915	3,348.8	62
4522	Nonscheduled air transportation	2,893	45	32,800	3,021.2	30
4581	Airports, flying fields & services	5,663	284	222,513	14,179.2	76
SIC 46	**PIPELINES, EXCEPT NATURAL GAS**					
4612	Crude petroleum pipelines	412	21	11,976	5,602.2	47
4613	Refined petroleum pipelines	325	13	7,722	3,612.3	50
SIC 47	**TRANSPORTATION SERVICES**					
4724	Travel agencies	22,785	55	120,424	5,461.0	9
4725	Tour operators	1,962	18	17,650	800.4	24
4729	Passenger transport arrangement n.e.c.	1,112	51	30,663	1,839.8	70
4731	Arrangement of freight transportation	12,803	111	121,793	19,050.9	29
4741	Rental of railroad cars	161	5	2,176	408.0	42
4783	Packing & crating	1,022	21	12,300	918.4	28
4785	Toll roads etc. & freight inspection	317	17	9,873	639.8	75
4789	Transportation services n.e.c.	758	20	22,552	1,312.5	63
SIC 48	**COMMUNICATIONS**					
4812	Radiotelephone communications	1,825	95	53,987	4,773.3	58
4813	Nonradiotelephone communication	5,602	718	488,755	62,640.8	83
4822	Telegraph, electronic mail, etc.	793	24	16,128	1,465.6	66
4832	Radio broadcasting stations	7,351	76	131,816	4,977.6	12
4833	Television broadcasting stations	1,975	326	121,081	9,333.3	64
4841	Cable & other pay television svce.	5,303	296	126,131	7,883.2	52
4899	Communications services n.e.c.	1,031	60	44,327	5,314.5	78
SIC 49	**ELECTRIC, GAS & SANITARY SERVICES**					
4911	Electric services	5,448	775	459,143	137,453.6	76
4922	Natural gas transmission	1,016	44	39,912	16,625.3	57
4923	Gas transmission & distribution	743	59	28,133	8,704.1	59
4924	Natural gas distribution	1,466	135	59,808	13,955.9	63
4925	Gas production &/or distribution	546	9	8,498	1,699.6	39
4931	Electric & other services combined	563	84	37,715	9,851.1	67
4932	Gas & other services combined	171	19	7,800	1,782.2	66
4939	Combination utilities n.e.c.	192	22	9,447	2,127.1	69
4941	Water supply	4,423	94	84,006	780.2	48
4952	Sewerage systems	890	25	18,731	1,456.9	36
4953	Refuse systems	8,401	143	132,786	10,182.4	23
4959	Sanitary services n.e.c.	1,435	3	9,683	487.9	10
4961	Steam & air-conditioning supply	118	4	2,574	181.0	38
4971	Irrigation systems	586	5	7,455	498.5	17

FINANCE, INSURANCE & REAL ESTATE

SIC	Industry	Establishments Total	Establishments Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
SIC 60	**DEPOSITORY INSTITUTIONS**					
6011	Federal reserve banks	38	34	21,428	1,352.7	99
6019	Central reserve depositories n.e.c.	41	7	2,836	179.0	87
6021	National commercial banks	23,156	961	904,910	57,123.3	62
6022	State commercial banks	24,481	720	657,983	41,535.8	44
6029	Commercial banks n.e.c.	1,607	64	50,090	3,162.0	56

1990 ESTIMATE

SIC	Industry	Establishments Total	Establishments Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
6035	Federal savings institutions	11,562	398	250,959	15,842.0	43
6036	Nonfederal savings institutions	4,103	122	83,272	5,256.6	33
6061	Federally chartered credit unions	3,830	60	57,517	3,630.8	25
6062	Nonfederally chartered credit unions	3,823	52	63,004	3,977.2	41
6081	Branches & agencies of foreign banks	304	37	14,229	898.2	57
6082	Foreign-trade & -banking institutions	165	22	15,146	956.1	81
6091	Nondeposit trust facilities	103	9	3,858	243.5	67
6099	Functions related to depository banking	2,370	51	33,932	2,142.0	58
SIC 61	**NONDEPOSITORY CREDIT INSTITUTIONS**					
6111	Federal & federally sponsored credit	1,161	61	32,940	2,889.5	63
6141	Personal credit institutions	10,780	175	124,960	10,961.5	44
6153	Short-term business credit	1,893	99	65,307	5,728.7	69
6159	Misc. business credit institutions	4,196	106	62,400	5,473.7	38
6162	Mortgage bankers & loan corresp	9,038	248	151,371	13,278.3	42
6163	Loan brokers	5,193	11	34,160	2,996.5	6
SIC 62	**SECURITY & COMMODITY BROKERS**					
6211	Security brokers & dealers	14,885	307	327,893	27,324.3	49
6221	Commodity contracts brokers & dealers	2,178	26	20,251	1,687.6	22
6231	Security & commodity exchanges	336	15	8,560	713.3	66
6282	Investment advice	7,394	55	68,713	5,726.1	26
6289	Security & commodity services n.e.c.	760	23	13,922	1,160.2	60
SIC 63	**INSURANCE CARRIERS**					
6311	Life insurance	5,842	676	499,590	31,077.0	81
6321	Accident & health insurance	928	179	117,788	7,327.0	85
6324	Hospital & medical service plans	570	192	136,112	8,466.8	92
6331	Fire, marine & casualty insurance	3,606	872	525,352	32,679.5	88
6351	Surety insurance	504	62	29,031	1,805.9	71
6361	Title insurance	1,289	69	37,988	2,363.0	41
6371	Pension, health & welfare funds	325	61	30,031	1,868.1	78
6399	Insurance carriers n.e.c.	111	27	10,615	660.3	84
SIC 64	**INSURANCE AGENTS, BROKERS & SERVICE**					
6411	Insurance agents, brokers & svce	116,203	618	713,121	59,426.5	25
SIC 65	**REAL ESTATE**					
6512	Operators of nonresidential buildings	61,030	141	238,432	29,021.0	19
6513	Operators of apartment buildings	50,349	137	214,434	26,100.0	12
6514	Operators of nonapartment dwellings	5,802	4	14,600	1,777.1	4
6515	Operators of mobile home sites	9,753	1	21,441	2,609.7	5
6517	Lessors of railroad property	24	0	71	8.6	0
6519	Lessors of real property n.e.c.	5,457	11	25,795	3,139.7	45
6531	Real estate agents & managers	116,851	212	605,985	73,758.1	7
6541	Title abstract offices	3,524	4	21,507	2,617.7	3
6552	Land subdividers & developers n.e.c.	33,290	130	172,634	21,012.3	17
6553	Cemetery subdividers & developers	3,451	12	22,815	2,777.0	9
SIC 67	**HOLDING & OTHER INVESTMENT OFFICES**					
6712	Offices of bank holding companies	1,013	55	36,573	3,288.7	59
6719	Offices of holding companies n.e.c.	6,905	70	55,684	5,007.2	44
6722	Open-end management investment	867	42	27,867	2,505.8	69
6726	Unit investment trusts	561	6	6,738	605.9	45
6732	Educational, religious, etc., trusts	996	15	11,047	993.4	32
6733	Trusts n.e.c.	1,135	21	14,605	1,313.3	44
6792	Oil royalty traders	1,468	1	5,213	468.8	3
6794	Patent owners & lessors	2,379	36	30,081	2,704.9	27
6798	Real estate investment trusts	3,153	16	18,239	1,640.1	22
6799	Investors n.e.c.	6,281	31	40,680	3,658.0	20

SERVICES

SIC	Industry	Establishments Total	Establishments Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
SIC 70	**HOTELS & OTHER LODGING PLACES**					
7011	Hotels & motels	51,976	3,235	1,484,283	55,878.8	64
7021	Rooming & boarding houses	1,136	12	10,288	316.4	30
7032	Sporting & recreational camps	2,638	3	13,049	703.7	3
7033	Recreational vehicle parks & campsites	5,574	5	12,024	534.4	7
7041	Membership basis organization hotels	960	15	11,024	376.8	32
SIC 72	**PERSONAL SERVICES**					
7211	Power laundries, family & commercial	2,967	48	32,848	807.1	20
7212	Garment pressing & cleaners' agents	7,749	2	28,980	846.7	1
7213	Linen supply	1,614	218	71,412	2,995.7	47
7215	Coin-operated laundries & drycleaning	13,911	12	45,643	1,244.1	5
7216	Drycleaning plants, except rugs	20,282	25	128,925	3,405.4	5
7217	Carpet & upholstery cleaning	11,075	15	48,151	1,504.4	5
7218	Industrial launderers	852	114	38,427	1,642.9	55
7219	Laundry & garment services n.e.c.	4,383	12	18,123	426.4	13
7221	Photographic portrait studios	13,831	33	55,935	2,186.7	21
7231	Beauty shops	112,780	16	379,431	6,797.5	1
7241	Barber shops	20,332	0	44,496	782.8	0

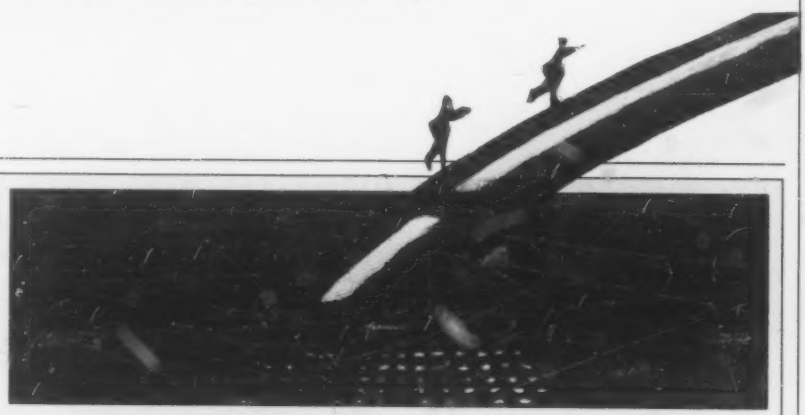
1990 ESTIMATE

SIC	Industry	Establishments Total	Establishments Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
7251	Shoe repair shops & shoeshine parlors	6,523	0	8,411	224.9	0
7261	Funeral service & crematories	18,826	12	90,841	5,606.3	3
7291	Tax return preparation services	6,231	32	33,165	829.1	20
7299	Misc. personal services n.e.c.	13,668	87	92,649	3,686.5	25
SIC 73	**BUSINESS SERVICES**					
7311	Advertising agencies	21,677	141	161,584	15,661.7	34
7312	Outdoor advertising services	1,488	4	10,129	871.1	6
7313	Radio, TV & publishers' reps.	1,460	15	13,138	1,407.6	33
7319	Advertising n.e.c.	1,677	15	13,083	1,177.1	20
7322	Adjustment & collection services	4,982	68	70,225	3,511.3	22
7323	Credit reporting services	1,571	58	33,645	1,884.1	43
7331	Direct mail advertising services	4,592	165	76,088	4,260.9	41
7334	Photocopying & duplicating svcs.	5,404	19	33,490	1,920.4	9
7335	Commercial photography	8,596	7	26,504	1,585.6	6
7336	Commercial art & graphic design	17,949	21	64,708	4,739.5	6
7338	Secretarial & court reporting svcs.	6,580	7	25,506	1,032.8	4
7342	Disinfecting & pest control services	10,809	15	75,131	2,579.6	8
7349	Building maintenance svcs. n.e.c.	30,374	1,310	660,019	14,355.4	59
7352	Medical equip. rental & leasing	2,563	8	18,771	1,509.5	11
7353	Heavy construction equip. rental	5,528	14	36,106	3,493.1	6
7359	Equipment rental & leasing n.e.c.	26,574	52	140,001	11,114.3	6
7361	Employment agencies	13,288	347	227,592	18,684.2	55
7363	Help supply services	8,458	600	283,699	15,887.1	74
7371	Computer programming svcs.	12,035	119	136,670	12,621.2	21
7372	Prepackaged software	7,578	109	99,121	9,111.9	34
7373	Computer integrated systems design	5,056	107	86,695	10,769.6	41
7374	Computer processing & data prep.	8,261	344	206,903	13,389.1	50
7375	Information retrieval services	525	20	15,605	1,430.8	59
7376	Computer facilities mgmt. services	543	10	8,769	606.6	51
7377	Computer rental & leasing	1,363	9	12,741	1,592.6	14
7378	Computer maintenance & repair	3,532	37	44,289	3,625.9	30
7379	Computer services n.e.c.	9,503	42	77,722	6,209.8	17
7381	Detective and armored car svcs.	7,830	763	278,707	6,251.4	63
7382	Security systems services	1,844	76	36,500	2,042.8	55
7383	News syndicates	578	17	11,905	1,043.2	63
7384	Photofinishing laboratories	9,773	79	57,820	3,039.0	26
7389	Business services n.e.c.	91,239	736	630,967	35,491.9	35
SIC 75	**AUTO REPAIR, SERVICES & PARKING**					
7513	Truck rental & leasing	6,998	41	56,615	6,810.2	20
7514	Passenger car rental	7,122	62	75,587	7,912.0	39
7515	Passenger car leasing	2,704	13	14,990	3,643.0	13
7519	Utility trailer rental	1,335	6	6,921	620.4	20
7521	Automobile parking	2,383	55	35,059	1,813.0	37
7532	Top & body repair & paint shops	43,246	9	139,829	7,441.8	1
7533	Automotive exhaust system repair shops	3,853	0	10,851	717.5	0
7534	Tire retreading & repair shops	2,339	5	12,646	932.8	15
7536	Automotive glass replacement shops	3,192	3	11,988	734.9	12
7537	Automotive transmission repair shops	5,008	0	15,662	869.8	0
7538	General automotive repair shops	78,681	31	215,196	11,951.3	3
7539	Automotive repair shops n.e.c.	24,591	12	73,780	4,038.1	4
7542	Carwashes	9,562	13	64,548	2,231.5	3
7549	Automotive services, except repair	10,525	17	60,541	2,828.0	11
SIC 76	**MISCELLANEOUS REPAIR**					
7622	Radio & television repair shops	19,087	9	37,484	1,249.9	4
7623	Refrigeration service & repair	8,896	3	19,309	1,004.9	2
7629	Electrical & electronic repair shops n.e.c.	18,622	41	61,234	2,619.8	22
7631	Watch, clock & jewelry repair	3,121	3	7,902	269.8	6
7641	Reupholstery & furniture repair	14,480	2	25,719	753.4	2
7692	Welding repair	10,929	2	24,145	1,064.7	1
7694	Armature rewinding shops	2,960	5	14,333	799.8	5
7699	Repair services n.e.c.	61,210	76	185,830	8,850.0	14
SIC 78	**MOTION PICTURES**					
7812	Motion picture & video tape production	11,555	118	108,903	13,508.4	39
7819	Services allied to motion pictures	2,570	49	28,007	2,567.3	36
7822	Motion picture & video tape distrib.	1,405	16	13,395	2,276.3	23
7829	Motion picture distribution services	207	2	1,646	102.9	15
7832	Non-drive-in motion picture theaters	2,707	29	36,541	1,151.3	22
7833	Drive-in motion picture theaters	390	1	2,505	82.7	5
7841	Video tape rental	14,177	10	67,283	2,416.0	2
SIC 79	**AMUSEMENT & RECREATION**					
7911	Dance studios, schools & halls	4,713	4	21,299	478.8	2
7922	Theatrical producers & services	5,333	103	61,173	5,521.0	34
7929	Entertainers & entertainment groups	3,655	68	34,824	1,773.3	30
7933	Bowling centers	6,507	13	84,731	3,085.2	2
7941	Professional sports clubs & promoters	1,182	61	24,554	2,455.4	51
7948	Racing, including track operation	1,692	83	40,671	3,050.3	71
7991	Physical fitness facilities	7,283	54	74,831	2,047.1	13

1990 ESTIMATE

SIC	Industry	Establishments Total	Establishments Large	Employment	Shipments Receipts ($ Mil.)	% In Large Estab.
7992	Public golf courses	3,682	17	33,620	2,220.5	9
7993	Coin-operated amusement devices	3,705	31	37,688	2,296.4	56
7996	Amusement parks	1,170	47	79,333	5,277.5	87
7997	Membership sports & recreation clubs	12,918	242	222,838	8,545.2	18
7999	Amusement & recreation services n.e.c.	21,214	212	180,972	9,506.3	35
SIC 80	**HEALTH**					
8011	Offices & clinics of medical doctors	142,592	869	1,209,948	93,629.4	23
8021	Offices & clinics of dentists	74,677	20	375,557	18,490.2	1
8031	Offices of osteopathic physicians	4,370	3	22,733	1,192.4	4
8041	Offices & clinics of chiropractors	17,962	3	59,133	3,281.7	1
8042	Offices & clinics of optometrists	11,763	4	50,042	2,728.2	2
8043	Offices & clinics of podiatrists	3,041	0	11,701	701.9	0
8049	Offices of health practitioners n.e.c.	9,528	82	65,460	3,141.9	24
8051	Skilled nursing care facilities	9,642	3,672	918,994	21,322.3	68
8052	Intermediate care facilities	1,960	303	118,450	2,355.3	44
8059	Nursing & personal care facilities n.e.c.	5,970	1,325	379,033	8,933.8	57
8062	General medical & surgical hospitals	7,073	4,993	4,063,768	207,646.4	98
8063	Psychiatric hospitals	1,222	665	317,640	15,272.8	94
8069	Specialty hospitals, except psychiatric	1,249	348	217,885	11,669.9	90
8071	Medical laboratories	5,986	186	107,969	7,329.0	49
8072	Dental laboratories	7,954	5	33,506	1,335.0	2
8082	Home health care services	3,634	448	174,855	5,233.1	64
8092	Kidney dialysis centers	521	3	10,912	718.1	4
8093	Specialty outpatient clinics n.e.c.	7,210	172	166,963	6,952.0	35
8099	Health & allied services n.e.c.	2,997	101	55,276	3,740.5	35
SIC 81	**LEGAL SERVICES**					
8111	Legal services	110,831	889	869,729	57,481.3	24
SIC 82	**EDUCATION**					
8211	Elementary & secondary schools	111,381	10,323	5,647,937	184,794.9	38
8221	Colleges & universities	4,898	1,983	2,013,456	111,726.7	96
8222	Junior colleges & technical institutes	1,604	794	330,242	13,737.4	92
8231	Libraries	16,006	411	328,057	9,243.0	28
8243	Data processing schools	1,025	15	12,839	800.9	24
8244	Business & secretarial schools	951	35	27,369	1,138.6	25
8249	Vocational schools n.e.c.	4,484	233	117,569	6,014.2	47
8299	Schools & educational svcs. n.e.c.	10,191	196	127,550	4,955.2	38
SIC 83	**SOCIAL SERVICES**					
8322	Individual & family social services	29,475	424	361,908	11,346.5	27
8331	Job training & related services	4,286	443	171,300	4,564.8	55
8351	Child day care services	61,399	103	402,629	6,013.7	5
8361	Residential care	9,691	762	327,722	8,976.6	56
8399	Social services n.e.c.	8,086	280	153,877	12,050.7	41
SIC 84	**MUSEUMS, BOTANICAL GARDENS & ZOOS**					
8412	Museums & art galleries	4,327	101	61,744	2,923.3	41
8422	Botanical & zoological gardens	267	32	10,607	493.2	61
SIC 86	**MEMBERSHIP ORGANIZATIONS**					
8611	Business associations	13,606	69	94,908	7,525.4	16
8621	Professional membership orgs.	4,685	74	51,871	4,252.5	40
8631	Labor organizations	9,588	273	174,754	10,485.2	62
8641	Civic, social & fraternal assns.	26,999	420	337,333	11,957.1	31
8651	Political organizations	878	8	7,014	526.1	16
8661	Religious organizations	99,724	604	758,174	26,887.1	19
8699	Membership organizations n.e.c.	5,968	144	88,330	5,085.9	35
SIC 87	**ENGINEERING & MANAGEMENT SERVICES**					
8711	Engineering services	41,061	840	626,566	43,501.9	46
8712	Architectural services	16,745	116	139,613	9,727.3	17
8713	Surveying services	4,122	8	28,875	1,103.5	9
8721	Accounting, auditing & bookkeeping	54,551	541	509,393	23,209.0	42
8731	Commercial physical research	6,341	172	128,349	10,983.5	49
8732	Commercial nonphysical research	8,579	56	82,808	6,665.5	16
8733	Noncommercial research orgs.	3,610	82	87,998	7,103.4	51
8734	Testing laboratories	4,261	46	65,702	3,908.8	28
8741	Management services	17,845	507	274,203	17,366.1	59
8742	Managementt consulting services	40,361	196	210,693	16,207.1	28
8743	Public relations services	8,366	66	73,510	6,125.8	49
8744	Facilities support mgmt. services	292	39	13,593	948.8	72
8748	Business consulting services n.e.c.	21,371	101	113,675	9,985.3	26
SIC 89	**MISCELLANEOUS SERVICES**					
8999	Services n.e.c.	7,903	53	49,828	2,755.8	36

COMPUTERS



BY THAYER C. TAYLOR, SENIOR EDITOR

LAPTOP FEVER GRIPS MARKETERS

Convinced that portable PCs have improved to the point where they're viable for salespeople, marketers last year rushed to outfit salespeople with laptops. According to *S&MM*'s fifth annual survey of PC usage in sales, more than a fourth (26.1%) of PC-using firms outfitted salespeople with laptops, more than double the previous year's ratio. In terms of numbers of salespeople receiving PCs, laptops are the leading medium with a 36.2% ratio. (The survey drew replies from 193 marketers with an aggregate sales force of 10,645. Usable replies totaled 185.)

Other survey highlights:

- Marketers continue to give PCs to salespeople on a selective, rather than universal, basis.
- Better customer relations and proposal preparation are the leading sources of productivity gains.
- Word processing, account management, and proposal preparation are the most widely used PC applications.

The swing to laptops is broad-based but is especially striking among smaller firms (less than 10 salespeople). There, the laptop ratio of firms using PCs soared 19.7% to 24.4% in 1990. Among medium-sized firms (10-99 salespeople), it rose half as fast, to 25.6%. Because laptops have always been most popular among large firms (100 or more salespeople), the increase was a modest 1.7 points, to 35.0%.

Laptop demand will remain high this year. More than three-fifths (62.5%) of the respondents say they're in the market for PCs this year. Of those in a buying mood, more than twice as many lean to laptops vs. desktops.

Technological improvements are spurring the laptop run-up: clearer screens, larger storage from hard disk drives, power-saving processors, lightweight notebook-types that fit in a briefcase, and accessories such as small, light printers and modems.

The overriding catalyst, however, is marketers' determination to get salespeople to spend less time in the office and more time in front of customers. So strong is that goal that marketers are willing to overlook the fact that portables still sell at a price premium—dollar-for-dollar, desktops still pack more bang, via functionality, for the buck.

Even so, marketers retain their cost sensitivity. Thus, only 60% of the salespeople in PC-using firms have their own units, while another 25% share machines. The remainder, presumably, do without. This also reflects the fact that many firms let the salesperson decide whether or not to use a PC.

If they're selective in doling out PCs, marketers overwhelmingly feel that sales automation is proving its worth. More than three-fourths (78%) report that PCs have helped salespeople become more productive. Small firms are the most optimistic with 81% reporting productivity gains.

Median gains were consistent regardless of company size, although small firms did slightly better, with a 22.5% gain; both medium and large firms weighed in with 20%.

Improved customer relations got the most votes by far for helping boost salesperson productivity. This takes the form of "answering questions quickly," "constant client contact," "better customer tracking," "better follow-up," "quality of customer information," and "quicker response to customer needs."

Portables Take Over

	% USAGE AMONG FIRMS WITH PCS				
	ALL COMPANIES	SMALL	MEDIUM	LARGE	ALL SALES-PEOPLE
Desktop	55.9%	66.7%	52.6%	20.0%	11.4%
Laptop	26.1	24.4	25.6	35.0	36.2
Desktop & laptop	12.2	2.6	15.4	30.0	11.2
Hand-held terminal	2.7	2.2	2.5	5.0	30.9*
Desktop, laptop terminal	3.2	1.1	3.8	10.0	10.2

*Figure skewed by one company that outfitted its 1,700 salespeople with hand-held terminals. If that company is eliminated, ratios are: desktop, 16.5%; laptop, 52.3%; desktop & laptop, 16.2%; hand-held terminal, 0.3%; and desktop, laptop & terminal, 14.7%.

Buying Plans for 1991

COMPANY SIZE	YES	NO	UNDECIDED	DESKTOP	LAPTOP	BOTH
Small	62.3%	14.82%	2.9%	25.0%	68.2%	4.5%
Medium	69.7	19.7	10.6	26.1	65.2	4.3
Large	80.0	15.0	5.0	25.0	56.3	12.5
Nonuser of PCs	47.4	47.4	5.2	66.7	22.2	0.0
Total	**62.5%**	**28.3%**	**9.2%**	**28.7%**	**61.7%**	**5.2%**

Note: PC type will not add to 100% because of companies undecided regarding which type they will buy.

SOURCE: *Sales & Marketing Management*'s fifth annual PC survey. Reproduction prohibited.

STEVE DININNO

Applications by Sales Force Size

APPLICATIONS	TOTAL	SMALL	MEDIUM	LARGE
Word processing	78%	79%	79%	75%
Account management	60	52	68	65
Proposal preparation	55	54	55	60
Call reports	53	53	50	65
Account/prospect profile	52	52	52	50
Spreadsheets	52	44	58	60
Lead tracking	42	46	42	30
Sales presentations	41	41	41	45
Call planning	41	41	42	35
Sales forecasts	40	35	47	35
Sales analysis	38	33	41	45
Direct marketing	34	30	39	30
Territory management	33	25	39	40
E-mail	32	23	33	60
Graphics	27	25	27	35
Telemarketing	26	25	29	15
Order entry	25	23	21	45
Inventory/ship. status	19	13	20	45
Market analysis	19	17	21	25
Budgeting	18	17	23	10
Mapping	9	9	6	15

SOURCE: *Sales & Marketing Management*'s fifth annual PC survey. Reproduction prohibited.

PC-prepared proposals that win orders are the next most popular source. Marketers cite "professional proposals," "use of graphics," "communications on proposals," and "time saved."

Account management, time management, and more effective correspondence deadlock as the third biggest source of productivity boosts. Account management is helped by "overall account knowledge" and "better details of account management," while time-management benefits flow from "better scheduling" and "improved utilization of time."

Lead tracking, especially in the area of follow-up, and better organization of salesperson activities tie as the next most popular source. Close behind: revenue-producing sales calls as a result of "sales call effectiveness" and "more calls."

Word processing is far and away the most widely used PC application. That's not surprising, since it's the best entry-level software for a salesperson newly exposed to PCs. Also, the salesperson can use it for targeted mailings as well as for composing call reports and memos and maintaining rudimentary files.

The next most popular applications, in order: account management, proposal preparation, call reports, and account/prospect profiles. Significantly, if these applications have anything in common, it's the goal of solidifying customer relations.

The biggest gains in usage were reported for E-mail packages, up 14% from a year earlier. However, that application still ranks 14th in a list of 21, indicating that marketers are still missing a bet on exploiting the PC's communications potential.

This shortcoming is confirmed by another survey finding; namely, only 35% of the PC-using respondents have communications networks in place that, for example, permit salespeople in scattered locations to exchange files.

Another application where marketers attitudes must change is mapping, which ranks at the bottom. Results from the 1990 Census of Population and Housing are already flowing from the Census Bureau. Mapping packages make it easier for marketers to gain better insights into the information in those reports, especially when it comes to uncovering market opportunities as well as the strengths and weaknesses of current sales strategy.

Making it easier for salespeople to get timely, up-to-date information remains a high priority among marketers. Almost three-fourths (73%) of the respondents give their reps access to computerized databases. Among these firms, however, 67% limit the access to internal databases—such as factory shipments or customer records—and only 15% make external databases available to salespeople.

When it comes to the downside of PCs, costs remain a formidable barrier, despite the price wars wracking the industry. In fact, among the reasons firms aren't using PCs, costs are cited twice as often as the deadlocked second-ranked objections: computer phobia and lack of knowledge.

The traditional suspicion that sales reps will become computer addicts still lives. As one nonuser explains tartly: "No drugs allowed."

Productivity Up a Strong 20%

	PRODUCTIVITY GAIN			
SALES FORCE SIZE	YES	NO	UNKNOWN	MEDIAN
Small (Under 10)	81%	13%	6%	22.5%
Medium (10-99)	74	19	7	20.0
Large (100 & over)	80	10	10	20.0
Total:	**78%**	**15%**	**7%**	**20.0%**

SOURCE: *Sales & Marketing Management*'s fifth annual PC survey. Reproduction prohibited.

USING "STREET SMARTS" WHEN BUYING A PC

Because PCs are sold mostly as a commodity-type product, manufacturers' list prices have the same status as those in consumer electronics: as a starting point for negotiating discounts. Because of this, marketers planning to buy desktop or laptop PCs for their sales

Continued on page 76

SALES & MARKETING MANAGEMENT

AUGUST 19, 1991 ☐ A BILL PUBLICATION ☐ NINETY-FIVE DOLLARS

S&MM EXCLUSIVE 1990 CENSUS UPDATES

1991 SURVEY OF BUYING POWER

SECTION A: USER'S GUIDE AND HIGHLIGHTS

B: SUMMARIES AND METRO MARKET RANKINGS

ON C: METRO, COUNTY, AND CITY DATA BY STATE

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A BILL PUBLICATION
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SALES & MARKETING MANAGEMENT

1991 SURVEY OF BUYING POWER

AUGUST 19, 1991

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SECTION A

USER'S GUIDE

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A USER'S GUIDE TO THE SURVEY OF BUYING POWER

A sampling of some of the many ways the Survey can be used for sales, marketing, and advertising applications.

HOW THE GUIDE IS ORGANIZED

This User's Guide has been divided into three basic sections: Sales, Marketing, and Advertising. Each one offers a sample of applications that can be expanded upon according to your specific needs. To acquaint yourself with the *Survey*, locate the appropriate section that relates to your industry and take a minute to read through the outlined procedures. The examples provided will get you started toward generating the information and answers you require.

SECTION 1: SALES
A. Measuring Sales Performance
B. Setting Sales Goals
C. Setting Sales Quotas
D. Territory Analysis

SECTION 2: MARKETING
A. Measuring Market Potential
B. Developing Marketing Strategies and Distribution Channels
C. Evaluating New Product Potential

SECTION 3: ADVERTISING
A. Test Market Selection
B. Co-op Advertising Allocation
C. Media Allocation
D. Media Selection

SALES PLANNING APPLICATIONS

A. Measuring Sales Performance

How do you determine how well your sales force is doing? Is a salesperson who exceeds quota by 20% really performing better than someone who may have only achieved last year's projected levels? The answer isn't as simple as you might think, since it involves a number of other factors, not the least of which is the statistical makeup of the territory itself. To sort through these complexities, you're going to need an objective measurement of performance, and this is where the *Survey of Buying Power* can help.

Research on buying trends has indicated that consumers with the same *demographic* and *economic* profiles—and with access to similar channels of *distribution*—will normally buy the same quantity and quality of product. However, finding a way of equitably comparing markets based on these three factors is not an easy task, and this is where S&MM's Buying Power Index, or BPI, is most valuable.

By combining total population, income, and retail sales data—and assigning appropriate weights to each of these factors—a BPI is produced that charts the potential of a particular metro, county, or city relative to the U.S. as a whole (U.S. = 100.0000). And because the BPI compares all markets equitably, it can also be used as an indicator of sales potential through the construction of a Performance Index (PI).

To calculate a PI, simply take your annual sales—in this case we'll use 1 million pairs of shoes—and multiply that figure times the BPI for a particular market. Using the New York metro market as an example (BPI = 3.4639), this gives you a total of 34,639 pairs of shoes, which becomes the Sales Measurement (SM) for this particular territory.

This figure can be broken out further by utilizing the BPIs for the various counties that make up the New York market, which will in turn reveal the specific geographic areas where sales are lightest and heaviest. Once the Sales Measurement figure has been calculated, a Performance Index for the market (or any of its components) can then be constructed.

Continuing with this same example, if it is determined that actual sales in this market totaled 50,000 pairs of shoes, you divide actual sales by the SM figure, according to the following formula:

$$PI = \frac{\text{Actual Sales}}{\text{Sales Measurement}} \quad \text{or:}$$

$$PI = \frac{50{,}000}{34{,}639} \quad \text{which equals:}$$

$$PI = 1.44, \text{ or } 144.$$

Since the Performance Index for the New York metro is greater than 100, this indicates that actual sales in this market exceeded those shown by the Sales Measurement figure (BPI ÷ Total Sales) by roughly 44%. However, if the PI figure turns out to be less

S&MM Exclusive: 1990 Census Data in This Issue

Statistics in this year's *Survey Of Buying Power* are based on the recently released 1990 Census of Population. Prior to this year, data reported in the *Survey* were based on the 1980 Census of Population.

Whenever a new benchmark figure is incorporated into one of our *Survey* issues, trend lines are often skewed, and this year will surely be no exception—specifically due to the impact and change the Census of Population figures bring with them every 10 years.

Keep in mind that all Population and Household figures will be affected by the new benchmark (it's not uncommon to see uncharacteristically high or low figures as compared to last year's numbers), including any per-household retail sale figures. Also, due to the close relationship between households and income, *all* Effective Buying Income figures will be impacted by the new Census in some way as well.

SURVEY HIGHLIGHT

Metros with the Highest (and Lowest) Median Age: The 10 Oldest...

Rank	Metro	Median Age
1.	Sarasota, FL	48.9
2.	Bradenton, FL	43.3
3.	Fort Myers-Cape Coral, FL	42.3
4.	Naples, FL	41.1
5.	Fort Pierce, FL	40.8
6.	West Palm Beach-Boca Raton-Delray Beach, FL	40.3
7.	Ocala, FL	40.2
8.	Daytona Beach, FL	39.8
9.	Tampa-St. Petersburg-Clearwater, FL	38.9
10.	Fort Lauderdale-Hollywood-Pompano Beach, FL	38.0

...and the 10 Youngest

307.	Salt Lake City-Ogden, UT	27.4
307.	Brownsville-Harlingen, TTX	27.4
307.	Fayetteville, NC	27.4
307.	Grand Forks, ND	27.4
307.	Killeen-Temple, TX	27.4
312.	State College, PA	27.1
313.	Lafayette-West Lafayette, IN	26.9
314.	Bloomington, IN	26.6
315.	McAllen-Edinburg-Mission, TX	26.2
316.	Lawrence, KS	25.9
317.	Laredo, TX	25.5
318.	Jacksonville, NC	24.5
319.	Bryan-College Station, TX	24.2
320.	Provo-Orem, UT	22.5

SOURCE: Sales & Marketing Management; *1991 Survey of Buying Power.*

than 100, this indicates that there is room for improvement. Of course, your product may be a bit more complicated than shoes, in which case you'll want to construct a custom BPI for calculating the Sales Measurement portion of your PI. For example, if you're selling a more specialized product, like running shoes, your market is much more limited than that for shoes in general. By using more specific factors in your BPI—consumers between the ages of 18 and 34 with household incomes over $25,000, for instance—you can effectively narrow your market profile. For a more in-depth explanation of how such a BPI is calculated, see "How to Construct a Custom BPI" on page A-15.

B. Setting Sales Goals

If you've found that the Survey's BPI works for your particular product or service, or if you've constructed your own custom BPI, you can then use that figure to set goals for your salespeople in their individual territories.

Using the same example as in the previous section, if you're planning on increasing production by 10%—to 1.1 million pairs of shoes, don't simply add 10% to your actual New York sales of 50,000. Instead, go back and multiply the BPI by your new target figure of 1.1 million, which gives you 38,103.

Since you already know that sales in this market are 50,000, you can safely assume that even if there is little or no change in New York's level of performance, sales will exceed the goal for the coming year. This leaves you free to concentrate your efforts on weaker markets, and at the same time it doesn't penalize your New York salespeople for doing a better-than-average job.

Now let's move on to another example, looking at a product with a completely different kind of problem.

Let's say that your company sells briefcases. From your experiences in this market, you know that young adults buy proportionately more briefcases than older people. Therefore, by locating areas where the age mix of the population is above or below the national average, you can isolate the markets where your prospects are best. A typical example of this kind of situation occurs in the state of Florida.

The Sarasota metro area, with a relatively good-sized population of 282,700, has a median age of 48.9 years, compared with a U.S. average of 33.0. On the other hand, the median age in the Tallahassee metro (which is nearly the same size as Sarasota) is only 29.4. However, if all we look at are the BPIs for these two markets, we might assume they're not that dissimilar, since Sarasota's BPI of .1334 is only slightly higher than Tallahassee's .0914.

For a company selling briefcases, the obvious solution is to construct a custom BPI utilizing median age as the demographic component rather than total population, and possibly selecting a narrower income group, say $35,000-$49,999, as well as a more specific distribution channel (General Merchandise stores), making sure that these factors are weighted according to their relative importance.

C. Setting Sales Quotas

What is a fair quota? Basically, it can be defined as one that offers a realistic opportunity of being accomplished, as well as including the possibility of special awards for truly superior performance. In any case, fair does not always mean equal, since no two organizations deal with the same set of problems or challenges in the same way. But by utilizing the data in the *Survey of Buying Power*, you can develop a basic quota-setting system that can be easily altered to meet the specific needs of your product or service.

As a point of departure, assume that a fair quota is an achievable one, although any quota-setting procedure should first consider the individual salesperson. In other words, you must be able to evaluate past performance as part of the process. In addition, this same quota should realistically reflect the volume of goods or services that management believes can be sold in a given territory. In short, only a quota system that incorporates both experience and potential can truly be called fair.

As an example, let's take a company that manufactures tennis rackets with a national sales goal of 550,000 units. According to its own custom BPI, the figure for the Washington, DC, market is 2.3962, which translates to a quota of 13,179 units in this metro.

However, based on sales from the previous year, Washington has been

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*Source: S&MM Survey of Buying Power, 1990

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SURVEY HIGHLIGHT

Metros with the Highest Percentage of Households with Incomes of $50,000 or More

Metro	% of Households with EBIs of $50,000 +	1990 Median Household EBI
Nassau-Suffolk, NY	49.4%	$49,494
Middlesex-Somerset-Hunterdon, NJ	48.2	48,591
San Jose, CA	44.9	45,662
Bridgeport-Stamford-Norwalk-Danbury, CT	44.1	43,866
Bergen-Passaic, NJ	43.6	44,360
Trenton, NJ	42.3	43,186
Washington, DC	42.0	42,929
Anaheim-Santa Ana, CA	39.6	41,179
Lake County, IL	39.4	41,617
Newark, NJ	39.4	40,296
Oxnard-Ventura, CA	38.1	40,320
San Francisco, CA	37.4	38,826
Manchester-Nashua, NH	36.4	39,598
Oakland, CA	36.0	38,096
Monmouth-Ocean, NJ	35.4	37,880
Poughkeepsie, NY	35.1	38,897
Honolulu, HI	35.0	37,072
Anchorage, AK	33.5	36,633
Boston-Lawrence-Salem-Lowell-Brockton, MA	33.4	36,445
Hartford-New Britain-Middletown-Bristol, CT	31.9	36,477
Portsmouth-Dover-Rochester, NH	31.0	36,373
Santa Cruz, CA	31.0	33,294
New Haven-Waterbury-Meriden, CT	30.3	34,699
Los Angeles-Long Beach, CA	30.3	32,976
Joliet, IL	29.7	37,403
U.S. Total	**21.5%**	**$27,912**

SOURCE: Sales & Marketing Management; *1991 Survey of Buying Power.*

shown to have a Performance Index of 118, which means that it is already above average in terms of its share of national sales. But a review of the territory's actual geographic boundaries reveals that—in addition to the Washington, DC, metro area—it also includes several counties in Virginia (Fauquier, Culpepper, Orange, Spotsylvania, Caroline, and King George) that are not part of the metro, some of which (Orange and Caroline) recorded no sales at all last year. In addition, since there are a number of cities in Virginia that are considered independent counties, the city of Fredericksburg must also be added to the territory. What this means is that custom BPIs for these outlying counties must also be calculated (even though some did not contribute to overall sales) and added to that of Washington, which results in a total BPI of 2.5337, with the Performance Index changing to a more modest 101.

As you can see, setting a quota for the Washington, DC, territory meant looking at the *total* geographic area, not just at the core metro where sales are the highest.

Finally, setting sales quotas also means assigning each part of a territory its rightful share of the total selling effort. If the index for a particular area proves to be below par (under 100), then it must be brought up to its proper level of performance via a carefully planned annual increase that does not overstate reality. Remember, to expect such a change to occur in the course of a single year might be asking more of your salespeople than they can legitimately handle.

D. Territory Analysis

Sales territories are all too often designated according to historical record rather than by an objective analysis of potential or performance. Through the use of *Survey* data, however, man-

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agement is afforded the opportunity to undertake an objective process that identifies and meets territorial needs.

The first step is to utilize the aforementioned method of measuring territories for their sales potential. Ideally, all territories should have approximately the same collective BPI, either regular or custom.

One of the functions of management is to know whether there is a major buying office in a particular territory, and if this is the case, that factor needs to become part of the BPI equation for that territory (as well as for any surrounding territories).

Say you're the sales manager for a new product line being introduced by an existing company. The line consists of men's clothing, and up to this point, your company was selling only women's clothing. Since you'll be starting from scratch with a separate sales force, you'll first need to establish your sales territories. Your initial budget allows for the hiring of 12 salespeople, and with this in mind, you now need to decide where your territory boundaries should be drawn for the best possible coverage.

In the October *Survey of Media Markets* (formerly known as the *Survey of Buying Power-Part II*), you'll find metro market rankings for Men's and Boys' Clothing sales, which should help you identify the top markets for your initial effort. By creating a custom BPI for your product, you can then identify the size of the territory you'll want covered by each individual salesperson. By doing this, you'll eliminate the necessity for cutting back on territories later on, while at the same time getting the maximum effort from each of your salespeople, since they'll be concentrating on an achievable, workable territory that has been efficiently planned.

MARKETING APPLICATIONS

A. Measuring Market Potential

In order to make the most efficient use of the *Survey of Buying Power* in a marketing situation, the first thing you need to do is identify your markets and territories in a manner that's consistent with the *Survey*'s geography. Markets can be identified at a number of different levels—regions, states, metros, counties, or even cities with populations of 40,000 or more.

In addition to this, company sales records should be structured in such a way as to provide information that can be used to measure market potential. In other words, your internal data must conform to one or more of the above-mentioned geographic configurations.

Having acquired such information, the *Survey* can then be used to measure potential by following a simple five-step procedure:

1. Identify a particular geographic segment.

2. Identify the industry/product sales for that market through the use of a standard or custom BPI (BPI + total U.S. sales).

3. Identify your actual sales in that market.

4. Calculate your share of market by dividing item No. 2 by item No. 3.

5. Identify the potential for a particular market by multiplying total sales by the market's BPI.

With this figure now in hand, divide it into your actual sales for the market, which will produce an index of market performance. An index figure of 100 is considered par. If the figure is greater than 100, this means that a market is performing above its potential. If it's less than 100, this indicates below-average performance. For example, an index figure of 80 means that a market is performing at 20% below par or potential.

In a nutshell, here's how it works: You're a manufacturer of men's dress shirts. Retail volume for the industry as a whole is $2 billion, nationwide. Your

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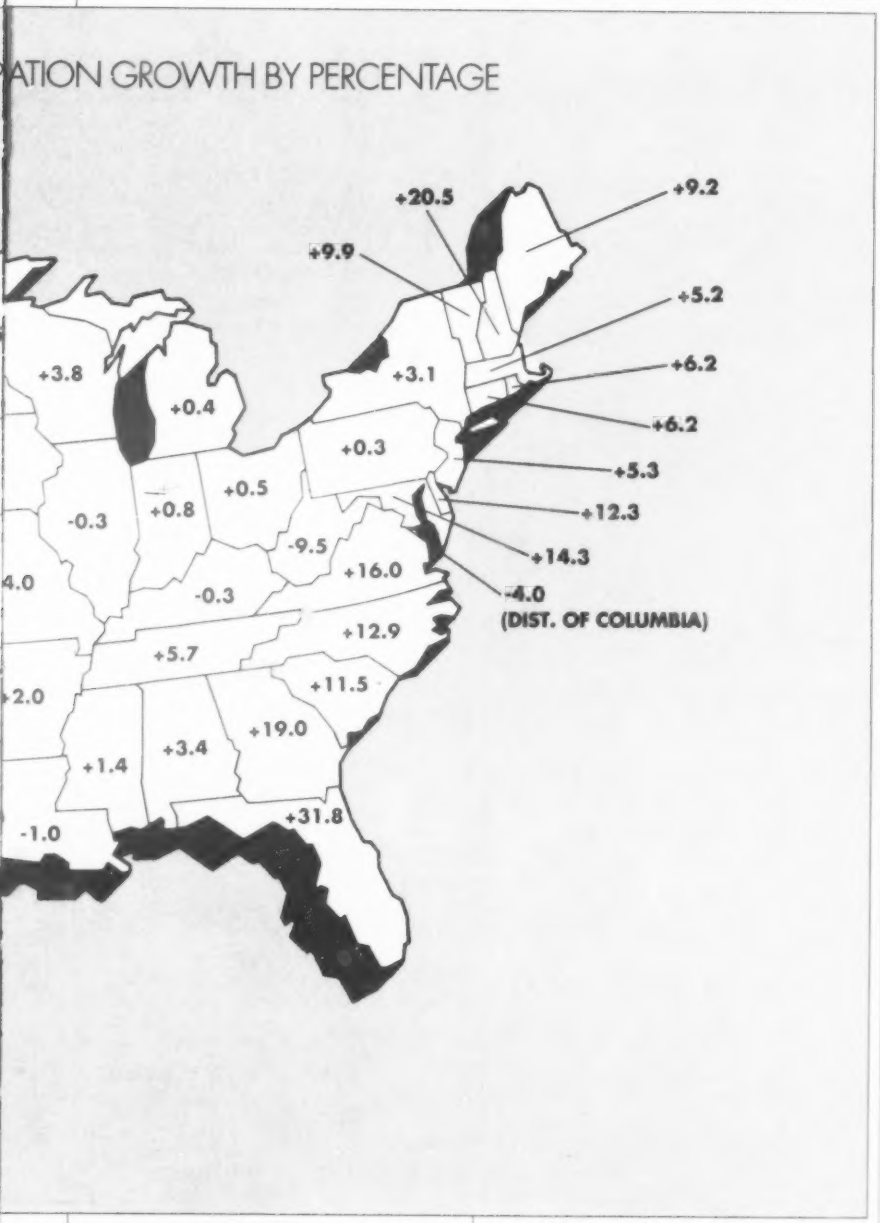

company sales are $140 million, or 7% of the market in terms of dollar volume. In the Indianapolis metro, your sales are $542,300. The custom BPI for this market is .3303.

The first thing you want to do is find out what the estimated industry sales for Indianapolis should be. Here, you multiply the BPI by total industry sales (.3303 x $2 billion = $6,606,000). Next, your basic potential in this market is calculated by multiplying your company's total sales ($140 million) by the custom BPI for Indianapolis (.3303), which equals $462,420. The final step then involves the construction of a Performance Index (PI), taking actual market sales ($542,000) and dividing it by potential sales ($462,420), which equals 117, indicating that sales in this market are 17% above the estimated potential. Using actual sales would yield an 8.2% market share.

B. Developing Marketing Strategies and Distribution Channels

As a manufacturer of a medium-priced single lens reflex (SLR) camera, let's assume that you've defined your core customer base as the 25-49-year-old age bracket—those with household incomes of $35,000 or more. In addition, because this camera is easy to operate and carries a competitive price point, it's going to be sold in general merchandise stores (department stores and discount stores), as well as in camera shops—a major departure from your previous marketing strategy.

This decision was based on test marketing that showed that sales in general merchandise stores should easily surpass those in camera shops, and since access to camera stores used to be the primary distribution-related component in your custom BPI, changes need to be made that reflect this shift in distribution.

In the past, dependency on camera stores as a main channel of distribution necessitated a national advertising campaign, and as part of the review of this strategy, a list of targeted markets and their combined coverage needs to be produced to see if this will still be necessary.

The first step involves searching out key concentrations of consumers that fit the aforementioned age and income profiles and then producing a new custom BPI based on general merchandise store sales as the distribution component. This results in the following list of metros, ranked by their new custom BPIs (which have been approximated for this example):

Metro	Custom BPI
San Jose, CA	10.92
Washington, DC	8.96
Brazoria, TX	7.08
Anchorage, AK	5.95
San Francisco, CA	5.82
Seattle, WA	4.36
Denver, CO	4.11
Atlanta, GA	4.02
Houston, TX	3.92
Dallas, TX	3.38
10-Market Total	**58.52**

What you find is that more than half your potential market is concentrated in these 10 metros, and when you add in the BPIs for the next 10 markets, coverage is increased to just under 75%. This means that advertising can now be concentrated within these markets without conducting a blanket campaign.

Targeted sales for the coming year have been set at 200,000 units, and by using the custom BPI you've constructed, you can easily see what share of sales each market will comprise. In addition, these figures can be checked by looking at the metro-market rankings of general merchandise store sales in Section B to see how the targeted metros compare with these listings, a procedure that can also be used with rankings for population, EBI, total retail sales, and the general Buying Power Index. ►

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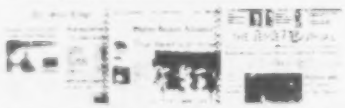

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SURVEY HIGHLIGHT

Percentage of Black Population in the Nation's 50 Largest Metros

Metro	Black Population	Black Pop. (Thous.)
Memphis, TN	41.7%	403.1
New Orleans, LA	35.0	433.3
New York, NY	29.5	2,535.6
Norfolk-Virginia Beach-Newport News, VA	28.7	407.0
Washington, DC	26.8	1,067.5
Atlanta, GA	26.2	762.6
Baltimore, MD	25.9	622.9
Newark, NJ	23.8	433.7
Detroit, MI	21.7	952.0
Chicago, IL	22.3	1,352.6
Miami-Hialeah, FL	20.9	410.6
Charlotte-Gastonia-Rock Hill, NC-SC	20.0	236.1
Philadelphia, PA	19.7	961.3
Cleveland, OH	19.6	358.0
Houston, TX	19.0	632.0
St. Louis, MO	17.3	425.1
Dallas, TX	16.5	429.6
Fort Lauderdale-Hollywood- Pompano Beach, FL	15.8	201.4
Nashville, TN	15.5	153.9
Oakland, CA	14.9	314.2
Milwaukee, WI	14.1	202.6
Indianapolis, IN	13.8	174.0
Cincinnati, OH	13.2	191.9
Kansas City, MO-KS	12.9	203.9
Orlando, FL	12.6	138.7
Columbus, OH	12.0	167.3
Los Angeles-Long Beach, CA	11.9	1,070.2
Fort Worth-Arlington, TX	11.0	150.3
Rochester, NY	9.7	97.7
Hartford-New Britain-Middletown- Bristol, CT	9.2	104.1
Bergen-Passaic, NJ	9.1	116.0
Tampa-St. Petersburg-Clearwater, FL	9.0	190.2
Pittsburgh, PA	8.2	168.7
Nassau-Suffolk, NY	7.7	200.7
San Francisco, CA	7.7	124.9
Riverside-San Bernardino, CA	7.4	200.5
Middlesex-Somerset-Hunterdon, NJ	7.3	75.1
Sacramento, CA	7.1	108.8
San Antonio, TX	7.0	92.3
Boston-Lawrence-Salem-Lowell-Brockton, MA	6.8	256.6
San Diego, CA	6.8	173.8
Denver, CO	6.1	99.9
Monmouth-Ocean, NJ	6.0	61.0
Seattle, WA	4.2	83.9
San Jose, CA	4.0	60.1
Minneapolis-St. Paul, MN	3.8	94.0
Phoenix, AZ	3.7	79.9
Portland, OR	3.2	39.7
Anaheim-Santa Ana, CA	1.9	46.3
Salt Lake City-Ogden, UT	1.0	11.2

SOURCE: Sales & Marketing Management, *1991 Survey of Buying Power.*

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SURVEY HIGHLIGHT

Percentage of Hispanic Population in the Nation's 50 Largest Metros

Metro	% Hispanic Population	Hispanic Pop. (Thous.)
Miami-Hialeah, FL	50.0%	982.6
San Antonio, TX	47.8	633.0
Los Angeles-Long Beach, CA	38.4	3,447.9
Riverside-San Bernardino, CA	26.8	731.3
Anaheim-Santa Ana, CA	23.9	586.8
New York, NY	22.4	1,927.6
Houston, TX	21.8	727.5
San Jose, CA	21.2	321.2
San Diego, CA	20.8	532.0
Phoenix, AZ	16.4	356.8
San Francisco, CA	14.8	238.3
Dallas, TX	14.7	383.9
Oakland, CA	13.2	280.2
Denver, CO	13.1	214.1
Chicago, IL	12.4	751.5
Bergen-Passaic, NJ	11.9	152.1
Sacramento, CA	11.7	178.9
Fort Worth-Arlington, TX	11.5	156.2
Newark, NJ	10.6	193.0
Orlando, FL	9.2	102.1
Fort Lauderdale-Hollywood- Pompano Beach, FL	8.9	114.0
Middlesex-Somerset- Hunterdon, NJ	7.2	74.2
Hartford-New Britain- Middletown-Bristol, CT	7.0	79.2
Tampa-St. Petersburg-Clearwater, FL	6.8	144.4
Nassau-Suffolk,NY	6.5	170.4
Washington, DC	5.9	235.3
Salt Lake City-Ogden, UT	5.8	63.2
Cincinnati, OH	5.4	7.9
Boston-Lawrence-Salem-Lowell-Brockton, MA	5.1	93.7
New Orleans, LA	4.3	53.4
Monmouth-Ocean, N	3.8	37.7
Philadelphia, PA	3.7	179.0
Milwaukee, WI	3.7	52.6
Portland, OR	3.7	45.7
Rochester, NY	3.2	32.1
Kansas City, MO-KS	2.9	46.3
Seattle, WA	2.8	56.9
Norfolk-Virginia Beach- Newport News, VA	2.4	33.4
Atlanta, GA	2.1	60.3
Detroit, MI	2.0	86.4
Cleveland, OH	1.9	34.5
Minneapolis-St. Paul, MN	1.5	38.7
Baltimore, MD	1.3	30.9
St. Louis, MO	1.1	26.4
Indianapolis, IN	0.9	11.3
Charlotte-Gastonia-Rock Hill, NC-SC	0.9	11.0
Columbus, OH	0.8	11.6
Memphis, TN	0.8	8.0
Nashville, TN	0.8	7.8
Pittsburgh, PA	0.6	11.8

SOURCE: Sales & Marketing Management; *1991 Survey of Buying Power.*

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SURVEY HIGHLIGHT

For Richer or for Poorer: Median Household Effective Buying Income for the Top 10...

Metro	1990 Median Household EBI
Nassau-Suffolk, NY	$49,494
Middlesex-Somerset-Hunterdon, NJ	48,591
San Jose, CA	45,662
Bergen-Passaic, NJ	44,360
Bridgeport-Stamford-Norwalk-Danbury, CT	43,866
Trenton, NJ	43,186
Washington, DC	42,929
Lake County, IL	41,617
Anaheim-Santa Ana, CA	41,179
Oxnard-Ventura, CA	40,320

...and the Bottom 10 Metros

Metro	1990 Median Household EBI
Monroe, LA	$20,020
Panama City, FL	19,920
Ocala, FL	19,616
Yuma, AZ	18,485
Gadsden, AL	18,290
Las Cruces, NM	18,273
Brownsville-Harlingen, TX	17,320
Jacksonville, NC	17,221
McAllen-Edinburg-Mission, TX	16,224
Laredo, TX	15,915

SOURCE: Sales & Marketing Management; *1991 Survey of Buying Power.*

C. Evaluating New Product Potential

Say your company has created a new product that is aimed at lower-income consumers. All of your previous experience has been with the affluent market, and this is a relatively unknown world to you. How do you define and reach this new category of buyers? Using the *Survey of Buying Power*, you can put together a strategy that will help you identify consumers that fit your particular profile, locating markets with high concentrations of households having Effective Buying Incomes (EBIs) between $10,000 and $19,999. Once this has been done, you can establish age and distribution criteria that will help you construct a custom BPI for your product.

After laying the basic groundwork, you can then assign specific goals to your sales personnel in preselected sales areas that encompass the highest concentrations of potential customers with the characteristics you seek. This will allow you to establish, with solid objectivity, maximum sales goals in these market areas, knowing in advance that they represent an optimum concentration of the best potential customers for your new product.

For example, let's say you're currently selling a top-of-the-line, quality raincoat. Your market is secure, but it's been somewhat limited by the product's premium price. Therefore, you've decided to introduce a lower-priced "knockoff" version of the raincoat, designed to appeal to the same age segment as your premium-priced model but aimed at consumers with smaller household incomes.

The first thing you need to do is use your own internal data to identify those markets where raincoats will sell best. Remember; Los Angeles may be one of the biggest markets in the country in terms of size and spending power, but raincoats aren't going to be a particularly hot item in L.A. Here, your own savvy and sales history will tell you which markets are best.

What the *Survey* will then allow you to do is compare demographic and socioeconomic information on your potential customers on a market-by-market basis. If New York is currently the top market for your premium-priced product—your primary target being consumers with household incomes of $35,000 or above—then this market will grow substantially when you add the $10,000-to-$34,999 categories.

If part of your evaluation of new product potential includes a controlled market test, this same technique will allow you to identify areas that conform to your profile of the ideal product/customer relationship and will also let you implement controlled testing in these additional markets. You will then be able to compare the results of these market/product associations at the end of the test period, and by using the data from the *Survey*, the results will be both accurate and projectable.

ADVERTISING APPLICATIONS

A. Test Market Selection

One of the most valuable aspects of the *Survey of Buying Power* is its usefulness in selecting test markets. Unfortunately, most marketers have a tendency to stick to test markets that have been used previously, or those that are famous as test markets (i.e., "How will it play in Peoria?"). Using the demographic, economic, and distribution-related data in the *Survey*, however, markets with similar characteristics can be identified and categorized according to a wide range of test-marketing purposes.

Similarities in total population, age groups, households, and income can all be used as relative indicators, as we can see in the following example, which groups four markets with roughly the same populations:

Metro	Population
Sacramento, CA	1,523,300
Milwaukee, WI	1,436,800
Columbus, OH	1,353,500
San Antonio, TX	1,321,000

Comparisons can also be made using such specialized measurements as median household EBI or the Buying Power Index. Under this magnifying glass, our four examples would look like this:

Metro	Median Household EBI	BPI
Sacramento	$31,903	.6556
Milwaukee	33,549	.6239
Columbus	27,185	.5542
San Antonio	23,865	.4723

SURVEY HIGHLIGHT

How to Construct a Custom BPI

Sales & Marketing Management's patented Buying Power Index, or BPI, has been a part of the *Survey of Buying Power* for more than 30 years, providing marketers with a standardized measurement of the relative buying power of states, metros, counties, and cities. The BPI listed in the *Survey*'s data sections is a general indicator constructed from data on total population, total Effective Buying Income (EBI), and total retail sales—the three basic categories of statistics covered by the *Survey*.

For those who need to define their markets more specifically, however, it is possible to construct a customized version of the BPI, using any of the subclassifications of statistics in the *Survey*'s three basic data fields. By selecting a Demographic component (population), an Economic component (income), and a Distribution component (retail sales), you can use the formula outlined below to convert data from individual markets into a custom BPI for your product or service.

For our purposes, we will label these three BPI components as follows: Demographic = **A**; Economic = **B**; and Distribution = **C**. Looking at each of these areas individually, here's how you might go about selecting them:

A: Demographic - First of all, you'll need to isolate the population or household-related factor that best describes your "ideal" consumer. For example, if you're selling video games, the 18-and-under age segment is a better indicator of market potential than total population. On the other hand, if your product is media-oriented (magazines, mail-order catalogs, etc.), you may want to use household counts as your demographic component.

B: Economic - The next step involves selecting the income group(s) best suited to your product. Here, the *Survey* offers you five basic ranges of household incomes, and you can easily combine two or more groups to achieve a broader spectrum of potential. For example, if you're selling a premium-priced product, you might select households with incomes of $35,000 and above.

C: Distribution - Isolating a particular store group that parallels your preferred channel of distribution is the final step in the preliminary selection process. If you're selling beer, for example, you may want to combine Eating & Drinking Place sales and Food Store sales, since these are the two largest markets for your product. On the other hand, if you're selling shampoo, Drugstores and General Merchandise stores (which includes department stores and discount stores) would be a better distribution-related indicator.

Once these three factors have been selected, you can then compute your custom BPI by following this simple four-step process:

Step 1 - For each market (region, state, metro, county, etc.), you'll first need to compare local activity to that for the U.S. as a whole, producing a ratio for each of the three BPI factors (**A-B-C**). In this example, the Demographic component (**A**) would be calculated as follows:

$$\frac{\text{Market's Pop. Under 18}}{\text{U.S. Pop. Under 18}} = X\%$$

Next, using households with EBIs of $35,000 and above as the Economic factor (**B**), we compare the market with the appropriate U.S. total:

$$\frac{\text{Market's Hshlds. w/EBIs \$35,000+}}{\text{U.S. Hshlds. w/EBIs \$35,000+}} = Y\%$$

And finally, we calculate the Distribution component (**C**) by constructing a ratio of local Food Store sales to U.S. Food Store sales:

$$\frac{\text{Market's Food Store Sales}}{\text{U.S. Food Store Sales}} = Z\%$$

Step 2 - Armed with these percentages (X-Y-Z), we are now ready to assign weights to the demographic, economic, and distribution-related components, according to their perceived importance in the selling process. In all cases, the assigned weights should be expressed in decimals (50% = .5, 30% = .3, etc.).

Since income is often cited as the most important indicator of potential purchasing power, your weighting of these factors might look something like this:

Factor **A** (Demographic) - .2 (20%)
Factor **B** (Economic) - .5 (50%)
Factor **C** (Distribution) - .3 (30%)

Step 3 - Multiplying each component ratio (X-Y-Z) by its appropriate weight and adding the resulting totals will then give you the BPI for a particular market:

$$(.2 \times X\%) + (.5 \times Y\%) + (.3 \times Z\%) = \text{BPI}$$

The fractional figure you arrive at can then be used as a relative indicator to compare the potential buying power of this market to that for the U.S. as a whole (U.S. = 100.0000.)*

Step 4 - Repeat this same procedure for each targeted market, compiling a list of markets ranked according to their BPIs. If your particular product warrants the construction of a BPI with only two factors (or possibly four or five), remember that the same principles apply in terms of weighting the various components. In other words, the percentages should still total 100%, regardless of the number of BPI components.

***Note:** *If you're selling your product in a limited number of markets, you may want to substitute the combined total of these markets for the U.S. totals in your calculations. In such a case, your BPI of 100.0000 would represent the total of these markets only.*

SURVEY HIGHLIGHT

Shoulder to Shoulder: Metros with the Highest Population Densities

Metro	Population Per Sq. Mile
Jersey City, NJ	11,976
New York, NY	7,511
Chicago, IL	3,227
Anaheim-Santa Ana, CA	3,107
Bergen-Passaic, NJ	3,047
Los Angeles-Long Beach, CA	2,209
Nassau-Suffolk, NY	2,186
San Francisco, CA	1,589
Boston-Lawrence-Salem-Lowell-Brockton, MA	1,555
Newark, NJ	1,495
Trenton, NJ	1,452
Oakland, CA	1,449
Honolulu, HI	1,404
Philadelphia, PA	1,390
New Haven-Waterbury-Meriden, CT	1,335
Bridgeport-Stamford-Norwalk-Danbury, CT	1,323
Cleveland, OH	1,208
Lake County, IL	1,176
San Jose, CA	1,172
Fort Lauderdale-Hollywood-Pompano Beach, FL	1,058
Miami-Hialeah, FL	1,010
Washington, DC	1,007
Middlesex-Somerset-Hunterdon, NJ	988
Milwaukee, WI	985
Detroit, MI	983

SOURCE: Sales & Marketing Management; *1991 Survey of Buying Power.*

In terms of population, Sacramento, Milwaukee, Columbus, and San Antonio are very nearly the same, ranking within seven places of each other nationally. When looked at in the second table, however, we see that they're separated by a wide margin in terms of household income, placing 50th, 31st, 158th, and 240th, respectively. On the other hand, BPI figures show them once again to be fairly similar, which only goes to show that each market can be clearly identified according to its differences and similarities, depending on which indicator(s) is deemed most important to its selection.

In addition, markets can be matched through the use of retail sales data on store groups or, in the case of the *Survey of Media Markets*, through merchandise line sales categories. The use of these data is indicated when raw population numbers are not necessarily relevant to the sales growth of a particular product. By utilizing appropriate clusters of retail sales statistics, you can match up any and all metro areas that sell approximately the same volume of product:

Metro	Per Household Retail Sales	Food Store Sales
Sacramento	$20,045	$2,309,094,000
Milwaukee	20,792	1,976,948,000
Columbus	19,961	1,700,547,000
San Antonio	19,960	2,069,362,000

Once again, it becomes clear that there are major differences within these four markets that would preclude them from being similar test markets for all products.

Since we've established that a particular combination of known demographic, economic, and distribution factors determine sales potential—regardless of the geography of the area in question—this means that you can construct a wide variety of test market universes by zeroing in on the specific characteristics that affect the rate of sales of your particular product.

Basically, you're no longer forced to choose test markets from someone else's list of metros. As a result, you can avoid any competitive testing that might skew your results and require reevaluation (assuming that you're fortunate enough to find out that such factors have affected your results in the first place).

By knowing with objective certainty the combination of available characteristics that will positively affect your sales, you can create your own test markets with a maximum amount of control, projectability, and dollar efficiency. When you come right down to it, there really isn't an "average" product, any more than there is an "average" test market, unless you happen to be the first one on your block to discover such a market. By the same token, if you're just another in a long line of users of a given test market, be aware that inordinate testing could eventually destroy the natural responsiveness of such a market—the very thing that made it valuable as a testing location in the first place.

B. Co-op Advertising Allocation

One of the biggest problems in the creation of a co-op advertising budget involves trying to define the approximate dollar amounts that should be targeted for certain markets. The main source of this dilemma is that most co-op allocations are based on after-the-fact sales volume figures, with a percentage of total sales then set aside for the co-op program.

Once again, the *Survey* can be used to identify sales potential by market area, which then makes it possible to allocate co-op dollars based on projected sales quotas rather than actual sales. In effect, you can then use these all-important ad dollars to help your salespeople

Let Us Hear from You

Most of the improvements and additions to the *Survey of Buying Power* are a direct result of the comments and suggestions we have received from our subscribers over the years. This 63rd edition confirms Sales & Marketing Management's commitment to provide the marketing and sales community with the information it needs to achieve greater sophistication and precision in analysis and planning.

Any questions, ideas, or suggestions you may have should be addressed to the Associate Editorial Director for Surveys, *Sales & Marketing Management*, 633 Third Ave., New York, NY 10017.

generate sales, rather than as a payment to dealers who have already made a commitment to buy.

In the following example, we'll look at a manufacturer of stereo components that sells, on the average, one unit for every 500 people between the ages of 25 and 34. In the state of Michigan, sales last year totaled only 2,983 units, even though the potential market in this age segment was 1,659,200, or 3,318 potential unit sales. With each unit carrying a price tag of $80, the actual accrual of co-op funds—based on a program base of 5%—was $11,932.

Based on market potential, however, sales should have totaled $265,440, and the 5% accrual would have generated $13,272 in co-op funds. By planning the program based on this potential rather than on actual sales, you can assist your salespeople in achieving their expected volume.

Through the construction of a custom BPI, you could use your anticipated national sales volume to identify the proper share of that figure that should be generated by all targeted markets or groups of territories, and then allocate co-op dollars to those markets to help them achieve their potential sales volume.

C. Media Allocations

Many consumer-goods manufacturers purchase TV, radio, magazine, and newspaper advertising for their products. Basically speaking, the greatest efficiency is achieved by reaching the most people with the least expense. This works well when the distribution of the product is widespread and if it appeals to a large segment of consumers.

However, if the product is a specialty item, a national advertising program that does not adequately reflect differences in market potential will only deliver audiences, not customers. The difference between the two is critical to sales success. The metro market ranking tables in Section B are provided so that key markets can be flagged and determinations made as to the best buy for a particular product.

Here again, the Buying Power Index is the ideal tool for allocating limited ad budgets in individual markets. If a market has a 6% share of potential, then a company should consider spending 6% of its budget in that market. Of course, there are some exceptions to this general rule, the main one being that some portions of the country are well developed in terms of sales, while others are still new and in need of constant attention. In cases like this, funds can be diverted from established markets to those that need expanding.

Another way this kind of situation can be handled is by creating two different ad funds, the first being a "sustaining" fund designed to maintain markets where sales are already established, and the second a "developmental" fund to assist the sales force in achieving maximum potential for underdeveloped markets. In both cases, clear goals of total sales should be written into the sales plan before any advertising monies are committed to markets.

D. Media Selection

More and more major corporations are taking advantage of the strategic benefits arising from the use of advertising techniques that localize expenditures on a market-by-market basis. Through the use of the *Survey*'s Buying Power Index, you can readily identify the sales volume of a given geographic area, which will enable you to relate this volume to your ad dollar investment.

Once a market's share of the advertising budget has been established, further use of *Survey* data can reveal the efficiency of using the various media (broadcast, print, etc.), according to the cost-per-thousand exposure to your targeted customers. In addition, if your product has specific demographics connected to it, you can adjust the basic cost-per-thousand to determine ad efficiency—based not on population but rather on concentrations of characteristics that define your primary prospects (age, income, households, etc.).

By using such data to rank markets that have the greatest numbers of key prospects, you'll be able to determine such things as whether national coverage is more efficient than local coverage. If TV advertising, for example, justifies its high cost on the basis of more exposure to your message, you can compare such coverage to a list of the top 50 markets for certain characteristics. In such cases, you might find that these top markets represent 75% or 80% of your total potential, and if this is so, nationwide coverage probably isn't justified.

In other cases, when you know that you're trying to reach a particular age group within a specific segment of high-income households, TV may turn out to be a less efficient medium for your message compared to alternatives such as cable or specialized publications that are aimed directly at your targeted customer.

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SURVEY HIGHLIGHT

State and Regional Growth: 1980-1990

Region/State	1990 Pop. (Thous.)	1980 Pop. (Thous.)	% Change 1980-90	% of U.S. Pop. 1970	1980	1990
NEW ENGLAND	**13,285.7**	**12,386.1**	**+ 7.3%**	**5.78%**	**5.42%**	**5.36%**
Connecticut	3,301.1	3,109.0	+ 6.2	1.49	1.36	1.33
Maine	1,238.3	1,134.3	+ 9.2	.48	.50	.51
Massachusetts	6,042.2	5,741.1	+ 5.2	2.77	2.51	2.43
New Hampshire	1,127.2	935.5	+ 20.5	.35	.41	.45
Rhode Island	1,008.9	949.6	+ 6.2	.47	.42	.41
Vermont	568.0	516.6	+ 9.9	.22	.23	.23
MIDDLE ATLANTIC	**37,746.7**	**36,779.6**	**+2.6%**	**18.19%**	**16.10%**	**15.08%**
New Jersey	7,768.8	7,380.2	+5.3	3.54	3.23	3.03
New York	18,065.5	17,526.3	+3.1	8.91	7.67	7.19
Pennsylvania	11,912.4	11,873.1	+0.3	5.74	5.20	4.86
EAST NORTH CENTRAL	**42,105.4**	**41,800.9**	**+0.7%**	**19.76%**	**18.29%**	**16.86%**
Illinois	11,449.1	11,452.7	-0.3	5.45	5.01	4.54
Indiana	5,556.7	5,512.9	+0.8	2.55	2.41	2.23
Michigan	9,323.1	9,287.9	+0.4	4.38	4.06	3.70
Ohio	10,864.4	10,813.3	+0.5	5.23	4.73	4.41
Wisconsin	4,912.1	4,734.1	+3.8	2.15	2.07	1.97
WEST NORTH CENTRAL	**17,731.5**	**17,281.8**	**+2.6%**	**8.02%**	**7.56%**	**7.27%**
Iowa	2,770.3	2,942.8	-5.9	1.38	1.28	1.14
Kansas	2,491.1	2,374.9	+5.0	1.11	1.04	1.02
Minnesota	4,412.0	4,103.6	+7.5	1.86	1.80	1.79
Missouri	5,145.1	4,947.9	+4.0	2.31	2.17	2.13
Nebraska	1,579.4	1,579.6	N.C.	.73	.69	.65
North Dakota	636.2	657.1	-3.2	.30	.29	.26
South Dakota	697.4	694.2	+0.5	.32	.30	.28
SOUTH ATLANTIC	**44,186.1**	**37,481.6**	**+17.8%**	**15.14%**	**16.40%**	**18.06%**
Delaware	673.2	599.4	+12.3	.27	.26	.27
District of Columbia	604.2	628.5	-4.0	.37	.28	.27
Florida	13,218.8	10,026.0	+31.8	3.40	4.39	5.66
Georgia	6,586.6	5,536.4	+19.0	2.27	2.42	2.60
Maryland	4,843.7	4,236.8	+14.3	1.93	1.85	1.91
North Carolina	6,693.1	5,930.6	+12.9	2.50	2.60	2.74
South Carolina	3,521.1	3,157.7	+11.5	1.28	1.38	1.37
Virginia	6,265.1	5,399.0	+16.0	2.28	2.36	2.50
West Virginia	1,780.3	1,967.2	-9.5	.84	.86	.74
EAST SOUTH CENTRAL	**15,225.0**	**14,801.0**	**+5.7%**	**6.30%**	**6.48%**	**6.12%**
Alabama	4,056.1	3,921.9	+3.4	1.69	1.72	1.63
Kentucky	3,687.3	3,698.4	-0.3	1.58	1.62	1.49
Mississippi	2,575.3	2,540.2	+1.4	1.10	1.11	.98
Tennessee	4,906.3	4,640.5	+5.7	1.94	2.03	2.01
WEST SOUTH CENTRAL	**26,875.3**	**24,096.8**	**+11.5%**	**4.11%**	**5.09%**	**10.49%**
Arkansas	2,358.0	2,311.3	+2.0	.95	1.01	.96
Louisiana	4,206.7	4,251.2	-1.0	1.80	1.86	1.61
Oklahoma	3,143.0	3,059.5	+2.7	1.26	1.34	1.30
Texas	17,167.6	14,474.8	+18.6	5.56	6.33	6.62
MOUNTAIN	**13,834.0**	**11,692.5**	**+16.3%**	**4.11%**	**5.09%**	**5.50%**
Arizona	3,740.0	2,805.6	+33.3	.88	1.23	1.51
Colorado	3,321.1	2,940.4	+12.9	1.10	1.29	1.39
Idaho	1,009.4	963.9	+4.7	.35	.42	.39
Montana	797.2	795.3	+0 2	.34	.35	.33
Nevada	1,244.1	822.0	+51.4	.24	.36	.52
New Mexico	1,534.8	1,323.1	+16.0	.54	.58	.59
Utah	1,738.8	1,487.1	+16.9	.52	.66	.59
Wyoming	448.6	482.1	-6.9	.16	.21	.18
PACIFIC	**39,822.3**	**32,239.8**	**+23.5%**	**13.13%**	**14.11%**	**15.26%**
Alaska	554.5	410.2	+35.2	.15	.18	.21
California	30,353 0	23,979.8	+26.6	9.87	10.49	11.42
Hawaii	1,120.1	979.1	+14.4	.39	.43	.39
Oregon	2,863.5	2,678.4	+6.9	1.04	1.17	1.20
Washington	4,931.2	4,192.3	+17.6	1.68	1.83	2.05
TOTAL U.S.	**250,812.0**	**228,487.1**	**+9.7%**	**100.00%**	**100.00%**	**100.00%**

Note: Changes of less than 0.1% are expressed as N.C. (no change).

SOURCE: Sales & Marketing Management; *1991 Survey of Buying Power.*

DEFINITION OF TERMS IN THE SURVEY OF BUYING POWER

APPAREL AND ACCESSORY STORE SALES (SIC Major Group 56): This category includes sales for establishments primarily engaged in selling new clothing, shoes, hats, underwear, and related articles. It is a broadly inclusive group that—aside from men's and women's clothing and accessory stores—also encompasses children's and infants' wear stores, bridal shops, furriers, handbag stores, lingerie stores, custom tailors, and sports apparel stores. However, apparel and accessories sold in Department and General Merchandise stores are not included. Metro market rankings for this store group are shown in Section B.

AUTOMOTIVE DEALER SALES (SIC Major Group 55; excluding subgroup 554, Gasoline Service Stations): Included are retail outlets selling automobiles—new and used, domestic and imported. In addition to these categories, sales for auto and home supply stores (tire dealers and parts and accessories stores), boat dealers, recreational vehicle dealers, motorcycle dealers, and miscellaneous automotive dealers selling aircraft, dune buggies, snowmobiles, and utility trailers are also included.

AVERAGE HOUSEHOLD EBI: This figure from the Regional and State Summary of Effective Buying Income table in Section B is calculated by dividing the total number of households into total EBI for a given geographic area. Often used as an indicator of market quality, this figure can nonetheless be misleading, particularly in areas where there is a disproportionate share of college, military, or other institutional-style populations housed in group quarters. Since such quarters are not considered households, and because total EBI includes the incomes of these residents, a per-household average sometimes credits households with income that is not really theirs. (See Effective Buying Income and Median Household EBI.)

BLACK POPULATION: These figures are updated from the 1990 Census of Population and Housing and are basically head count estimates of persons who consider themselves members of the black race and who lived in the area at the end of that year. Estimated totals are as of 12/31/90. Metro market rankings for this category are shown in Section B.

BUILDING MATERIAL AND HARDWARE STORE SALES (SIC Major Group 52): Sales in this category include those from establishments primarily engaged in selling hardware, lumber, and other building materials; paint, glass, and wallpaper; lawn and garden supplies; and mobile homes, even if sales to contractors account for a larger proportion of all sales.

BUYING POWER INDEX (BPI): A weighted index that converts the Survey's three basic elements—population (the demographic factor), Effective Buying Income (the economic factor), and retail sales (the distribution factor)—into a measurement of a market's "ability to buy," expressing it as a percentage of the national total (100.0000%). The BPI is calculated by first producing a ratio of local population, income, and retail sales to the comparable U.S. totals, then assigning a weight of .5 to an area's income; .3 to retail sales; and .2 to population. These weights are then multiplied by the appropriate ratios and the resulting figures added together to produce the BPI for a state, metro, county, or city.

The BPI is one of the Survey's most important measures, used to estimate potential for mass-marketed items sold at popular prices.

NOTE: The further a product is removed from the mass market, the greater the need for a "custom" BPI calculated by using more finely tuned demographic, economic, and distribution-related factors. A more in-depth discussion of how to calculate a custom BPI can be found in the Survey Highlights in Section A.

CENTRAL CITY: A city whose name is included in the title of a metropolitan area or that fits the necessary population and employment criteria to qualify it as a central city. The name of an S&MM Metro Market includes the name of the largest city and the names of other area cities that meet this criteria, based on the definitions provided by the Office of Management and Budget. If no city qualifies as a central city, the market is named after its central counties (i.e., the Nassau-Suffolk, NY, metro market).

CITY: An aggregation of people and retail outlets with set corporate limits, within which city government—as an incorporated state agency—exercises legal authority. The *Survey of Buying Power* lists all U.S. cities that either 1) had a population of 40,000 or more at the time of the 1990 Census of Population; 2) are central cities of a metropolitan market; or 3) function independently of counties. (See Central City and/or Independent City.)

CONSOLIDATED METROPOLITAN STATISTICAL AREA (CMSA): The largest of the government's three-tiered classification of metro markets, a CMSA is a "megalopolitan" area made up of two or more component Primary Metropolitan Statistical Areas, or PMSAs.

NOTE: Although the *Survey of Buying Power* reports aggregate statistics for CMSAs in Section C, such markets are not included in the Metro Market Rankings in Section B, since they are made up of groups of existing metros (PMSAs) rather than counties. (See Metropolitan Statistical Area and Primary Metropolitan Statistical Area.)

COUNTY: The primary political administrative subdivision of a state, counties are widely used by marketers since 1) the most current available data below

the state level is that reported for counties; 2) county boundaries are rarely altered; 3) complete national coverage can be achieved by aggregating all counties; 4) the nation's 3,139 county units provide the most easily manageable building blocks for designing sales territories; and 5) county boundaries are readily identifiable for mapping purposes.

The *1991 Survey of Buying Power* follows county boundaries as defined by the 1980 Census of Population, with the following exceptions: Cibola County, NM, was created from a portion of Valencia County in 1981; La Paz County, AZ, was created from a portion of Yuma County in 1982; Northwest Arctic Borough, AK, replaced the Kobuk Census Area in 1986; Aleutians East Borough, AK, was created from parts of the Dillingham and Aleutian Islands Census Areas in 1987; and Lake and Peninsula Borough, AK, was created from the Dillingham Census Area in 1989. Also, for the 1990 Census, the Aleutian Islands Census Area has been renamed Aleutians West.

NOTE: In the state of Louisiana, parishes are used in lieu of counties, and in Alaska, census areas and boroughs are utilized. The District of Columbia (Washington, DC) is treated as a single county, and in the state of Virginia, all cities are by law independent of counties, with the Survey treating them as separate county units. In addition, the cities of Baltimore, MD, St. Louis, MO, and Carson City, NV, are independent cities. (See Independent City.)

DRUGSTORE SALES (SIC Industry Group 591): A 3-digit subgroup of SIC 59—Miscellaneous Retail Stores. Totals here reflect sales from establishments engaged in the retail sale of prescription drugs, proprietary drugs, and nonprescription medicines. Stores in this category may also carry a number of related lines, such as cosmetics, toiletries, tobacco, and novelty merchandise, and sales include drugstores that also operate soda fountains or lunch counters.

EATING AND DRINKING PLACE SALES (SIC Major Group 58): Includes establishments selling prepared foods and drinks for consumption on the premises or for takeout, as well as lunch counters and refreshment stands selling prepared foods and drinks for immediate consumption. Also included under Eating Places are caterers and institutional food services; concession stands at stadiums, amusement parks, and airports; fast-food restaurants and custard stands; and pizzerias, oyster bars, commissaries, and other miscellaneous eating establishments. Drinking Places include bars, beer gardens, cocktail lounges, discos serving alcoholic beverages, nightclubs, taprooms, wine bars, and other miscellaneous establishments.

EFFECTIVE BUYING INCOME (EBI): A classification developed exclusively by Sales & Marketing Management to distinguish it from other sources reporting income statistics, EBI is defined as personal income less personal tax and non-tax payments—a number often referred to as "disposable" or "after-tax" income.

Generally speaking, EBI is a bulk measurement of market potential indicating the ability to buy, and it is essential for selecting, comparing, and grouping markets on this basis. For products that appeal to more specific income classes, marketers should examine data showing the Percentage of Households by EBI Group and the Buying Power Index (BPI).

Personal income is the aggregate

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of wages and salaries, other labor-related income (such as employer contributions to private pension funds), proprietor's income, rental income (which includes imputed rental income of owner-occupants of non-farm dwellings), dividends paid by corporations, interest income from all sources, and transfer payments (such as pensions and welfare assistance).

Deducted from this total are personal taxes (federal, state, and local), non-tax payments (fines, fees, penalties, etc.), and personal contributions to social insurance. According to U.S. government definitions, the resultant figure is commonly known as "disposable personal income."

FOOD STORE SALES (SIC Major Group 54): Retail stores primarily engaged in selling food for home preparation and consumption. Included in this category are grocery stores; meat and fish markets; fruit and vegetable markets; candy, nut, and confectionery stores; dairy products stores; bakeries; and miscellaneous food stores such as health food, coffee, spice, vitamin, and poultry stores.

NOTE: The Census of Retail Trade has informed us that in certain counties throughout the United States Food Store Sales figures have been revised, and the *1991 Survey of Buying Power* reflects these changes. The areas affected are as follows: Los Angeles, Monterey, and Orange, CA; Adams, Douglas, Mesa, and Teller, CO; Butts, De Kalb, Meriwether and Taylor, GA; Wayne, IL; Pulaski and Russell, KY; Iron and Menominee, MI; Clearwater, MN; Clay, Panola, Sunflower, and Yalobusha, MS; Pemiscot and Ripley, MO; Douglas, NE; Colfax, NM; Lenoir, Northampton, and Pitt, NC; Clay, Grayson, Knox, Laurel, McLean, Metcalfe, Muhlenberg, OH; Benton, Hardin, and Hickman, TN; Parker and Swisher, TX; Bennington, VT; Goochland, Lee, Louisa, and Scott, VA; McDowell and Wyoming, WV.

FURNITURE, HOME FURNISHING, AND APPLIANCE STORE SALES (SIC Major Group 57): Sales from a broad array of subgroups including furniture stores; floor covering stores (carpet, rug, and tile); drapery, curtain, and upholstery stores; home furnishing stores (bedding, china, cookware, lamps, pottery, venetian blinds, etc.); and household appliance stores (air conditioners, freezers, sinks, cabinets, stoves, refrigerators, and vacuum cleaners). Perhaps the most important subgroup, however, is that of radio, television, consumer electronics, and music stores, which includes computer and computer software stores as well as record and tape stores.

GASOLINE SERVICE STATION SALES (SIC Industry Group 554): This 3-digit subgroup of SIC Major Group 55—Automotive Dealers—is broken out separately due to its marginal relation to actual car and automotive accessory sales. It is defined as service stations primarily engaged in selling gasoline and oil, although these establishments frequently sell other merchandise such as tires, batteries, and parts, as well as engaging in minor repair work. Gas stations combined with other activities such as grocery stores, convenience stores, or car washes are classified according to their primary activity. Metro rankings for this store group are shown in Section B.

GENERAL MERCHANDISE STORE SALES (SIC Major Group 53): This category includes retail stores that sell a number of lines of merchandise, such as dry goods, apparel and accessories, furniture and home furnishings, housewares, hardware, and food. Stores included in this group are department stores, limited-price variety stores, and miscellaneous general merchandise stores such as general stores and catalog showrooms, although catalog and mail-order operations are not included in this category.

HISPANIC POPULATION: These figures are updated from the 1990 Census of Population and Housing, comprising a head count of all persons who consider themselves of Spanish or Hispanic origin or descent. The largest subgroups in this category currently include Mexicans, Puerto Ricans, and Cubans, and it should be noted that persons of Hispanic origin may be of any race. Metro market rankings for this category are shown in Section B. Estimated totals are as of 12/31/90.

HOUSEHOLDS: A household consists of all the people occupying a single housing unit under the 1990 Census rules. A housing unit is defined as a house, an apartment, a group of rooms, or a single room. In addition, members of a household need not be related, and a single person living alone in a housing unit is also considered a household.

Persons who are not counted as members of households include: those living in group quarters such as institutions, college dormitories, or military barracks; hospitals; and nursing homes.

NOTE: Although the total *population* of a given geographic area will include those residing in group quarters, *household* totals will not, which means that calculations of per-household income and retail sales may not adequately reflect an area's true residential makeup.

HOUSEHOLDS BY EBI GROUP: (See Percentage of Households by EBI Group.)

INDEPENDENT CITY: There are several cities in the U.S. that fall within the geographic boundaries of counties but are considered as separate entities by the Census Bureau. The *Survey of Buying Power* lists these independent cities as separate counties in the tables in Section C. With the exception of St. Louis City, MO, Baltimore City, MD, and Carson City, NV (which replaced Ormsby County), all independent cities are located in the state of Virginia.

MEDIAN AGE OF POPULATION: A calculation that divides the age distribution of the population into two equal groups, with one-half of the population older, and one-half younger, than the figure shown.

MEDIAN HOUSEHOLD EBI: This calculation takes the household distribution of Effective Buying Income, or EBI, and divides it into two equal groups, with half the households above, and half below, the resulting figure. S&MM prefers to use medians rather than averages for charting EBI, since they have proven to be a more reliable indicator of an area's income levels and are far less likely to be skewed by statistical oddities that adversely affect averages.

METROPOLITAN STATISTICAL AREA (MSA): According to the government's three-tiered system of metropolitan area definitions, an MSA is a geographic area with a large population nucleus, along with any adjacent communities that have a high degree of economic and social integration with that nucleus. The major purpose of this system—which also includes PMSAs and CMSAs—is to enable federal agencies to use the same geographic definitions when collecting and disseminating metro-area statistics. These definitions are reviewed every 10 years (as part of the decennial Census of Population), although metro areas are sometimes added to the government's listings between census years. However, any such additions have always been based on

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The metro area definitions in this year's *Survey of Buying Power* are based on the most recent revisions to this system, which were made just after the completion of the 1980 census. The most important change effected by these revisions was the elimination of the term Standard Metropolitan Statistical Area, or SMSA, which has been replaced by a two-tiered system of definition: Metropolitan Statistical Areas (MSAs) and Primary Metropolitan Statistical Areas (PMSAs). The third tier in the revised system—CMSAs, or Consolidated Metropolitan Statistical Areas—is virtually the same as the old SCSA (Standard Consolidated Statistical Area) designation, since both are made up of groups of metros rather than counties.

MSA and PMSA designations follow a set of standards prepared by the Federal Committee on MSAs, which advises the Census Bureau and the Office of Management and Budget (OMB) on metro area definitions. Under the 1980 revisions, an area can qualify as an MSA in one of two ways: 1) if it contains a city with a population of at least 50,000, or 2) if it contains an "urbanized" area of at least 50,000 and the total metro-area population is 100,000 or more. In addition to the county containing the central city, an MSA may include additional counties that have close economic and social ties to the core county.

MSAs and PMSAs are defined in terms of whole counties, except in the six New England states, where towns and cities are the standard units of definition due to the absence of county governments. In these states, the federal government's unofficial system of New England County Metropolitan Areas (NECMAs) is utilized by S&MM in order to ensure a uniform system of county-based geography.

An MSA with a population of more than 1 million may qualify for designation as a Primary Metropolitan Statistical Area (PMSA) if it is contiguous with at least one other such metro, with the resulting group of two or more PMSAs forming a consolidated area, or CMSA.

The S&MM Metro Market rankings in Section B ignore the distinctions between MSAs and PMSAs, grouping the two designations together in the interest of simplicity and consistency. And although aggregate data for CMSAs are included in Section C, they are not listed in the rankings in Section B, since they are by definition made up of groups of existing metros, while the geography of MSAs and PMSAs is uniformly county-based.

NOTE: In accordance with our policy that recognizes only those metros and metro counties that meet formal OMB population and urbanization criteria, *Survey of Buying Power* listings do not include recent metro-area changes effected through legislative means. Therefore, the newly created Decatur, AL, metro area is defined as being coextensive with Morgan County only (excluding Lawrence County), and the Wichita, KS, metro area has been redefined as Butler and Sedgwick counties, eliminating Harvey County, which was added through legislation in 1987.

NEW ENGLAND COUNTY METROPOLITAN AREA (NECMA): The U.S. Office of Information and Regulatory Affairs (OIRA), part of the government's Office of Management and Budget, uses this system to define metro areas in the six New England states by applying the same criteria used in establishing MSAs in other regions. (See Metropolitan Statistical Area.)

PER-CAPITA EBI: This figure, which appears in the Regional and State Summary of Effective Buying Income table in Section B, is an arithmetic average obtained by dividing total population into total EBI. It is used primarily to measure an area's spending power by eliminating the impact of population size. However, because total population includes residents of all age groups, such a figure assigns income to a sizable portion of the population that are not necessarily wage earners.

PER-HOUSEHOLD RETAIL SALES: This figure can be found in both the Regional and State Summary of Retail Sales table and a separate metro market ranking table in Section B. It shows retail sales by household, calculated by dividing total households into total retail sales. However, because household counts are directly assignable to a metro's geographic area and retail sales figures are not (due to local purchases by nonresidents), this number is not as effective an indicator of area purchasing power as is Median Household EBI or the Buying Power Index.

PERCENT OF U.S.: The share of total U.S. population, households, EBI, or retail sales accounted for by a given region, state, metro, county, or city. This figure shows the relative importance of an area's major demographic and socioeconomic factors.

PERCENTAGE OF HOUSEHOLDS BY EBI GROUP: These figures show the percentage of total households with Effective Buying Incomes in each of four different ranges. By adding the four percentages for a given metro, county, or city and subtracting the resulting total from 100%, the share of households with EBI under $10,000 can also be calculated. To convert the percentage figures to actual household counts, multiply the area's total households by the corresponding percentage. The Regional and State Summary of Effective Buying Income table in Section B shows actual household totals rather than percentages for these categories.

PERCENTAGE OF POPULATION BY AGE GROUP: These four age group breakouts correspond to the major life-cycle stages of the population. For example, the 18-to-24-year-old age group represents the average household-forming stage; 25-to-34-year-olds and 35-to-49-year-olds, the prime Baby Boom demographic; and the 50-and-over segment, the rapidly growing retirement market. The percentages shown reflect the share of total population accounted for by each group, and by adding the four percentages and subtracting from 100%, the share of total population under age 18 can also be calculated. The Regional and State Summary of Population table in Section B shows actual totals rather than percentages for these categories.

POPULATION: Updated from the Census Bureau's 1990 Census of Population and Housing, Total Population is a head count estimate of all people living in a given geographic area as of 12/31/90. It includes people living in group quarters, such as colleges, hospitals, institutions, and nursing homes, as well as armed forces personnel permanently assigned to the area.

POPULATION BY AGE GROUP: (See Percentage of Population by Age Group.)

POPULATION, BLACK: (See Black Population.)

POPULATION, HISPANIC: (See Hispanic Population.)

PRIMARY METROPOLITAN STATISTICAL AREA (PMSA): The second level in the government's three-tiered system of metro area definitions, PMSAs are characterized as metropolitan areas having a total population of 1 million or more, anchored by a large urbanized county or cluster of counties with strong internal economic and social links. By definition, PMSAs are the components of Consolidated Metropolitan Statistical Areas (CMSAs), which are made up of two or more contiguous PMSAs.

QUALITY INDEX (QI): This figure, which appears in the Regional and State Summary of Retail Sales table in Section B, is calculated by dividing a market's Buying Power Index (BPI) by its Percent of U.S. Population figure. A high index number reflects either above-average resident buying power or a strong influx of nonresident buyers, or both.

RETAIL SALES: (See Total Retail Sales.)

RETAIL SALES BY STORE GROUP: The *Survey of Buying Power* lists sales for six major store groups considered to be the primary channels of distribution for consumer goods in local markets. Store group sales represent the cumulative sales of all products and/or services handled by a particular store type, not just the product lines associated with the name of the store group. For example, Food stores sell a number of different merchandise lines—not just food—including things like personal care products, toiletries, nonprescription drugs, automotive supplies, etc.

S&MM METRO MARKET: (See Metropolitan Statistical Area.)

SALES ACTIVITY INDEX (SAI): This figure, which appears in the Regional and State Summary of Retail Sales table in Section B, is obtained by dividing an area's Percent of U.S. Population figure into its Percent of U.S. Retail Sales. Because the numerator (the market's share of retail sales) includes all sales made in the market, and the denominator (share of population) includes only the residents of the market, a high index figure may indicate a strong influx of nonresident purchasers.

SINGLE-PERSON HOUSEHOLDS: This ranking table in Section B shows metros ranked according to the number of household units occupied by a single person rather than two or more people. (See Households.)

SPANISH-ORIGIN POPULATION: (See Hispanic Population.)

STANDARD METROPOLITAN STATISTICAL AREA (SMSA): (See Metropolitan Statistical Area.)

SUBURBAN POPULATION: This ranking table in Section B shows the metro population, less the population of its central city. Because there is no formal definition of a suburb, the Census Bureau refers to this figure as "balance of area."

NOTE: In metros where there is no central city (such as New York's Nassau-Suffolk metro area), the suburban population is the same as that for the metro as a whole.

SUBURBAN TOTAL: Because suburbs are often the most important part of a local market, these totals are included at the end of each metro listing in Section C. The suburban total is calculated by deducting the central city population from that of the metro as a whole. In metros where there is no central city, the figures for suburban total and metro total are the same.

TOTAL POPULATION: (See Population.)

TOTAL RETAIL SALES: Total Retail Sales reflects net sales (minus refunds and allowances for returns) for all establishments primarily engaged in retail trade. Receipts from repairs and other services are also included, but retail sales by wholesalers and service establishments are not.

NOTE: Although retail sales are often used to gauge the purchasing power of the residents in a given market, they can also be affected by nonresident "pollution," that is, purchases made by people not residing within the boundaries of the geographic area in question.

Aggregate sales of the six major store groups shown in the *Survey* will not equal the Total Retail Sales figure for a given area, since this figure includes receipts from a number of additional store types not shown in these breakouts.

Retail sales totals in the *1991 Survey of Buying Power* are updated from 1987 Census of Retail Trade benchmarks. In accordance with Census Bureau policy, they no longer include: 1) sales taxes and other taxes collected from customers, and 2) carrying charges and/or credit charges.

Also, Total Retail Sales figures in this year's *Survey* reflect the inclusion of Census-based data for *non-employer retailers.* This information, which refers to retail stores with no paid employees, was not available when the 1987 Census of Retail Trade benchmark figures were originally incorporated into the *Survey.*

ALPHABETICAL LISTING OF S&MM METROPOLITAN MARKETS

These definitions are based on the most recent revisions announced by the federal government's Office of Management and Budget (OMB). The OMB designates individual markets as either Metropolitan Statistical Areas (MSAs) or Primary Metropolitan Statistical Areas (PMSAs), although the list here ignores these distinctions and groups the two categories together in the interest of simplicity and consistency, with the resulting markets labeled as "S&MM Metro Markets."

In accordance with our policy that recognizes only those metros and metro counties that meet formal OMB population and urbanization criteria, S&MM listings do not include recent metro-area changes effected through legislation. Therefore, the Decatur, AL, metro area, which was created in 1987, is defined as being coextensive with Morgan County *only* (excluding Lawrence County), and the Wichita, KS, metro area has been redefined as Butler and Sedgwick counties, eliminating Harvey County (which was added through legislation in 1987).

New England metros are defined under the OMB's system of NECMAs, or New England County Metropolitan Areas, since data for intercensal years are collected on that basis rather than at the city and town level (which conforms to the decennial Census of Population). This is for the benefit of marketers who use county-level geography to design sales territories and identify markets, and also because it provides a more uniform system relative to the other states and regions.

In the following listings, the metro area name appears in **boldface** type, with component counties shown in alphabetical order in lightface. An asterisk (*) denotes the county in a multi-county metro market where the central city is located. If more than one county has an asterisk, it is because that market has more than one central city, such as the Dayton-Springfield, OH, metro area, where both Clark and Montgomery counties are shown as being central city locations.

Entries in **BOLDFACE CAPS** show Consolidated Metropolitan Statistical Areas (CMSAs), which are actually groups of PMSAs that make up the larger "megalopolitan" areas such as the Chicago-Gary-Lake County CMSA. Here, the geographic components listed are the metro markets that make up a particular CMSA, and although aggregate data for these markets are included in Section C, consolidated areas are not listed in the metro market rankings in Section B, since they include only MSAs and PMSAs. For further explanations of the various metro-market designations, readers should consult the "Definition of Terms" in Section A.

Abilene, TX: Taylor
Akron, OH: Portage, Summit*
Albany, GA: Dougherty*, Lee
Albany - Schenectady - Troy, NY: Albany*, Greene, Montgomery, Rensselaer*, Saratoga, Schenectady*
Albuquerque, NM: Bernalillo
Alexandria, LA: Rapides
Allentown - Bethlehem - Easton, PA:
New Jersey Portion: Warren
Pennsylvania Portion: Carbon, Lehigh*, Northampton
Altoona, PA: Blair
Amarillo, TX: Potter*, Randall
Anaheim - Santa Ana, CA: Orange
Anchorage, AK: Anchorage
Anderson, IN: Madison
Anderson, SC: Anderson
Ann Arbor, MI: Washtenaw
Anniston, AL: Calhoun
Appleton - Oshkosh - Neenah, WI: Calumet, Outgamie*, Winnebago*
Asheville, NC: Buncombe
Ashland, KY (See Huntington-Ashland)
Athens, GA: Clarke*, Jackson, Madison, Oconee
Atlanta, GA: Barrow, Butts, Cherokee, Clayton, Cobb, Coweta, De Kalb, Douglas, Fayette, Forsyth, Fulton*, Gwinnett, Henry, Newton, Paulding, Rockdale, Spalding, Walton
Atlantic City, NJ: Atlantic, Cape May
Attleboro, MA (See New Bedford-Fall River-Attleboro)
Auburn, ME (See Lewiston-Auburn)
Augusta, GA:
Georgia Portion: Columbia, McDuffie, Richmond*
South Carolina Portion: Aiken
Aurora - Elgin, IL: Kane*, Kendall
Austin, TX: Hays, Travis*, Williamson*
Bakersfield, CA: Kern
Baltimore, MD: Anne Arundel, Baltimore, Baltimore City*, Carroll, Hartford, Howard, Queen Anne's
Bangor, ME: Penobscot
Baton Rouge, LA: Ascension, East Baton Rouge*, Livingston, West Baton Rouge
Battle Creek, MI: Calhoun
Bay City, MI (See Saginaw-Bay City-Midland)
Beaumont - Port Arthur, TX: Hardin, Jefferson*, Orange
Beaver County, PA: Beaver
Bellingham, WA: Whatcom
Beloit, WI (See Janesville-Beloit)
Benton Harbor, MI: Berrien
Bergen - Passaic, NJ: Bergen, Passaic*
Bethlehem, PA (See Allentown-Bethlehem)
Billings, MT: Yellowstone
Biloxi - Gulfport, MS: Hancock, Harrison*
Binghamton, NY: Broome*, Tioga
Birmingham, AL: Blount, Jefferson*, St. Clair, Shelby, Walker
Bismarck, ND: Burleigh*, Morton
Bloomington, IN: Monroe
Bloomington - Normal, IL: McLean
Boca Raton, FL (See West Palm Beach-Boca Raton-Delray Beach)
Boise, ID: Ada
Boston - Lawrence - Salem - Lowell - Brockton, MA: Essex*, Middlesex*, Norfolk, Plymouth* Suffolk*
Boulder - Longmont, CO: Boulder
Bradenton, FL: Manatee
Brazoria, TX: Brazoria
Bremerton, WA: Kitsap
Bridgeport - Stamford - Norwalk - Danbury, CT: Fairfield
Bridgeton, NJ (See Vineland-Milville-Bridgeton)

Bristol, CT (See Hartford-New Britain-Middletown-Bristol)
Bristol, TN (See Johnson City-Kingsport-Bristol)
Brockton, MA (See Boston-Lawrence-Salem-Lowell-Brockton)
Brownsville - Harlingen, TX: Cameron
Bryan - College Station, TX: Brazos
Buffalo, NY: Erie

BUFFALO - NIAGARA FALLS CONSOLIDATED AREA: Metro Areas: Buffalo, Niagara Falls

Burlington, NC: Alamance
Burlington, VT: Chittenden*, Grand Isle
Canton, OH: Carroll, Stark*
Casper, WY: Natrona
Cedar Falls, IA (See Waterloo-Cedar Falls)
Cedar Rapids, IA: Linn
Champaign - Urbana - Rantoul, Champaign
Charleston, SC: Berkeley, Charleston*, Dorchester
Charleston, WV: Kanawha*, Putnam
Charlotte - Gastonia - Rock Hill, NC-SC:
North Carolina Portion: Cabarrus, Gaston*, Lincoln, Mecklenburg*, Rowan, Union
South Carolina Portion: York*
Charlottesville, VA: Albermarle, Charlottesville*, Fluvanna, Greene
Chattanooga, TN:
Georgia Portion: Catoosa, Dade, Walker
Tennessee Portion: Hamilton*, Marion, Sequatchie
Cheyenne, WY: Laramie
Chicago, IL: Cook*, DuPage, McHenry

CHICAGO - GARY - LAKE COUNTY CONSOLIDATED AREA: Metro Areas: Aurora-Elgin, Chicago, IL; Gary-Hammond, IN; Joliet, IL; Kenosha, WI; Lake County, IL

Chico, CA: Butte
Cincinnati, OH:
Indiana Portion: Dearborn
Kentucky Portion: Boone, Campbell, Kenton
Ohio Portion: Clermont, Hamilton*, Warren

CINCINNATI - HAMILTON CONSOLIDATED AREA: Metro Areas: Cincinnati, Hamilton-Middletown, OH

Clarksville - Hopkinsville, TN-KY:
Kentucky Portion: Christian*
Tennessee Portion: Montgomery*
Clearwater, FL (See Tampa-St. Petersburg-Clearwater)
Cleveland, OH: Cuyahoga*, Geauga, Lake, Medina

CLEVELAND - AKRON - LORAIN - CONSOLIDATED AREA: Metro Areas: Akron, Cleveland, Lorain-Elyria, OH

College Station, TX (See Bryan-College Station)
Colorado Springs, CO: El Paso
Columbia, MO: Boone
Columbia, SC: Lexington, Richland*
Columbus, GA:
Alabama Portion: Russell
Georgia Portion: Chattahoochee, Muscogee*
Columbus, OH: Delaware, Fairfield, Franklin*, Licking, Madison, Pickaway, Union
Corpus Christi, TX: Nueces*, San Patricio
Cumberland, MD:
Maryland Portion: Allegany*
West Virginia Portion: Mineral
Dallas, TX: Collin, Dallas*, Denton, Ellis, Kaufman, Rockwall

DALLAS - FORT WORTH - CONSOLIDATED AREA: Metro Areas: Dallas, Fort Worth-Arlington, TX

Danbury, CT (See Bridgeport-Stamford-Norwalk-Danbury)
Danville, VA: Danville*, Pittsylvania
Davenport - Rock Island - Moline, IL-IA:
Illinois Portion: Henry, Rock Island*
Iowa Portion: Scott*
Dayton - Springfield, OH: Clark*, Greene, Miami, Montgomery*
Daytona Beach, FL: Volusia
Decatur, AL: Morgan
Decatur, IL: Macon
Delray Beach, FL (See West Palm Beach-Boca Raton-Delray Beach)
Denison, TX (See Sherman-Denison)
Denver, CO: Adams, Arapahoe, Denver*, Douglas, Jefferson

DENVER - BOULDER CONSOLIDATED AREA: Metro Areas: Boulder-Longmont, Denver, CO

Des Moines, IA: Dallas, Polk*, Warren
Detroit, MI: Lapeer, Livingston, Macomb, Monroe, Oakland, St. Clair, Wayne*

DETROIT - ANN ARBOR - CONSOLIDATED AREA: Metro Areas: Ann Arbor, Detroit, MI

Dothan, AL: Dale, Houston*
Dubuque, IA: Dubuque
Duluth, MN:
Minnesota Portion: St. Louis*
Wisconsin Portion: Douglas
Durham, NC (See Raleigh-Durham)
East Lansing, MI (See Lansing-East Lansing)
Eau Claire, WI: Chippewa, Eau Claire*
Edinburg, TX (See McAllen-Edinburg-Mission)
El Paso TX: El Paso
Elgin, IL (See Aurora-Elgin)
Elkhart-Goshen, IN: Elkhart
Elmira, NY: Chemung
Elyria, OH (See Lorain-Elyria)
Enid, OK: Garfield
Erie, PA: Erie
Eugene - Springfield, OR: Lane
Evansville, IN:
Indiana Portion: Posey, Vanderburg*, Warrick
Kentucky Portion: Henderson*
Fairfield, CA (See Vallejo-Fairfield-Napa)
Fall River, MA (See New Bedford-Fall River-Attleboro)
Fargo - Moorhead, ND-MN:
Minnesota Portion: Clay*
North Dakota Portion: Cass*
Fayetteville, NC: Cumberland
Fayetteville - Springdale, AR: Washington
Fitchburg, MA (See Worcester-Fitchburg-Leominster)
Flint, MI: Genesee
Florence, AL: Colbert, Lauderdale*
Florence, SC: Florence
Fort Colllins - Loveland, CO: Larimer
Fort Lauderdale - Hollywood - Pompono Beach, FL: Broward
Fort Myers - Cape Coral, FL: Lee
Fort Pierce, FL: Martin, St. Lucie*
Fort Smith, AR:
Arkansas Portion: Crawford, Sebastian*
Oklahoma Portion: Sequoyah
Fort Walton Beach, FL: Okaloosa
Fort Wayne, IN: Allen*, De Kalb, Whitley
Fort Worth - Arlington, TX: Johnson, Parker, Tarrant*
Fresno, CA: Fresno
Gadsden, AL: Etowah
Gainesville, FL: Alachua*, Bradford
Galveston - Texas City, TX: Galveston
Gary - Hammond, IN: Lake*, Porter
Gastonia, NC (See Charlotte-Gastonia-Rock Hill)
Glens Falls, NY: Warren*, Washington
Goshen, IN (See Elkhart-Goshen)
Grand Forks, ND: Grand Forks
Grand Rapids, MI: Kent*, Ottawa
Great Falls, MT: Cascade
Greeley, CO: Weld
Green Bay, WI: Brown
Greensboro - Winston-Salem - High Point, NC: Davidson, Davie, Forsyth*, Guilford*, Randolph, Stokes, Yadkin
Greenville - Spartanburg, SC: Greenville*, Pickens, Spartanburg
Gulfport, MS (See Biloxi-Gulfport)
Hagerstown, MD: Washington
Hamilton - Middletown, OH: Butler
Hammond, IN (See Gary-Hammond)
Harlingen, TX (See Brownsville-Harlingen)
Harrisburg - Lebanon - Carlisle, PA: Cumberland, Dauphin*, Lebanon*, Perry
Hartford - New Britain - Middletown-Bristol, CT: Hartford*, Middlesex, Tolland
Hickory - Morganton, NC: Alexander, Burke*, Catawba*
High Point, NC (See Greensboro-Winston-Salem-High Point)
Hollywood, FL (See Fort Lauderdale-Hollywood-Pompano Beach)
Honolulu, HI: Honolulu
Hopkinsville, TN (See Clarksville-Hopkinsville)
Houma - Thibodaux, LA: Lafourche*, Terrebonne
Houston, TX: Fort Bend, Harris*, Liberty, Montgomery, Waller

HOUSTON - GALVESTON - CONSOLIDATED AREA: Metro Areas: Brazoria, Galveston-Texas City, Houston, TX

Huntington - Ashland, WV-KY:
Kentucky Portion: Boyd*, Carter, Greenup
Ohio Portion: Lawrence
West Virginia Portion: Cabell*, Wayne
Huntsville, AL: Madison
Indianapolis, IN: Boone, Hamilton, Hancock, Hendricks, Johnson, Marion*, Morgan, Shelby
Iowa City, IA: Johnson
Jackson, MI: Jackson
Jackson, MS: Hinds*, Madison, Rankin
Jackson, TN: Madison
Jacksonville, FL: Clay, Duval*, Nassau, St. Johns
Jacksonville, NC: Onslow
Jamestown - Dunkirk, NY: Chautauqua

Janesville - Beloit, WI: Rock
Jersey City, NJ: Hudson
Johnson City - Kingsport - Bristol, TN-VA:
Tennessee Portion: Carter, Hawkins, Sullivan*, Unicoi, Washington*
Virginia Portion: Bristol*, Scott, Washington
Johnstown, PA: Cambria*, Somerset
Joliet, IL: Grundy, Will
Joplin, MO: Jasper*, Newton
Kalamazoo, MI: Kalamazoo
Kankakee, IL: Kankakee
Kansas City, MO-KS:
Kansas Portion: Johnson, Leavenworth, Miami, Wyandotte*
Missouri Portion: Cass, Clay, Jackson*, Lafayette, Platte, Ray
Kennewick, WA (See Richland-Kennewick-Pasco)
Kenosha, WI: Kenosha
Killeen - Temple, TX: Bell*, Coryell
Kingsport, TN (See Johnson City-Kingsport-Bristol)
Knoxville, TN: Anderson, Blount, Grainger, Jefferson, Knox*, Sevier, Union
Kokomo, IN: Howard*, Tipton
La Crosse, WI: La Crosse
Lafayette - West Lafayette, IN: Tippecanoe
Lafayette, LA: Lafayette, St. Martin
Lake Charles, LA: Calcasieu
Lake County, IL: Lake
Lakeland - Winter Haven, FL: Polk
Lancaster, PA: Lancaster
Lansing - East Lansing, MI: Clinton, Eaton, Ingham*
Laredo, TX: Webb
Las Cruces, NM: Dona Ana
Las Vegas, NV: Clark
Lawrence, KS: Douglas
Lawrence, MA (See Boston-Lawrence-Salem-Lowell-Brockton)
Lawton, OK: Comanche
Leominster, MA (See Worcester-Fitchburg-Leominster)
Lewiston - Auburn, ME: Androscoggin
Lexington - Fayette, KY: Bourbon, Clark, Fayette*, Jessamine, Scott, Woodford
Lima, OH: Allen*, Auglaize
Lincoln, NE: Lancaster
Little Rock - North Little Rock, AR: Faulkner, Lonoke, Pulaski, Saline
Lompoc, CA (See Santa Barbara-Santa Maria-Lompoc)
Long Beach, CA (See Los Angeles-Long Beach)
Longmont, CO (See Boulder-Longmont)
Longview - Marshall, TX: Gregg*, Harrison*
Lorain - Elyria, OH: Lorain
Los Angeles - Long Beach, CA: Los Angeles

LOS ANGELES - ANAHEIM - RIVERSIDE CONSOLIDATED AREA: Metro Areas: Anaheim-Santa Ana, Los Angeles-Long Beach, Oxnard-Ventura, Riverside-San Bernadino, CA

Louisville, KY:
Indiana Portion: Clark, Floyd, Harrison
Kentucky Portion: Bullitt, Jefferson*, Oldham, Shelby
Loveland, CO (See Fort Collins-Loveland)
Lowell, MA (See Boston-Lawrence-Salem-Lowell-Brockton)
Lubbock, TX: Lubbock
Lynchburg, VA: Amherst, Campbell, Lynchburg*
Macon - Warner Robbins, GA: Bibb*, Houston*, Jones, Peach
Madison, WI: Dane
Manchester - Nashua, NH: Hillsborough
Mansfield, OH: Richland
Marietta, OH (See Parkersburg-Marietta)
Marshall, TX (See Longview-Marshall)
McAllen - Edinburg - Mission, TX: Hidalgo
Medford, OR: Jackson
Melbourne - Titusville - Palm Bay, Brevard
Memphis, TN
Arkansas Portion: Crittenden
Mississippi Portion: De Soto
Tennessee Portion: Shelby*, Tipton
Merced, CA: Merced
Meriden, CT (See New Haven-Waterbury-Meriden)
Miami - Hialeah, FL: Dade

MIAMI - FORT LAUDERDALE CONSOLIDATED AREA: Metro Areas: Fort Lauderdale-Hollywood-Pompano Beach, Miami-Hialeah, FL

Middlesex - Somerset - Hunterdon, NJ: Hunterdon, Middlesex, Somerset
Middletown, CT (See Hartford-New Britain-Middletown-Bristol)
Middletown, OH (See Hamilton-Middletown)
Midland, MI (See Saginaw-Bay City-Midland)
Midland, TX: Midland
Millville, NJ (See Vineland-Millville-Bridgeton)
Milwaukee, WI: Milwaukee*, Ozaukee, Washington, Waukesha

MILWAUKEE - RACINE CONSOLIDATED AREA: Metro Areas: Milwaukee, Racine, WI

Minneapolis - St. Paul, MN:
Minnesota Portion: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington Wright
Wisconsin Portion: St. Croix
Mishawaka, IN (See South Bend-Mishawaka)
Mission, TX (See McAllen-Edinburg-Mission)
Mobile, AL: Baldwin, Mobile*
Modesto, CA: Stanislaus
Moline, IL (See Davenport-Rock Island-Moline)
Monmouth - Ocean, NJ: Monmouth, Ocean
Monroe, LA: Ouachita
Monterey, CA (See Salinas-Seaside-Monterey)
Montgomery, AL: Autauga, Elmore, Montgomery*
Moorhead, MN (See Fargo-Moorhead)
Muncie, IN: Delaware
Muskegon, MI: Muskegon
Napa, CA (See Vallejo-Fairfield-Napa)
Naples, FL: Collier
Nashua, NH (See Manchester-Nashua)
Nashville, TN: Cheatham, Davidson*, Dickson, Robertson, Rutherford, Sumner, Williamson, Wilson
Nassau - Suffolk, NY: Nassau, Suffolk
Neenah, WI (See Appleton-Oshkosh-Neenah)
Newark, NJ: Essex*, Morris, Sussex, Union
New Bedford - Fall River - Attleboro, MA: Bristol
New Britain, CT (See Hartford-New Britain-Middletown-Bristol)
New Haven - Waterbury - Meridian, CT: New Haven
New London - Norwich, CT: New London
New Orleans, LA: Jefferson, Orleans*, St. Bernard, St. Charles, St. John the Baptist, St. Tammany
Newport News, VA (See Norfolk-Virginia Beach-Newport News)
New York, NY: Bronx*, Kings*, New York*, Putnam, Queens*, Richmond*, Rockland, Westchester

NEW YORK - NORTHERN NEW JERSEY - LONG ISLAND CONSOLIDATED AREA: Metro Areas: Bergen-Passaic, NJ; Bridgeport-Stamford-Norwalk-Danbury, CT; Jersey City, Middlesex-Somerset-Hunterdon, Monmouth-Ocean, NJ; Nassau-Suffolk, New York, NY; Newark, NJ; Orange County, NY

Niagara Falls, NY: Niagara
Norfolk - Virginia Beach - Newport News, VA: Chesapeake, Gloucester, Hampton, James City, Newport News*, Norfolk*, Poquoson, Portsmouth, Suffolk, Virginia Beach*, Williamsburg, York
Normal, IL (See Bloomington-Normal)
North Little Rock, AR (See Little Rock-North Little Rock)
Norwalk, CT (See Bridgeport-Stamford-Norwalk-Danbury)
Norwich, CT (See New London-Norwich)
Oakland, CA: Alameda*, Contra Costa
Ocala, FL: Marion
Odessa, TX: Ector
Ogden, UT (See Salt Lake City-Ogden)
Oklahoma City, OK: Canadian, Cleveland, Logan, McClain, Oklahoma*, Pottawatomie
Olympia, WA: Thurston
Omaha, NE:
Iowa Portion: Pottawatomie
Nebraska Portion: Douglas*, Sarpy, Washington
Orange County, NY: Orange
Orem, UT (See Provo-Orem)
Orlando, FL: Orange*, Osceola, Seminole
Oshkosh, WI (See Appleton-Oshkosh-Neenah)
Owensboro, KY: Davies
Oxnard - Ventura, CA: Ventura
Palm Bay, FL (See Melbourne-Titusville-Palm Bay)
Panama City, FL: Bay
Parkersburg - Marietta, WV - OH:
Ohio Portion: Washington*
West Virginia Portion: Wood*
Pascagoula, MS: Jackson
Pasco, WA (See Richland-Kennewick-Pasco)
Passaic, NJ (See Bergen-Passaic)
Pawtucket, RI (See Providence-Pawtucket-Woonsocket)
Pensacola, FL: Escambia*, Santa Rosa
Peoria, IL: Peoria, Tazewell, Woodford
Petersburg, VA (See Richmond-Petersburg)
Philadelphia, PA:
New Jersey Portion: Burlington, Camden, Gloucester
Pennsylvania Portion: Bucks, Chester, Delaware, Montgomery, Philadelphia*

PHILADELPHIA - WILMINGTON - TRENTON CONSOLIDATED AREA: Metro Areas: Philadelphia, PA; Trenton, Vineland-Milville-Bridgeton, NJ; Wilmington, DE

Phoenix, AZ: Maricopa
Pine Bluff, AR: Jefferson
Pittsburgh, PA: Allegheny*, Fayette, Washington, Westmoreland

PITTSBURGH - BEAVER VALLEY CONSOLIDATED AREA: Metro Areas: Beaver County, Pittsburgh, PA

Pittsfield, MA: Berkshire
Pompano Beach, FL (See Fort Lauderdale-Hollywood-Pompano Beach)
Port Arthur, TX (See Beaumont-Port Arthur)
Portland, ME: Cumberland
Portland, OR: Clackamas, Multnomah*, Washington, Yamhill

PORTLAND - VANCOUVER CONSOLIDATED AREA: Metro Areas: Portland, OR, Vancouver, WA

Portsmouth - Dover - Rochester, NH: Rockingham*, Strafford*
Poughkeepsie, NY: Dutchess
Providence - Pawtucket - Woonsocket, RI: Bristol, Kent*, Providence*, Washington
Provo - Orem, UT: Utah
Pueblo, CO: Pueblo
Racine, WI: Racine
Raleigh - Durham, NC: Durham*, Franklin, Orange, Wake*
Rantoul, IL (See Champaign-Urbana-Rantoul)
Rapid City, SD: Pennington
Reading, PA: Berks
Redding, CA: Shasta
Reno, NV: Washoe
Richland - Kennewick - Pasco, WA: Benton*, Franklin
Richmond - Petersburg, VA: Charles City, Chesterfield, Colonial Heights City, Dinwiddie, Goochland, Hanover, Henrico, Hopewell City, New Kent, Petersburg City, Powhatan, Prince George, Richmond City*
Riverside - San Bernardino, CA: Riverside*, San Bernardino*
Roanoke, VA: Botetourt, Roanoke, Roanoke City*, Salem City
Rochester, MN: Olmsted
Rochester, NY: Livingston, Monroe*, Ontario, Orleans, Wayne
Rockford, IL: Boone, Winnebago*
Rock Hill, SC (See Charlotte-Gastonia-Rock Hill)
Rock Island, IL (See Davenport-Rock Island-Moline)
Rome, NY (See Utica-Rome)
Sacramento, CA: El Dorado, Placer, Sacramento*, Yolo
Saginaw - Bay City - Midland, MI: Bay*, Midland*, Saginaw*
St. Cloud, MN: Benton, Sherburne, Stearns*
St. Joseph, MO: Buchanan
St. Louis, MO-IL:
Illinois Portion: Clinton, Jersey, Madison, Monroe, St. Clair
Missouri Portion: Franklin, Jefferson, St. Charles, St. Louis, St. Louis City
St. Paul, MN (See Minneapolis-St. Paul)
St. Petersburg, FL (See Tampa-St. Petersburg)
Salem, MA (See Boston-Lawrence-Salem-Lowell-Brockton)
Salem, OR: Marion*, Polk
Salinas - Seaside - Monterey, CA: Monterey
Salt Lake City - Ogden, UT: Davis, Salt Lake*, Weber*
San Angelo, TX: Tom Green
San Antonio, TX: Bexar*, Comal, Guadalupe
San Bernardino, CA (See Riverside-San Bernardino)
San Diego, CA: San Diego
San Francisco, CA: Marin, San Francisco*, San Mateo

SAN FRANCISCO - OAKLAND - SAN JOSE CONSOLIDATED AREA: Metro Areas: Oakland, San Francisco, San Jose, Santa Cruz, Santa Rosa-Petaluma, Vallejo-Fairfield-Napa, CA

San Jose, CA: Santa Clara
Santa Ana, CA (See Anaheim-Santa Ana)
Santa Barbara - Santa Maria - Lompoc, CA: Santa Barbara
Santa Cruz, CA: Santa Cruz
Santa Fe, NM: Los Alamos, Santa Fe*
Santa Maria, CA (See Santa Barbara-Santa Maria-Lompoc)
Santa Rosa - Petaluma, CA: Sonoma
Sarasota, FL: Sarasota
Savannah, GA: Chatham*, Effingham
Schenectady, NY (See Albany-Schenectady-Troy)
Scranton - Wilkes-Barre, PA: Columbia, Lackawanna*, Luzerne*, Monroe, Wyoming
Seaside, CA (See Salinas-Seaside-Monterey)
Seattle, WA: King, Snohomish

SEATTLE - TACOMA CONSOLIDATED AREA: Metro Areas: Seattle, Tacoma, WA

Sharon, PA: Mercer
Sheboygan, WI: Sheboygan
Sherman - Denison, TX: Grayson
Shreveport, LA: Bossier, Caddo*
Sioux City, IA:
Iowa Portion: Woodbury*
Nebraska Portion: Dakota
Sioux Falls, SD: Minnehaha
South Bend - Mishawaka, IN: St. Joseph
Spartanburg, SC (See Greenville-Spartanburg)
Spokane, WA: Spokane
Springdale, AR (See Fayetteville-Springdale)
Springfield, IL: Menard, Sangamon*
Springfield, MA: Hampden*, Hampshire
Springfield, MO: Christian, Greene*
Springfield, OH (See Dayton-Springfield)
Springfield, OR (See Eugene-Springfield)
Stamford, CT (See Bridgeport-Stamford-Norwalk-Danbury)
State College, PA: Centre
Steubenville - Weirton, OH-WV:
Ohio Portion: Jefferson*
West Virginia Portion: Brooke, Hancock*
Stockton, CA: San Joaquin
Syracuse, NY: Madison, Onondaga*, Oswego
Tacoma, WA: Pierce
Tallahassee, FL: Gadsden, Leon*
Tampa - St. Petersburg - Clearwater, FL: Hernando, Hillsborough*, Pasco, Pinellas*
Temple, TX (See Killeen-Temple)
Terre Haute, IN: Clay, Vigo*
Texarkana, TX-AR:
Arkansas Portion: Miller*
Texas Portion: Bowie*
Texas City, TX (See Galveston-Texas City)
Titusville, FL (See Melbourne-Titusville-Palm Bay)
Toledo, OH: Fulton, Lucas*, Wood
Topeka, KS: Shawnee
Trenton, NJ: Mercer
Troy, NY (See Albany-Schenectady-Troy)
Tucson, AZ: Pima
Tulsa, OK: Creek, Osage, Rogers, Tulsa*, Wagoner
Tuscaloosa, AL: Tuscaloosa
Tyler, TX: Smith
Urbana, IL (See Champaign-Urbana-Rantoul)
Utica - Rome, NY: Herkimer, Oneida*
Vallejo - Fairfield - Napa, CA: Napa, Solano
Vancouver, WA: Clark
Ventura, CA (See Oxnard-Ventura)
Victoria, TX: Victoria
Vineland - Milville - Bridgeton, NJ: Cumberland
Virginia Beach, VA (See Norfolk-Virginia Beach-Newport News)
Visalia - Tulare - Porterville, CA: Tulare
Waco, TX: McLennan
Warren, OH (See Youngstown-Warren)
Washington, DC:
District of Columbia Portion: District of Columbia*
Maryland Portion: Calvert, Charles, Frederick, Montgomery, Prince George's
Virginia Portion: Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudon, Manassas City, Manassas Park City, Prince William, Stafford
Waterbury, CT (See New Haven-Waterbury-Meriden)
Waterloo - Cedar Falls, IA: Black Hawk*, Bremer
Wausau, WI: Marathon
Weirton, OH (See Steubenville-Weirton)
West Palm Beach - Boca Raton - Delray Beach, FL: Palm Beach
Wheeling, WV:
Ohio Portion: Belmont
West Virginia Portion: Marshall, Ohio*
Wichita, KS: Butler, Sedgwick*
Wichita Falls, TX: Witchita
Wilkes-Barre, PA (See Scranton-Wilkes-Barre)
Williamsport, PA: Lycoming
Wilmington, DE:
Delaware Portion: New Castle*
Maryland Portion: Cecil
New Jersey Portion: Salem
Wilmington, NC: New Hanover
Winston-Salem, NC (See Greensboro-Winston-Salem-High Point)
Winter Haven, FL (See Lakeland-Winter Haven)
Woonsocket, RI (See Providence-Pawtucket-Woonsocket)
Worcester - Fitchburg - Leominster, MA: Worcester
Yakima, WA: Yakima
York, PA: Adams, York*
Youngstown - Warren, OH: Mahoning*, Trumbull*
Yuba City, CA: Sutter*, Yuba
Yuma, AZ: Yuma

1990 Regional and State Summaries of Population

S&MM ESTIMATES: 12/31/90

REGION / State	Total Population (Thousands)	% Of U.S.	Median Age of Population	Population by Age Group: 0-17 years (Thousands)	18-24 years (Thousands)	25-34 years (Thousands)	35-49 years (Thousands)	50 & Over (Thousands)	Households (Thousands)	% Of U.S.
NEW ENGLAND	**13,285.7**	**5.2971**	**33.8**	**3,102.7**	**1,463.8**	**2,349.6**	**2,858.4**	**3,511.2**	**4,973.2**	**5.3628**
Connecticut	3,301.1	1.3162	34.5	758.2	341.7	579.2	724.9	897.1	1,236.0	1.3328
Maine	1,238.3	.4937	33.9	313.9	122.3	204.8	268.2	329.1	469.5	.5063
Massachusetts	6,042.2	2.4090	33.7	1,370.7	701.0	1,092.0	1,278.5	1,600.0	2,257.1	2.4340
New Hampshire	1,127.2	.4495	32.8	285.4	117.4	205.9	253.9	264.6	418.0	.4508
Rhode Island	1,008.9	.4023	34.1	229.0	118.9	172.5	204.9	283.6	380.0	.4097
Vermont	568.0	.2264	33.0	145.5	62.5	95.2	128.0	136.8	212.6	.2292
MIDDLE ATLANTIC	**37,746.7**	**15.0498**	**34.5**	**8,954.9**	**3,907.2**	**6,360.8**	**7,981.5**	**10,542.3**	**13,984.8**	**15.0804**
New Jersey	7,768.8	3.0974	34.6	1,821.3	770.8	1,350.8	1,696.8	2,129.1	2,809.3	3.0294
New York	18,065.5	7.2029	34.0	4,309.6	1,929.2	3,114.1	3,840.8	4,871.8	6,668.4	7.1908
Pennsylvania	11,912.4	4.7495	35.2	2,824.0	1,207.2	1,895.9	2,443.9	3,541.4	4,507.1	4.8602
EAST NORTH CENTRAL	**42,105.4**	**16.7876**	**33.0**	**11,057.5**	**4,399.9**	**7,033.1**	**8,748.1**	**10,866.8**	**15,631.0**	**16.8553**
Illinois	11,449.1	4.5648	32.9	2,973.6	1,194.0	1,972.3	2,376.8	2,932.4	4,207.6	4.5372
Indiana	5,556.7	2.2155	32.9	1,470.6	594.3	906.6	1,150.3	1,434.9	2,069.8	2.2319
Michigan	9,323.1	3.7172	32.6	2,484.6	988.7	1,561.1	1,964.5	2,324.2	3,429.6	3.6982
Ohio	10,864.4	4.3317	33.4	2,825.3	1,117.3	1,777.1	2,253.0	2,891.7	4,094.2	4.4149
Wisconsin	4,912.1	.9584	32.9	1,303.4	505.6	816.0	1,003.5	1,283.6	1,829.8	1.9731
WEST NORTH CENTRAL	**17,731.5**	**7.0696**	**33.1**	**4,717.5**	**1,766.5**	**2,924.4**	**3,579.9**	**4,743.2**	**6,745.7**	**7.2742**
Iowa	2,770.3	1.1046	34.1	722.2	277.8	423.1	548.2	799.0	1,061.7	1.1449
Kansas	2,491.1	.9932	32.9	669.9	251.8	411.1	499.9	658.4	949.6	1.0240
Minnesota	4,412.0	1.7591	32.5	1,185.1	437.4	778.0	924.2	1,085.3	1,661.6	1.7918
Missouri	5,145.1	2.0513	33.6	1,332.0	510.4	846.4	1,040.9	1,415.4	1,971.0	2.1254
Nebraska	1,579.4	.6297	33.0	432.2	153.4	254.7	314.1	425.0	602.6	.6498
North Dakota	636.2	.2537	32.4	173.9	66.6	102.6	121.8	169.3	239.8	.2586
South Dakota	697.4	.2780	32.5	200.2	67.1	108.5	130.8	190.8	259.4	.2797
SOUTH ATLANTIC	**44,186.1**	**17.6173**	**33.8**	**10,739.8**	**4,689.3**	**7,587.5**	**9,349.8**	**11,819.7**	**16,746.3**	**18.0583**
Delaware	673.2	.2684	32.9	166.4	75.8	118.8	140.0	172.2	250.2	.2698
District of Columbia	604.2	.2409	33.7	117.9	80.9	119.2	130.4	155.8	248.4	.2679
Florida	13,218.8	5.2704	36.6	2,948.3	1,221.7	2,135.0	2,601.5	4,312.2	5,250.4	5.6617
Georgia	6,586.6	2.6261	31.7	1,769.3	737.1	1,182.0	1,436.7	1,461.5	2,407.6	2.5962
Maryland	4,843.7	1.9312	33.1	1,185.9	504.2	901.0	1,100.8	1,151.8	1,771.9	1.9107
North Carolina	6,693.1	2.6685	33.2	1,634.8	775.2	1,142.0	1,424.6	1,716.5	2,542.7	2.7419
South Carolina	3,521.1	1.4039	32.1	936.6	402.7	590.4	737.6	853.8	1,271.3	1.3709
Virginia	6,265.1	2.4980	32.7	1,537.0	717.2	1,141.7	1,402.8	1,466.4	2,320.3	2.5021
West Virginia	1,780.3	.7099	35.5	443.5	174.5	257.4	375.4	529.5	683.5	.7371
EAST SOUTH CENTRAL	**15,225.0**	**6.0703**	**33.0**	**4,019.6**	**1,636.0**	**2,450.4**	**3,131.6**	**3,987.4**	**5,670.6**	**6.1150**
Alabama	4,056.1	1.6172	33.1	1,070.9	436.0	643.6	824.5	1,081.1	1,512.7	1.6312
Kentucky	3,687.3	1.4701	33.1	961.9	392.5	603.4	768.0	961.5	1,380.6	1.4888
Mississippi	2,575.3	1.0268	31.3	753.2	286.9	395.7	489.4	650.1	912.2	.9837
Tennessee	4,906.3	1.9562	33.7	1,233.6	520.6	807.7	1,049.7	1,294.7	1,865.1	2.0113
WEST SOUTH CENTRAL	**26,875.3**	**10.7154**	**31.3**	**7,626.3**	**2,881.4**	**4,636.4**	**5,475.4**	**6,255.8**	**9,729.5**	**10.4917**
Arkansas	2,358.0	.9402	34.0	627.2	232.9	355.9	467.6	674.4	894.3	.9644
Louisiana	4,206.7	1.6773	31.0	1,232.4	454.2	693.4	837.2	989.5	1,494.2	1.6112
Oklahoma	3,143.0	1.2531	33.2	842.2	315.1	503.1	636.7	845.9	1,204.9	1.2993
Texas	17,167.6	6.8448	30.8	4,924.5	1,879.2	3,084.0	3,533.9	3,746.0	6,136.1	6.6168
MOUNTAIN	**13,834.0**	**5.5156**	**31.6**	**3,954.5**	**1,402.1**	**2,355.1**	**2,908.3**	**3,214.0**	**5,100.0**	**5.4996**
Arizona	3,740.0	1.4911	32.3	1,008.3	394.1	639.8	746.9	950.9	1,397.5	1.5070
Colorado	3,321.1	1.3241	32.4	874.5	332.7	610.9	774.4	728.6	1,292.6	1.3939
Idaho	1,009.4	.4024	31.4	311.2	96.3	151.7	207.3	242.9	361.9	.3903
Montana	797.2	.3179	33.8	222.9	68.4	121.6	174.0	210.3	305.1	.3290
Nevada	1,244.1	.4960	33.4	309.5	121.6	227.0	280.1	305.9	483.0	.5208
New Mexico	1,534.8	.6119	31.3	455.3	151.1	257.3	317.2	353.9	550.2	.5933
Utah	1,738.8	.6933	26.2	638.0	197.8	273.9	308.8	320.3	542.6	.5851
Wyoming	448.4	.1789	31.8	134.8	40.1	72.9	99.6	101.2	167.1	.1802
PACIFIC	**39,822.3**	**15.8773**	**31.9**	**10,450.9**	**4,357.9**	**7,348.8**	**8,626.8**	**9,037.9**	**14,153.8**	**15.2627**
Alaska	554.5	.2211	29.2	174.8	55.6	112.7	137.8	73.6	190.3	.2052
California	30,353.0	12.1019	31.6	7,970.7	3,430.5	5,727.1	6,470.0	6,754.7	10,593.6	11.4235
Hawaii	1,120.1	.4466	32.7	285.2	120.9	200.6	245.9	267.5	360.0	.3882
Oregon	2,863.5	1.1417	34.6	734.0	264.1	450.7	655.5	759.2	1,112.0	1.1992
Washington	4,931.2	1.9660	33.1	1,286.2	486.8	857.7	1,117.6	1,182.9	1,897.9	2.0466
TOTAL UNITED STATES	**250,812.0**	**100.0000**	**33.0**	**64,623.7**	**26,504.1**	**43,046.1**	**52,659.8**	**63,978.3**	**92,734.9**	**100.0000**

1990 Regional and State Summaries of Effective Buying Income

S&MM ESTIMATES: 12/31/90

REGION State	1990 Total EBI ($000)	% Of U.S.	Per Capita EBI	Average Household EBI	Median Household EBI	Households by Effective Buying Income Group				
						Under $10,000 (Thousands)	$10,000-$19,999 (Thousands)	$20,000-$34,999 (Thousands)	$35,000-$49,999 (Thousands)	$50,000 & Over (Thousands)
NEW ENGLAND	**216,598,924**	**6.1898**	**16,303**	**43,553**	**32,578**	**623.0**	**854.9**	**1,179.7**	**934.4**	**1,376.2**
Connecticut	60,224,962	1.7210	18,244	48,726	36,961	130.9	181.5	270.3	236.6	416.7
Maine	16,030,998	.4581	12,946	34,145	25,652	72.1	107.3	132.5	83.5	74.1
Massachusetts	100,581,979	2.8743	16,647	44,562	33,363	291.3	375.2	513.8	424.6	652.2
New Hampshire	17,936,988	.5126	15,913	42,911	33,753	44.4	68.7	103.8	83.3	117.8
Rhode Island	14,575,995	.4166	14,447	38,358	28,696	58.4	73.0	96.9	70.8	80.9
Vermont	7,248,002	.2072	12,761	34,092	25,717	30.9	49.2	62.4	35.6	34.5
MIDDLE ATLANTIC	**599,330,732**	**17.1266**	**15,877**	**42,855**	**31,009**	**2,023.3**	**2,490.2**	**3,289.9**	**2,490.1**	**3,691.3**
New Jersey	145,574,918	4.1601	18,738	51,819	39,083	299.3	395.2	564.2	506.0	1,044.6
New York	287,052,877	8.2030	15,890	43,047	30,330	1,028.3	1,209.6	1,528.8	1,147.0	1,754.7
Pennsylvania	166,692,957	4.7635	13,993	36,985	28,148	695.7	885.4	1,196.9	837.1	892.0
EAST NORTH CENTRAL	**575,709,917**	**16.4518**	**13,673**	**36,831**	**28,388**	**2,471.3**	**2,998.9**	**4,116.5**	**2,957.3**	**3,087.0**
Illinois	172,283,968	4.9233	15,048	40,946	31,119	632.0	718.6	1,008.5	795.9	1,052.6
Indiana	68,199,986	1.9489	12,273	32 950	25,982	341.1	445.4	596.3	379.9	307.1
Michigan	125,756,945	3.5937	13,489	36,668	28,505	551.5	652.2	891.4	657.4	677.1
Ohio	142,855,009	4.0823	13,169	34,892	27,201	684.9	812.3	1,119.3	765.1	712.6
Wisconsin	66,614,009	1.9036	13,561	36,405	28,292	261.8	370.4	501.0	359.0	337.6
WEST NORTH CENTRAL	**235,802,058**	**6.7383**	**13,298**	**34,956**	**25,875**	**1,167.1**	**1,453.4**	**1,785.5**	**1,166.0**	**1,173.7**
Iowa	35,209,012	1.0061	12,709	33,163	24,699	190.4	239.4	301.0	180.7	150.2
Kansas	34,787,012	.9941	13,965	36,633	26,557	155.4	201.9	251.6	166.0	174.7
Minnesota	60,945,982	1.7416	13,814	36,679	28,119	256.8	331.4	435.5	310.8	327.1
Missouri	68,056,010	1.9456	13,233	34,544	25,574	356.0	426.2	501.1	331.3	356.4
Nebraska	20,705,015	.5917	13,109	34,359	24,959	107.5	134.3	162.8	99.4	98.6
North Dakota	7,780,012	.2223	12,229	32,444	23,673	45.0	56.6	66.1	39.0	33.1
South Dakota	8,289,015	.2369	11,886	31,955	21,826	56.0	63.6	67.4	38.8	33.6
SOUTH ATLANTIC	**600,985,846**	**17.1483**	**13,581**	**35,834**	**26,692**	**2,753.4**	**3,493.6**	**4,325.6**	**2,806.7**	**3,367.0**
Delaware	9,660,998	.2761	14,351	38613	28,887	36.4	49.2	64.6	46.5	53.5
District of Columbia	10,665,993	.3048	17,653	42,939	26,962	44.5	48.5	60.6	35.7	59.1
Florida	184,502,918	5.2724	13,958	35,141	25,914	853.6	1,160.8	1,355.8	835.9	1,044.3
Georgia	83,597,004	2.3889	12,692	34,722	26,342	431.7	489.6	606.8	408.3	471.2
Maryland	79,915,964	2.2837	16,499	45,102	38,408	188.7	256.7	403.7	344.1	578.7
North Carolina	80,666,001	2.3052	12,052	31,725	23,488	479.4	603.4	709.4	403.9	346.6
South Carolina	39,811,989	1.1376	11,307	31,316	23,666	248.2	289.0	351.2	209.9	173.0
Virginia	92,489,966	2.6430	14,763	39,861	30,504	309.5	426.4	586.8	422.7	574.9
West Virginia	18,775,013	.5366	10,546	27,469	20,694	161.4	170.0	186.7	99.7	65.7
EAST SOUTH CENTRAL	**170,637,023**	**4.8764**	**11,288**	**30,092**	**21,939**	**1,301.9**	**1,310.8**	**1,440.6**	**848.3**	**769.0**
Alabama	44,825,982	1.2810	11,051	29,633	21,714	358.9	345.4	379.6	226.3	202.5
Kentucky	41,231,017	1.1783	11,182	29,865	21,454	322.1	327.5	355.2	205.4	170.4
Mississippi	25,337,007	.7241	9,838	27,776	19,768	237.9	222.6	223.4	122.6	105.7
Tennessee	59,243,017	1.6930	12,075	31,764	23,644	383.0	415.3	482.4	294.0	290.4
WEST SOUTH CENTRAL	**320,852,957**	**9.1690**	**11,939**	**32,977**	**24,179**	**1,964.5**	**2,132.3**	**2,463.7**	**1,563.1**	**1,605.9**
Arkansas	25,737,009	.7355	10,915	28,779	20,361	213.8	226.2	230.4	120.7	103.2
Louisiana	46,666,998	1.3336	11,093	31,232	23,167	347.5	314.6	362.8	238.7	230.6
Oklahoma	34,306,007	.9804	10,915	28,472	20,869	281.4	298.2	320.7	170.7	133.9
Texas	214,142,943	6.1195	12,474	34,899	25,847	1,121.8	1,293.3	1,549.8	1,033.0	1,138.2
MOUNTAIN	**169,496,811**	**4.8434**	**12,252**	**33,234**	**25,911**	**821.5**	**1,128.4**	**1,393.3**	**833.9**	**872.6**
Arizona	45,868,989	1.3107	12,264	32,822	25,218	234.3	318.8	373.8	234.0	236.6
Colorado	46,439,007	1.3271	13,983	35,927	28,558	182.7	260.4	344.6	239.9	265.0
Idaho	11,675,007	.3337	11,366	32,260	24,475	60.9	85.3	102.8	60.4	52.5
Montana	8,935,007	.2554	11,208	29,286	22,572	60.0	75.4	86.9	48.0	34.8
Nevada	17,024,001	.4864	13,684	35,246	28,520	63.4	100.4	130.3	89.0	99.9
New Mexico	16,371,999	.4678	10,667	29,756	21,961	117.6	134.6	143.8	80.0	74.2
Utah	17,792,998	.5084	10,233	32,792	26,757	76.0	118.3	162.7	100.3	85.3
Wyoming	5,387,003	.1539	12,008	32,238	26,618	26.9	35.2	48.4	32.3	24.3
PACIFIC	**610,863,749**	**17.4564**	**15,340**	**43,159**	**31,996**	**1,857.9**	**2,520.0**	**3,293.4**	**2,510.9**	**3,971.6**
Alaska	8,594,000	.2456	15,499	45,160	34,130	25.4	31.4	40.4	33.2	59.9
California	477,784,771	13.6535	15,741	45,101	33,342	1,322.0	1,817.8	2,390.2	1,873.2	3,190.4
Hawaii	17,107,994	.4889	15,274	47,522	34,997	36.3	61.3	82.4	64.6	115.4
Oregon	35,841,983	1.0242	12,517	32,232	25,082	189.4	252.3	310.9	189.5	169.9
Washington	71,535,001	2.0442	14,507	37,692	29,612	284.8	357.2	469.5	350.4	436.0
TOTAL UNITED STATES	**3,499,345,237**	**100.0000**	**13,952**	**37,735**	**27,912**	**14,989.2**	**18,382.5**	**23,288.2**	**16,160.7**	**19,914.3**

1990 Regional and State Summaries of Retail Sales

S&MM ESTIMATES: 12/31/90

REGION / State	1990 Total Retail Sales ($000)	% Of U.S.	Per Household Retail Sales	Retail Sales by Store Group: Food ($000)	Eating & Drinking Places ($000)	General Merchandise ($000)	Furniture/ Home Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)	Sales/Advertising Indexes: Sales Activity	Buying Power	Quality
NEW ENGLAND	**112,582,224**	**6.2298**	**22,638**	**23,176,042**	**12,059,147**	**10,655,917**	**5,801,116**	**22,902,817**	**3,603,937**	**118**	**6.0233**	**114**
Connecticut	27,729,253	1.5344	22,435	5,534,769	2,660,254	2,546,884	1,598,800	5,675,683	816,277	117	1.5841	120
Maine	10,399,183	.5755	22,149	2,413,613	951,016	865,188	390,834	2,110,594	297,827	117	.5006	101
Massachusetts	50,756,961	2.8087	22,488	10,144,165	6,092,683	4,913,833	2,604,736	10,174,695	1,763,067	117	2.7616	115
New Hampshire	11,859,848	.6562	28,373	2,531,809	1,037,925	1,249,679	686,275	2,658,458	288,581	146	.5431	121
Rhode Island	7,324,982	.4053	19,276	1,512,034	858,038	784,639	321,338	1,352,780	320,149	101	.4102	102
Vermont	4,511,997	.2497	21,223	1,039,652	459,231	295,694	199,133	930,607	118,036	110	.2237	99
MIDDLE ATLANTIC	**270,899,848**	**14.9903**	**19,371**	**56,912,964**	**26,429,761**	**27,870,663**	**15,775,521**	**54,088,358**	**9,986,049**	**100**	**16.0703**	**107**
New Jersey	63,430,970	3.5100	22,579	13,221,659	5,656,450	6,039,290	4,037,445	14,185,170	1,926,261	113	3.7525	121
New York	124,478,903	6.8880	18,667	26,457,007	13,098,126	12,571,604	7,672,056	21,748,773	4,959,793	96	7.6084	106
Pennsylvania	82,989,975	4.5923	18,413	17,234,298	7,675,185	9,259,769	4,066,020	18,154,415	3,099,995	97	4.7094	99
EAST NORTH CENTRAL	**298,074,831**	**16.4939**	**19,069**	**53,229,111**	**28,767,235**	**38,647,174**	**15,130,818**	**64,295,856**	**12,018,789**	**98**	**16.5314**	**98**
Illinois	83,478,926	4.6193	19,840	14,490,377	8,189,410	9,985,698	4,466,483	17,139,507	3,925,947	101	4.7604	104
Indiana	37,574,006	2.0792	18,153	6,492,400	3,478,268	4,668,201	1,690,886	8,491,129	1,643,886	94	2.0413	92
Michigan	67,784,930	3.7508	19,765	11,420,157	6,259,184	9,739,148	3,601,609	15,387,631	2,560,820	101	3.6654	99
Ohio	73,205,986	4.0508	17,880	14,303,596	7,184,239	9,807,882	3,499,286	15,949,797	2,803,599	94	4.1227	95
Wisconsin	36,030,983	1.9938	19,691	6,522,581	3,656,134	4,446,245	1,872,554	7,327,792	1,084,537	102	1.9716	99
WEST NORTH CENTRAL	**124,249,370**	**6.8753**	**18,419**	**24,363,529**	**11,758,543**	**16,775,688**	**4,488,931**	**27,927,588**	**3,549,711**	**97**	**6.8458**	**97**
Iowa	18,817,884	1.0412	17,724	4,084,260	1,691,466	2,429,607	614,557	4,305,237	613,306	94	1.0364	94
Kansas	16,655,815	.9217	17,540	3,474,844	1,566,326	2,242,202	620,523	3,841,603	435,599	93	.9721	98
Minnesota	33,314,988	1.8435	20,050	6,038,306	3,110,824	4,666,974	1,331,935	6,945,332	934,122	105	1.7759	101
Missouri	36,031,991	1.9938	18,281	6,945,733	3,531,629	5,016,613	1,209,921	8,461,422	981,625	97	1.9812	97
Nebraska	10,312,527	.5706	17,113	2,071,936	1,034,273	1,325,800	437,334	2,228,716	302,044	91	.5929	94
North Dakota	4,467,389	.2472	18,630	818,673	403,287	601,069	128,117	1,062,625	128,882	97	.2361	93
South Dakota	4,648,776	.2573	17,921	929,777	420,738	493,423	146,544	1,082,653	154,133	93	.2512	90
SOUTH ATLANTIC	**325,787,291**	**18.0272**	**19,454**	**64,628,995**	**32,714,764**	**37,644,782**	**16,856,454**	**70,885,835**	**10,127,041**	**102**	**17.5057**	**99**
Delaware	6,041,091	.3342	24,145	1,087,643	540,398	859,731	314,499	1,242,483	222,188	125	.2919	109
District of Columbia	3,815,320	.2112	15,360	637,028	910,465	348,255	204,978	169,587	225,821	88	.2639	110
Florida	105,303,987	5.8269	20,056	20,230,560	11,008,331	12,076,694	5,462,214	24,287,671	4,442,004	111	5.4385	103
Georgia	46,748,222	2.5868	19,417	9,019,220	4,682,582	5,808,796	2,301,637	9,961,563	1,827,882	99	2.4956	95
Maryland	36,836,986	2.0383	20,790	7,044,930	3,526,714	4,387,780	1,971,472	8,055,942	1,348,702	106	2.1395	111
North Carolina	45,755,966	2.5319	17,995	9,223,261	4,514,364	4,769,096	2,518,334	9,926,239	1,879,794	95	2.4459	92
South Carolina	23,753,965	1.3144	18,685	5,126,498	2,312,904	2,540,717	1,175,322	4,838,941	930,380	94	1.2440	89
Virginia	47,471,970	2.6268	20,459	9,856,156	4,391,571	5,372,603	2,532,107	10,383,295	1,756,374	105	2.6093	104
West Virginia	10,059,784	.5567	14,718	2,403,699	827,435	1,481,110	375,891	2,020,114	493,896	78	.5771	81
EAST SOUTH CENTRAL	**96,458,629**	**5.3373**	**17,010**	**18,481,511**	**8,390,422**	**13,030,249**	**4,236,225**	**23,433,355**	**3,941,614**	**88**	**5.2534**	**87**
Alabama	26,373,205	1.4594	17,435	4,963,296	2,192,980	3,348,645	1,125,256	6,830,256	1,016,651	90	1.4017	87
Kentucky	23,860,802	1.3203	17,283	4,810,340	2,229,881	3,268,806	1,019,984	5,144,769	1,078,823	90	1.2793	87
Mississippi	13,902,619	.7638	15,131	3,010,269	1,055,747	2,016,078	519,651	3,201,881	598,429	74	.7984	78
Tennessee	32,422,003	1.7940	17,384	5,697,606	2,911,814	4,396,720	1,565,334	8,256,449	1,247,711	92	1.7760	91
WEST SOUTH CENTRAL	**184,841,525**	**10.2282**	**18,998**	**42,593,058**	**16,919,625**	**23,859,192**	**7,714,551**	**42,073,713**	**5,678,498**	**95**	**9.7957**	**91**
Arkansas	15,386,039	.8514	17,205	3,406,436	1,113,276	2,195,804	552,896	3,658,931	446,759	91	.8111	86
Louisiana	28,778,000	1.5924	19,260	7,508,042	2,552,303	3,949,852	1,158,755	5,566,056	1,293,919	95	1.4799	88
Oklahoma	20,218,493	1.1188	16,780	4,683,705	1,884,118	2,542,826	810,834	4,849,713	578,105	89	1.0765	86
Texas	120,458,993	6.6656	19,631	26,994,875	11,369,928	15,170,710	5,192,066	27,999,013	3,359,715	97	6.4282	94
MOUNTAIN	**94,172,179**	**5.2110**	**18,465**	**20,409,226**	**9,680,800**	**10,827,146**	**4,796,699**	**19,547,236**	**2,927,261**	**94**	**5.0886**	**92**
Arizona	26,137,116	1.4463	18,703	5,916,109	2,610,945	2,974,584	1,402,603	5,556,038	1,042,295	97	1.3875	93
Colorado	24,383,148	1.3493	18,864	4,987,070	2,731,682	2,966,850	1,313,036	4,914,984	552,328	102	1.3332	101
Idaho	6,004,215	.3322	16,591	1,374,997	548,525	589,274	282,041	1,331,243	196,971	83	.3470	86
Montana	5,332,572	.2951	17,478	1,239,508	575,539	518,097	232,544	1,064,942	172,012	93	.2799	98
Nevada	9,630,044	.5329	19,938	2,006,560	991,745	1,102,721	442,085	1,955,428	366,614	107	.5023	101
New Mexico	9,377,582	.5189	17,044	1,943,635	994,803	1,103,357	412,268	1,998,742	311,262	85	.5119	84
Utah	10,581,447	.5855	19,501	2,366,827	939,824	1,288,460	617,385	2,184,880	222,350	84	.5687	82
Wyoming	2,726,055	.1508	16,314	574,620	287,737	283,803	94,737	540,979	63,429	84	.1581	88
PACIFIC	**300,116,622**	**16.6068**	**21,204**	**58,872,271**	**35,386,898**	**32,495,541**	**17,801,039**	**56,644,884**	**13,791,162**	**105**	**16.8858**	**106**
Alaska	4,668,675	.2583	24,533	1,196,884	625,121	591,701	152,972	583,788	115,516	117	.2446	111
California	225,065,880	12.4539	21,245	43,261,051	26,289,994	23,504,778	14,152,873	43,474,601	10,658,059	103	12.9833	107
Hawaii	11,203,513	.6200	31,121	2,136,952	1,913,386	1,501,975	413,319	1,475,579	675,137	139	.5198	116
Oregon	22,416,935	1.2404	20,159	4,267,796	2,403,182	2,952,573	1,125,345	4,606,658	733,318	109	1.1126	97
Washington	36,761,619	2.0342	19,370	8,009,588	4,155,215	3,944,514	1,956,530	6,503,378	1,612,132	103	2.0255	103
TOTAL UNITED STATES	**1,807,182,519**	**100.0000**	**19,488**	**362,666,807**	**182,107,195**	**211,806,352**	**92,595,354**	**381,798,762**	**68,627,062**	**100**	**100.0000**	**100**

Suburban Population

Area	(Thous.)	Rank
Los Angeles–Long Beach	4,645.7	1
Chicago	3,192.0	2
Philadelphia	3,183.0	3
Detroit	3,172.0	4
Washington	3,171.9	5
Nassau–Suffolk	2,616.2	6
Boston–Lawrence–Salem–Lowell–Brockton	2,531.0	7
Atlanta	2,466.6	8
Riverside–San Bernardino	2,269.3	9
Anaheim–Santa Ana	1,881.5	10
St. Louis	1,859.1	11
Minneapolis–St. Paul	1,768.2	12
Pittsburgh	1,653.2	13
Baltimore	1,637.9	14
Houston	1,676.0	15
Oakland	1,574.8	16
Tampa–St. Petersburg–Clearwater	1,481.6	17
Newark	1,438.9	18
Seattle	1,377.6	19
Dallas	1,356.9	20
Cleveland	1,322.9	21
Miami–Hialeah	1,315.3	22
San Diego	1,312.0	23
New York	1,177.9	24
Denver	1,168.5	25
Bergen–Passaic	1,136.0	26
Cincinnati	1,094.0	27
Sacramento	1,009.6	28
Monmouth–Ocean	1,000.9	29
Middlesex–Somerset–Hunterdon	947.0	30
Orlando	935.3	31
Fort Lauderdale–Hollywood–Pompano Beach	928.7	32
Kansas City	894.6	33
San Francisco	887.4	34
Salt Lake City–Ogden	857.5	35
Portland, Ore.	813.3	36
Hartford–New Britain–Middletown–Bristol	810.3	37
Rochester, N.Y.	772.9	38
Milwaukee	751.5	39
New Orleans	719.4	40
West Palm Beach–Boca Raton–Delray Beach	713.4	41
Dayton–Springfield	700.8	42
Columbus, Ohio	671.7	43
San Jose	666.1	44
Albany–Schenectady–Troy	658.7	45
Charlotte–Gastonia–Rock Hill	648.5	46
Louisville	648.1	47
Providence–Pawtucket–Woonsocket	642.9	48
Buffalo	638.9	49
Fort Worth–Arlington	636.3	50
Total Top 50	**71,384.0**	
Richmond–Petersburg	635.1	51
Birmingham	611.6	52
Phoenix	591.6	53
Scranton–Wilkes-Barre	582.6	54
Greensboro–Winston-Salem–High Point	550.3	55
Greenville–Spartenburg	544.7	56
Indianapolis	524.0	57
Wilmington, Del.	512.2	58
Las Vegas	504.0	59
Syracuse	497.1	60
Harrisburg–Lebanon–Carlisle	495.5	61
Allentown–Bethlehem–Easton	487.9	62
Honolulu	474.5	63
Grand Rapids	474.0	64
Worcester–Fitchburg–Leominster	465.7	65
Nashville	460.3	66
New Haven–Waterbury–Meriden	457.3	67
Oxnard–Ventura	441.8	68
Charleston, S.C.	434.1	69
Bridgeport–Stamford–Norwalk–Danbury	433.7	70
Lake County, Ill.	419.5	71
Tacoma	415.5	72
Knoxville	415.1	73
Oklahoma City	410.0	74
Bakersfield	379.1	75
York	379.0	76
Akron	378.8	77
Lancaster	373.2	78
San Antonio	372.7	79
Gary–Hammond	369.6	80
Columbia, S.C.	359.8	81
Raleigh–Durham	359.5	82
Augusta	355.5	83
Memphis	348.0	84
Youngstown–Warren	344.4	85
Tulsa	342.3	86
Springfield, Mass.	336.5	87
Austin	323.5	88
Fresno	320.5	89
Daytona Beach	316.4	90
Joliet	315.6	91
Lakeland–Winter Haven	315.1	92
Orange County, N.Y.	312.7	93
Baton Rouge	309.1	94
Johnson City–Kingsport–Bristol	308.7	95
Norfolk–Virginia Beach–Newport News	290.1	96
Pensacola	290.1	96
Jersey City	290.0	98
Flint	288.8	99
Atlantic City	284.6	100
Total Top 100	**91,885.7**	
Mobile	282.6	101
Chattanooga	282.2	102
Jacksonville, Fla.	278.9	103
Portsmouth–Dover–Rochester	277.8	104
New Bedford–Fall River–Attleboro	276.8	105
Tucson	265.8	106
Reading	259.9	107
Lansing–East Lansing	256.1	108
Canton	255.6	109
Toledo	253.6	110
Saginaw–Bay City–Midland	252.2	111
Little Rock–North Little Rock	249.2	112
Melbourne–Titusville–Palm Bay	243.1	113
Trenton	238.8	114
Santa Rosa–Petaluma	237.4	115
Poughkeepsie	233.1	116
Huntington–Ashland	232.9	117
Sarasota	230.8	118
Omaha	229.8	119
Stockton	222.4	120
Fort Myers–Cape Coral	221.4	121
Fort Pierce	220.9	122
McAllen–Edinburg–Mission	213.2	123
Johnstown	211.8	124
Binghamton	211.5	125
Vallejo–Fairfield–Napa	210.0	126
Utica–Rome	203.5	127
Jackson, Miss.	201.4	128
Des Moines	201.2	129
Fayetteville, N.C.	199.8	130
Vancouver	195.1	131
Peoria	192.9	132
Brazoria	192.7	133
Charleston, W.Va.	192.4	134
Fort Wayne	191.8	135
New London–Norwich	189.9	136
Beaumont–Port Arthur	187.2	137
Santa Barbara–Santa Maria–Lompoc	187.1	138
Hamilton–Middletown	185.8	139
Beaver County, Pa.	185.0	140
Spokane	184.6	141
Aurora–Elgin	183.4	142
Santa Cruz	183.3	143
Portland, Me.	180.4	144
Salinas–Seaside–Monterey	179.7	145
Hickory–Morganton	179.6	146
Madison	177.4	147
Visalia–Tulare–Porterville	177.2	148
Ann Arbor	174.5	149
Appleton–Oshkosh–Neenah	172.6	150
Total Top 150	**102,732.0**	
Salem, Ore.	171.6	151
Bradenton	171.0	152
Davenport–Rock Island–Moline	170.4	153
Modesto	169.7	154
Erie	166.6	155
Manchester–Nashua	159.3	156
Niagara Falls	158.8	157
Ocala	157.2	158
Bremerton	155.2	159
Wichita	151.8	160
Benton Harbor	148.6	161
Killeen–Temple	147.4	162
Rockford	144.6	163
Chico	144.5	164
St. Cloud	143.9	165
Kalamazoo	143.8	166
Lorain–Elyria	143.2	167
Houma–Thibodaux	137.8	168
Naples	137.2	169
Yakima	134.8	170
Macon–Warner Robins	132.1	171
Olympia	130.0	172
Roanoke	128.8	173
Evansville	127.0	174
Duluth	126.5	175
Eugene–Springfield	126.2	176
Fort Walton Beach	125.0	177
Merced	124.5	178
Lexington–Fayette	124.0	179
Reno	123.3	180
Wheeling	123.3	180
Jacksonville, N.C.	121.2	182
Gainesville	120.8	183
Anderson, S.C.	119.8	184
Muskegon	119.2	185
Colorado Springs	118.2	186
Galveston–Texas City	118.0	187
Bangor	114.1	188
Asheville	113.9	189
Lafayette, La.	113.9	189
Brownsville–Harlingen	113.6	191
Jackson, Mich.	112.8	192
Athens	112.0	193
Biloxi–Gulfport	110.5	194
Provo–Orem	110.3	195
Tallahassee	110.3	195
Lima	109.0	197
Montgomery	106.5	198
Savannah	106.2	199
Glens Falls	104.5	200
Total Top 200	**109,335.1**	
Fort Smith	104.1	201
Sharon	103.1	202
Springfield, Mo.	101.6	203
Medford	100.5	204
Parkersburg–Marietta	99.8	205
South Bend–Mishawaka	99.2	206
Burlington, Vt.	99.1	207
Green Bay	98.9	208
Albuquerque	98.0	209
Lake Charles	97.5	210
Steubenville–Weirton	97.4	211
Yuba City	96.5	212
Florence, Ala.	94.7	213
Joplin	94.4	214
Panama City	94.2	215
Jamestown–Dunkirk	92.9	216
Corpus Christi	92.3	217
Charlottesville	92.1	218
Boulder–Longmont	91.3	219
Racine	91.0	220
Pittsfield	90.5	221
Elkhart–Goshen	89.6	222
Anniston	89.5	223
Pascagoula	89.2	224
Monroe	87.1	225
Williamsport	87.1	225
Hagerstown	86.4	227
Waco	85.9	228
State College	85.4	229
Florence, S.C.	84.9	230
Springfield, Ill.	84.4	231
Redding	83.1	232
Shreveport	82.8	233
Battle Creek	82.5	234
Alexandria, La.	82.0	235
Eau Claire	81.0	236
Boise	80.9	237
Huntsville	80.4	238
Wausau	78.7	239
Altoona	78.5	240
Dothan	77.9	241
Cumberland	77.7	242
El Paso	77.7	242
Bellingham	76.7	244
Tyler	76.7	244
Lynchburg	76.4	246
Mansfield	75.4	247
Las Cruces	75.1	248
Tuscaloosa	73.3	249
Terre Haute	73.1	250
Total Top 250	**113,723.6**	
Greeley	71.5	251
Anderson, Ind.	70.9	252
Burlington, N.C.	69.2	253
Kankakee	68.5	254
Longview–Marshall	68.5	254
Texarkana	66.0	256
Wilmington, N.C.	65.4	257
Clarksville–Hopkinsville	64.4	258
Columbus, Ga.	64.3	259
Fort Collins–Loveland	62.5	260
Santa Fe	61.9	261
Elmira	61.6	262
Lafayette–West Lafayette	61.2	263
Cedar Rapids	60.2	264
Gadsden	57.2	265
Champaign–Urbana–Rantoul	56.2	266
Richland–Kennewick–Pasco	55.3	267
Danville, Va.	55.2	268
Sheboygan	54.4	269
Yuma	52.9	270
Decatur, Ala.	51.8	271
Janesville–Beloit	51.7	272
Kokomo	51.7	272
Bloomington, Ind.	48.6	274
Muncie	48.5	275
Kenosha	48.1	276
Fargo–Moorhead	47.2	277
La Crosse	47.1	278
Waterloo–Cedar Falls	45.5	279
Columbia, Mo.	43.6	280
Sherman–Denison	41.9	281
Fayetteville–Springdale	41.8	282
Lewiston–Auburn	41.5	283
Topeka	41.4	284
Vineland–Millville–Bridgeton	38.4	285
Bloomington–Normal	37.5	286
Iowa City	36.7	287
Lubbock	36.7	287
Rochester, Minn.	36.1	289
Albany, Ga.	34.6	290
Sioux City	34.5	291
Bismarck	34.4	292
Owensboro	33.6	293
Decatur, Ill.	33.0	294
Billings	32.1	295
Amarillo	31.3	296
Lawton	30.8	297
Jackson, Tenn.	29.1	298
Odessa	29.0	299
Dubuque	28.8	300
Pine Bluff	28.3	301
Rapid City	27.2	302
Wichita Falls	26.9	303
Pueblo	24.4	304
Cheyenne	23.2	305
Sioux Falls	23.2	305
Great Falls	22.5	307
Lincoln	21.8	308
Grand Forks	21.4	309
Victoria	19.3	310
Midland, Tex.	17.5	311
Lawrence, Kans.	16.4	312
Bryan–College Station	14.5	313
Casper	14.2	314
San Angelo	14.1	315
Abilene	13.0	316
Enid	11.2	317
St. Joseph	11.2	317
Laredo	10.5	319
Anchorage	.0	320
Total Above Areas	**116,517.6**	
Percent of U.S.	**100.0000**	
U.S. Total	**116,517.6**	

Total Population

Area	(Thous.)	Rank
Los Angeles–Long Beach	8,967.9	1
New York	8,592.1	2
Chicago	6,077.3	3
Philadelphia	4,886.9	4
Detroit	4,387.9	5
Washington	3,988.4	6
Boston–Lawrence–Salem–Lowell–Brockton	3,791.4	7
Houston	3,331.2	8
Atlanta	2,914.8	9
Riverside–San Bernardino	2,724.0	10
Nassau–Suffolk	2,616.2	11
Dallas	2,602.9	12
San Diego	2,562.9	13
Minneapolis–St. Paul	2,501.4	14
St. Louis	2,456.9	15
Anaheim–Santa Ana	2,451.1	16
Baltimore	2,404.9	17
Phoenix	2,169.7	18
Oakland	2,111.7	19
Tampa–St. Petersburg–Clearwater	2,110.1	20
Pittsburgh	2,047.2	21
Seattle	2,006.7	22
Miami–Hialeah	1,963.0	23
Cleveland	1,825.8	24
Newark	1,822.7	25
Denver	1,633.3	26
San Francisco	1,611.7	27
Kansas City	1,584.7	28
Sacramento	1,523.3	29
San Jose	1,512.9	30
Cincinnati	1,457.8	31
Milwaukee	1,436.8	32
Norfolk–Virginia Beach–Newport News	1,419.4	33
Columbus, Ohio	1,389.7	34
Fort Worth–Arlington	1,361.0	35
San Antonio	1,324.0	36
Fort Lauderdale–Hollywood–Pompano Beach	1,278.4	37
Bergen–Passaic	1,276.9	38
Indianapolis	1,258.1	39
Portland, Ore.	1,252.0	40
New Orleans	1,236.3	41
Charlotte–Gastonia–Rock Hill	1,181.4	42
Hartford–New Britain–Middletown–Bristol	1,130.7	43
Orlando	1,104.8	44
Salt Lake City–Ogden	1,083.2	45
Middlesex–Somerset–Hunterdon	1,031.4	46
Rochester, N.Y.	1,004.9	47
Monmouth–Ocean	1,000.9	48
Nashville	997.5	49
Memphis	990.6	50
Total Top 50	**115,396.8**	
Buffalo	966.3	51
Oklahoma City	962.1	52
Dayton–Springfield	953.8	53
Louisville	953.0	54
Greensboro–Winston-Salem–High Point	949.6	55
Jacksonville, Fla.	927.1	56
Providence–Pawtucket–Woonsocket	921.4	57
Birmingham	911.0	58
West Palm Beach–Boca Raton–Delray Beach	896.4	59
Albany–Schenectady–Troy	879.9	60
Richmond–Petersburg	875.4	61
Honolulu	842.6	62
Bridgeport–Stamford–Norwalk–Danbury	827.1	63
New Haven–Waterbury–Meriden	807.9	64
Austin	798.0	65
Las Vegas	773.4	66
Raleigh–Durham	750.2	67
Scranton–Wilkes-Barre	736.3	68
Worcester–Fitchburg–Leominster	717.5	69
Tulsa	711.0	70
Grand Rapids	696.2	71
Allentown–Bethlehem–Easton	692.3	72
Fresno	682.9	73
Oxnard–Ventura	680.7	74
Tucson	677.9	75
Syracuse	661.0	76
Akron	658.6	77
Greenville–Spartanburg	647.5	78
Omaha	621.3	79
Toledo	614.8	80
Knoxville	608.4	81
Springfield, Mass.	606.6	82
Gary–Hammond	603.2	83
El Paso	602.6	84
Tacoma	594.7	85
Harrisburg–Lebanon–Carlisle	591.5	86
Wilmington, Del.	584.4	87
Bakersfield	558.9	88
Jersey City	550.9	89
Baton Rouge	528.2	90
Lake County, Ill.	525.8	91
Little Rock–North Little Rock	516.1	92
Charleston, S.C.	515.5	93
New Bedford–Fall River–Attleboro	509.1	94
Albuquerque	491.3	95
Stockton	490.6	96
Youngstown–Warren	490.2	97
Mobile	479.4	98
Vallejo–Fairfield–Napa	467.0	99
Wichita	458.6	100
Total Top 100	**149,963.0**	
Columbia, S.C.	458.3	101
Johnson City–Kingsport–Bristol	436.4	102
Chattanooga	435.2	103
Lansing–East Lansing	434.5	104
Lancaster	429.6	105
Flint	429.1	106
York	421.6	107
Lakeland–Winter Haven	411.9	108
Melbourne–Titusville–Palm Bay	408.8	109
Colorado Springs	405.0	110
Augusta	400.1	111
Saginaw–Bay City–Midland	398.5	112
Santa Rosa–Petaluma	397.7	113
Jackson, Miss.	397.4	114
Des Moines	396.0	115
Canton	394.2	116
Joliet	393.1	117
McAllen–Edinburg–Mission	393.0	118
Modesto	384.4	119
Daytona Beach	379.8	120
Santa Barbara–Santa Maria–Lompoc	373.5	121
Madison	370.4	122
Fort Wayne	365.8	123
Aurora–Elgin	363.4	124
Salinas–Seaside–Monterey	363.1	125
Spokane	362.2	126
Beaumont–Port Arthur	359.1	127
Portsmouth–Dover–Rochester	356.6	128
Lexington-Fayette	351.1	129
Corpus Christi	350.5	130
Pensacola	348.8	131
Davenport–Rock Island–Moline	348.4	132
Fort Myers–Cape Coral	345.2	133
Manchester–Nashua	341.3	134
Reading	338.8	135
Peoria	338.1	136
Shreveport	333.0	137
Trenton	328.1	138
Atlantic City	323.0	139
Visalia–Tulare–Porterville	318.7	140
Appleton–Oshkosh–Neenah	317.5	141
Utica–Rome	316.3	142
Orange County, N.Y.	312.7	143
Huntington–Ashland	310.7	144
Montgomery	294.6	145
Hamilton–Middletown	294.2	146
Ann Arbor	284.8	147
Eugene–Springfield	284.3	148
Rockford	284.2	149
Macon–Warner Robins	284.0	150
Total Top 150	**168,130.0**	
Sarasota	282.7	151
Salem, Ore.	280.5	152
Evansville	279.2	153
Fayetteville, N.C.	275.8	154
Erie	275.1	155
Lorain–Elyria	271.3	156
Provo–Orem	266.4	157
Binghamton	264.4	158
Brownsville–Harlingen	263.0	159
Poughkeepsie	262.2	160
Reno	260.0	161
Fort Pierce	258.9	162
Killeen–Temple	258.2	163
New London–Norwich	256.2	164
Charleston, W.Va.	249.2	165
South Bend–Mishawaka	247.7	166
Portland, Me.	245.3	167
Savannah	244.6	168
Columbus, Ga.	244.5	169
Springfield, Mo.	243.3	170
Huntsville	242.7	171
Vancouver	242.3	172
Johnstown	239.7	173
Duluth	238.5	174
Tallahassee	237.3	175
Santa Cruz	233.1	176
Boulder–Longmont	227.3	177
Anchorage	226.8	178
Roanoke	224.8	179
Kalamazoo	224.5	180
Lubbock	224.1	181
Hickory–Morganton	223.4	182
Niagara Falls	220.6	183
Galveston–Texas City	218.3	184
Bradenton	215.6	185
Lincoln	215.4	186
Boise	208.1	187
Lafayette, La.	208.0	188
Gainesville	206.6	189
Ocala	200.5	190
Biloxi–Gulfport	197.5	191
Green Bay	196.2	192
Bremerton	194.2	193
St. Cloud	193.1	194
Brazoria	192.7	195
Fort Collins–Loveland	190.7	196
Yakima	190.0	197
Springfield, Ill.	189.9	198
Waco	189.9	198
Amarillo	188.0	200
Total Top 200	**179,758.3**	
Chico	185.3	201
Beaver County, Pa.	185.0	202
Houma–Thibodaux	182.2	203
Merced	181.8	204
Fort Smith	177.3	205
Asheville	175.9	206
Racine	175.6	207
Champaign–Urbana–Rantoul	173.4	208
Clarksville–Hopkinsville	170.6	209
Cedar Rapids	169.3	210
Lake Charles	168.1	211
Olympia	164.5	212
Longview–Marshall	162.6	213
Topeka	162.0	214
Benton Harbor	161.4	215
Muskegon	159.6	216
Athens	158.1	217
Wheeling	157.8	218
Elkhart–Goshen	157.6	219
Naples	157.4	220
Lima	154.6	221
Fargo–Moorhead	154.4	222
Tyler	152.9	223
Redding	151.6	224
Tuscaloosa	151.6	224
Jacksonville, N.C.	151.5	226
Jackson, Mich.	150.4	227
Richland–Kennewick–Pasco	150.3	228
Parkersburg–Marietta	148.4	229
Medford	148.0	230
Bangor	147.5	231
Fort Walton Beach	146.9	232
Anderson, S.C.	146.2	233
Waterloo–Cedar Falls	145.4	234
Lynchburg	142.3	235
Monroe	141.9	236
Jamestown–Dunkirk	141.4	237
Steubenville–Weirton	141.2	238
Janesville–Beloit	139.3	239
Pittsfield	139.0	240
Burlington, Vt.	138.7	241
Las Cruces	138.6	242
Vineland–Millville–Bridgeton	138.5	243
Eau Claire	138.2	244
Battle Creek	136.1	245
Joplin	135.6	246
Laredo	135.6	246
Charlottesville	132.6	248
Greeley	132.3	249
Dothan	131.9	250
Total Top 250	**187,446.7**	
Lafayette–West Lafayette	131.2	251
Florence, Ala.	131.1	252
Alexandria, La.	131.0	253
Altoona	130.3	254
Terre Haute	130.3	254
Anderson, Ind.	130.1	256
Bloomington–Normal	130.1	256
Bellingham	129.6	258
Panama City	129.2	259
Kenosha	129.0	260
Mansfield	126.0	261
Sioux Falls	125.1	262
State College	124.6	263
Yuba City	124.4	264
Pueblo	123.1	265
Bryan–College Station	122.9	266
Hagerstown	122.1	267
Wichita Falls	122.0	268
Wilmington, N.C.	121.4	269
Sharon	120.5	270
Texarkana	120.4	271
Glens Falls	119.6	272
Abilene	119.5	273
Muncie	119.3	274
Williamsport	119.1	275
Santa Fe	118.7	276
Odessa	118.0	277
Anniston	116.2	278
Decatur, Ill.	116.2	278
Wausau	115.9	280
Pascagoula	115.1	281
Sioux City	115.0	282
Florence, S.C.	114.8	283
Fayetteville–Springdale	114.6	284
Columbia, Mo.	113.1	285
Billings	113.0	286
Albany, Ga.	112.3	287
Lawton	111.2	288
Bloomington, Ind.	109.6	289
Burlington, N.C.	109.0	290
Yuma	108.9	291
Danville, Va.	108.4	292
Rochester, Minn.	107.6	293
Midland, Tex.	107.4	294
Lewiston–Auburn	106.1	295
Sheboygan	104.2	296
Cumberland	101.3	297
Decatur, Ala.	101.1	298
Gadsden	99.7	299
San Angelo	99.3	300
La Crosse	98.4	301
Iowa City	96.9	302
Kokomo	96.3	303
Kankakee	96.0	304
Elmira	95.4	305
Sherman–Denison	95.0	306
Owensboro	87.2	307
Dubuque	86.2	308
Pine Bluff	85.4	309
Bismarck	83.8	310
Lawrence, Kans.	82.9	311
St. Joseph	82.8	312
Rapid City	82.4	313
Jackson, Tenn.	78.1	314
Great Falls	77.5	315
Victoria	74.3	316
Cheyenne	73.3	317
Grand Forks	71.0	318
Casper	60.2	319
Enid	55.7	320
Total Above Areas	**194,996.1**	
Percent of U.S.	**77.7451**	
U.S. Total	**250,812.0**	

Black Population

Area	(Thous.)	Rank
New York	2,535.6	1
Chicago	1,352.6	2
Los Angeles–Long Beach	1,070.2	3
Washington	1,067.5	4
Philadelphia	961.3	5
Detroit	952.0	6
Atlanta	762.6	7
Houston	632.0	8
Baltimore	622.9	9
Newark	433.7	10
New Orleans	433.3	11
Dallas	429.6	12
St. Louis	425.1	13
Miami–Hialeah	410.6	14
Norfolk–Virginia Beach–Newport News	407.0	15
Memphis	403.1	16
Cleveland	358.0	17
Oakland	314.2	18
Boston–Lawrence–Salem–Lowell–Brockton	256.6	19
Richmond–Petersburg	255.7	20
Birmingham	246.7	21
Charlotte–Gastonia–Rock Hill	236.1	22
Kansas City	203.9	23
Milwaukee	202.6	24
Fort Lauderdale–Hollywood–Pompano Beach	201.4	25
Nassau–Suffolk	200.7	26
Riverside–San Bernardino	200.5	27
Cincinnati	191.9	28
Tampa–St. Petersburg–Clearwater	190.2	29
Raleigh–Durham	187.0	30
Jacksonville, Fla.	185.2	31
Greensboro–Winston-Salem–High Point	184.2	32
Indianapolis	174.0	33
San Diego	173.8	34
Jackson, Miss.	169.0	35
Pittsburgh	168.7	36
Columbus, Ohio	167.3	37
Baton Rouge	157.3	38
Charleston, S.C.	155.9	39
Nashville	153.9	40
Fort Worth–Arlington	150.3	41
Columbia, S.C.	140.1	42
Orlando	138.7	43
Mobile	130.9	44
Dayton–Springfield	127.3	45
Louisville	125.3	46
San Francisco	124.9	47
Augusta	124.8	48
Gary–Hammond	118.0	49
Shreveport	117.0	50
Total Top 50	**19,131.2**	
Bergen–Passaic	116.0	51
Greenville–Spartanburg	112.7	52
West Palm Beach–Boca Raton–Delray Beach	112.5	53
Buffalo	112.0	54
Sacramento	108.8	55
Montgomery	106.3	56
Hartfor.. -New Britain–Middletown–Bristol	104.1	57
Oklahoma City	103.4	58
Little Rock–North Little Rock	102.7	59
Denver	99.9	60
Macon–Warner Robins	98.8	61
Rochester, N.Y.	97.7	62
Minneapolis–St. Paul	94.0	63
Columbus, Ga.	93.1	64
San Antonio	92.3	65
Fayetteville, N.C.	89.4	66
Wilmington, Del.	87.9	67
Savannah	86.9	68
New Haven–Waterbury–Meriden	85.6	69
Beaumont–Port Arthur	85.1	70
Flint	85.0	71
Bridgeport–Stamford–Norwalk–Danbury	84.9	72
Jersey City	84.4	73
Seattle	83.9	74
Phoenix	79.9	75
Austin	77.4	76
Las Vegas	75.1	77
Middlesex–Somerset–Hunterdon	75.1	77
Tallahassee	71.3	79
Toledo	70.7	80
Akron	65.7	81
Trenton	63.8	82
Monmouth–Ocean	61.0	83
San Jose	60.1	84
Tulsa	58.9	85
Chattanooga	58.4	86
Pensacola	56.6	87
Lakeland–Winter Haven	55.3	88
Youngstown–Warren	55.3	88
Omaha	52.4	90
Killeen–Temple	52.1	91
Albany, Ga.	51.9	92
Lafayette, La.	51.5	93
Vallejo–Fairfield–Napa	51.0	94
Huntsville	49.0	95
Anaheim–Santa Ana	46.3	96
Atlantic City	46.2	97
Florence, S.C.	44.6	98
Monroe	44.2	99
Tacoma	43.8	100
Total Top 100	**22,976.2**	
Grand Rapids	43.1	101
Albany–Schenectady–Troy	42.6	102
Springfield, Mass.	41.5	103
Harrisburg–Lebanon–Carlisle	40.8	104
Syracuse	40.1	105
Providence–Pawtucket–Woonsocket	39.8	106
Saginaw–Bay City–Midland	39.8	106
Portland, Ore.	39.7	108
Joliet	39.6	109
Tuscaloosa	39.6	109
Gainesville	39.5	111
Galveston–Texas City	38.6	112
Lake Charles	38.6	112
Fresno	37.9	114
Lexington-Fayette	37.5	115
Wichita	37.5	115
Pine Bluff	37.1	117
Alexandria, La.	36.8	118
Knoxville	36.6	119
Lake County, Ill.	36.4	120
Longview–Marshall	36.2	121
Clarksville–Hopkinsville	35.4	122
Biloxi–Gulfport	35.1	123
Bakersfield	34.7	124
Danville, Va.	34.4	125
Daytona Beach	34.1	126
Lansing–East Lansing	32.6	127
Ann Arbor	32.2	128
Melbourne–Titusville–Palm Bay	32.2	128
Tyler	32.1	130
Fort Pierce	31.6	131
Fort Wayne	31.0	132
Jacksonville, N.C.	30.8	133
Lynchburg	30.2	134
Colorado Springs	30.1	135
Waco	30.1	135
Athens	29.4	137
Stockton	28.8	138
Dothan	28.2	139
Roanoke	27.8	140
Honolulu	26.9	141
Houma–Thibodaux	26.8	142
Texarkana	26.5	143
Salinas–Seaside–Monterey	25.7	144
Peoria	25.5	145
Canton	25.3	146
Ocala	25.3	146
Vineland–Millville–Bridgeton	25.3	146
Benton Harbor	25.1	149
South Bend–Mishawaka	24.6	150
Total Top 150	**24,653.3**	
Anderson, S.C.	24.3	151
Jackson, Tenn.	24.3	151
Wilmington, N.C.	24.2	153
Pascagoula	23.7	154
Rockford	23.7	154
Orange County, N.Y.	23.6	156
El Paso	23.1	157
Tucson	23.0	158
Fort Myers–Cape Coral	22.9	159
Poughkeepsie	22.6	160
Muskegon	22.0	161
Anniston	21.7	162
Lorain–Elyria	21.7	162
Burlington, N.C.	21.0	164
Aurora–Elgin	20.6	165
Kalamazoo	20.4	166
Lawton	20.4	166
Davenport–Rock Island–Moline	19.5	168
Charlottesville	19.1	169
Lubbock	17.9	170
Hickory–Morganton	17.7	171
Racine	17.6	172
Worcester–Fitchburg–Leominster	17.1	173
Oxnard–Venture	17.0	174
Bradenton	16.8	175
Brazoria	16.8	175
Champaign–Urbana–Rantoul	16.8	175
Evansville	16.2	178
Florence, Ala.	16.2	178
Des Moines	15.2	180
Allentown–Bethlehem–Easton	15.1	181
Anchorage	15.0	182
Utica–Rome	14.8	183
Albuquerque	14.6	184
Battle Creek	14.6	184
Erie	14.6	184
Springfield, Ill.	14.6	184
Kankakee	14.5	188
Asheville	14.4	189
Corpus Christi	14.2	190
Decatur, Ill.	14.2	190
Bryan–College Station	14.1	192
Charleston, W.Va.	13.9	193
Panama City	13.9	193
Gadsden	13.8	195
Topeka	13.8	195
Fort Walton Beach	13.4	197
Hamilton–Middletown	13.2	198
New London–Norwich	12.8	199
York	12.6	200
Total Top 200	**25,542.5**	
Lima	12.5	201
Jackson, Mich.	12.2	202
Niagara Falls	12.2	202
Sarasota	12.2	202
Lancaster	11.9	205
Santa Barbara–Santa Maria–Lompoc	11.9	205
Wichita Falls	11.5	207
Salt Lake City–Ogden	11.2	208
Madison	11.0	209
Reading	11.0	209
Beaver County, Pa.	10.4	211
Amarillo	10.2	212
Decatur, Ala.	10.2	212
Mansfield	10.1	214
Anderson, Ind.	9.9	215
Merced	9.5	216
Johnson City–Kingsport–Bristol	8.9	217
Waterloo–Cedar Falls	8.6	218
Columbia, Mo.	8.5	219
Midland, Tex.	8.5	219
New Bedford–Fall River–Attleboro	8.5	219
Scranton–Wilkes-Barre	8.0	222
Abilene	7.8	223
Naples	7.6	224
Hagerstown	7.5	225
Elkhart–Goshen	7.2	226
Modesto	7.2	226
Muncie	7.2	226
Fort Smith	6.9	229
Janesville–Beloit	6.8	230
Huntington–Ashland	6.7	231
Sherman–Denison	6.6	232
Terre Haute	6.1	233
Reno	6.0	234
Santa Rosa–Petaluma	5.9	235
Sharon	5.9	235
Bloomington–Normal	5.7	237
Odessa	5.7	237
Kenosha	5.6	239
Elmira	5.5	240
Steubenville–Weirton	5.5	240
Visalia–Tulare–Porterville	5.5	240
Bremerton	5.4	243
Spokane	5.2	244
Victoria	5.1	245
Binghamton	4.8	246
Lincoln	4.8	246
Kokomo	4.4	248
San Angelo	4.4	248
Johnstown	3.9	250
Total Top 250	**25,938.3**	
Springfield, Mo.	3.9	250
Yuba City	3.7	252
Owensboro	3.6	253
Cedar Rapids	3.4	254
Lawrence, Kans.	3.4	254
Yuma	3.4	254
Manchester–Nashua	3.2	257
Wheeling	3.2	257
Olympia	3.1	259
Vancouver	3.1	259
Portsmouth–Dover–Rochester	3.0	261
Santa Cruz	3.0	261
Bloomington, Ind.	2.9	263
State College	2.9	263
Williamsport	2.9	263
Lafayette–West Lafayette	2.7	266
Yakima	2.7	266
Glens Falls	2.6	268
Jamestown–Dunkirk	2.6	268
Pittsfield	2.6	268
Richland–Kennewick–Pasco	2.6	268
St. Joseph	2.6	268
Chico	2.5	273
Salem, Ore.	2.5	273
Pueblo	2.4	275
Cheyenne	2.3	276
Cumberland	2.3	276
Eugene–Springfield	2.2	278
Las Cruces	2.2	278
Sioux City	2.1	280
Boulder–Longmont	2.0	281
Enid	2.0	281
Iowa City	2.0	281
Fayetteville–Springdale	1.7	284
Parkersburg–Marietta	1.6	285
Portland, Me.	1.6	285
Grand Forks	1.5	287
Duluth	1.3	288
Joplin	1.3	288
Rapid City	1.3	288
Fort Collins–Loveland	1.2	291
Altoona	1.1	292
Great Falls	1.1	292
Green Bay	1.1	292
Redding	1.1	292
Appleton–Oshkosh–Neenah	1.0	296
Boise	1.0	296
McAllen–Edinburg–Mission	1.0	296
Brownsville–Harlingen	.9	299
Burlington, Vt.	.9	299
Rochester, Minn.	.8	301
St. Cloud	.8	301
Santa Fe	.8	301
Sioux Falls	.8	301
Bellingham	.7	305
Bangor	.6	306
Greeley	.6	306
Billings	.5	308
Casper	.5	308
Fargo–Moorhead	.5	308
La Crosse	.5	308
Lewiston–Auburn	.5	308
Sheboygan	.5	308
Dubuque	.4	314
Medford	.4	314
Provo–Orem	.4	314
Eau Claire	.3	317
Laredo	.2	318
Bismarck	.1	319
Wausau	.1	319
Total Above Areas	**26,060.6**	
Percent of U.S.	**84.1838**	
U.S. Total	**30,956.8**	

Hispanic Population

Area	(Thous.)	Rank
Los Angeles–Long Beach	3,447.9	1
New York	1,927.6	2
Miami–Hialeah	982.6	3
Chicago	751.5	4
Riverside–San Bernardino	731.3	5
Houston	727.5	6
San Antonio	633.0	7
Anaheim–Santa Ana	586.8	8
San Diego	532.0	9
El Paso	422.0	10
Dallas	383.9	11
Phoenix	356.8	12
McAllen–Edinburg–Mission	335.9	13
San Jose	321.2	14
Oakland	280.2	15
Fresno	244.5	16
San Francisco	238.3	17
Washington	235.3	18
Brownsville–Harlingen	216.1	19
Denver	214.1	20
Boston–Lawrence–Salem–Lowell–Brockton	193.7	21
Newark	193.0	22
Jersey City	185.7	23
Corpus Christi	183.0	24
Albuquerque	182.4	25
Oxnard–Ventura	182.1	26
Philadelphia	179.0	27
Sacramento	178.9	28
Nassau–Suffolk	170.4	29
Tucson	167.4	30
Austin	164.5	31
Bakersfield	158.3	32
Fort Worth–Arlington	156.2	33
Bergen–Passaic	152.1	34
Tampa–St. Petersburg–Clearwater	144.4	35
Laredo	127.5	36
Visalia–Tulare–Porterville	125.2	37
Salinas–Seaside–Monterey	123.8	38
Stockton	116.1	39
Fort Lauderdale–Hollywood–Pompano Beach	114.0	40
Orlando	102.1	41
Santa Barbara–Santa Maria–Lompoc	101.0	42
Las Vegas	87.7	43
Detroit	86.4	44
Modesto	85.3	45
Hartford–New Britain–Middletown–Bristol	79.2	46
Las Cruces	78.5	47
Middlesex–Somerset–Hunterdon	74.2	48
Bridgeport–Stamford–Norwalk–Danbury	72.6	49
West Palm Beach–Boca Raton–Delray Beach	70.4	50
Total Top 50	**17,603.6**	
Vallejo–Fairfield–Napa	64.5	51
Salt Lake City–Ogden	63.2	52
Atlanta	60.3	53
Merced	59.9	54
Honolulu	57.1	55
Seattle	56.9	56
New Orleans	53.4	57
New Haven–Waterbury–Meriden	52.8	58
Milwaukee	52.6	59
Lubbock	51.9	60
Springfield, Mass.	51.8	61
Santa Fe	51.4	62
Gary–Hammond	48.7	63
Santa Cruz	48.3	64
Aurora–Elgin	47.2	65
Yakima	46.6	66
Kansas City	46.3	67
Providence–Pawtucket–Woonsocket	46.0	68
Portland, Ore.	45.7	69
Yuma	45.0	70
Pueblo	44.4	71
Santa Rosa–Petaluma	43.1	72
Lake County, Ill.	40.2	73
Minneapolis–St. Paul	38.7	74
Odessa	37.9	75
Monmouth–Ocean	37.7	76
Colorado Springs	35.3	77
Oklahoma City	35.2	78
Brazoria	34.5	79
Cleveland	34.5	79
Worcester–Fitchburg–Leominster	34.5	79
Norfolk–Virginia Beach–Newport News	33.4	82
Rochester, N.Y.	32.1	83
Killeen–Temple	31.9	84
Galveston–Texas City	31.4	85
Baltimore	30.9	86
Allentown–Bethlehem–Easton	30.0	87
Greeley	28.0	88
St. Louis	26.4	89
Amarillo	26.1	90
San Angelo	26.0	91
Victoria	25.5	92
Waco	24.2	93
Reno	24.1	94
Grand Rapids	23.3	95
Jacksonville, Fla.	23.3	95
Midland, Tex.	23.3	95
Buffalo	22.9	98
Orange County, N.Y.	22.4	99
Salem, Ore.	21.8	100
Total Top 100	**19,576.2**	
Naples	21.6	101
Joliet	21.2	102
Tacoma	21.2	102
Toledo	20.7	104
Richland–Kennewick–Pasco	20.6	105
Trenton	20.4	106
Vineland–Millville–Bridgeton	18.8	107
Atlantic City	18.7	108
Wichita	18.7	108
Saginaw–Bay City–Midland	17.9	110
Yuba City	17.9	110
Reading	17.8	112
Abilene	17.7	113
Lansing–East Lansing	17.3	114
Bryan–College Station	17.1	115
Lakeland–Winter Haven	17.1	115
Omaha	16.7	117
Albany–Schenectady–Troy	16.4	118
Lancaster	16.2	119
Fort Myers–Cape Coral	15.8	120
Daytona Beach	15.7	121
Boulder–Longmont	15.5	122
Beaumont–Port Arthur	15.4	123
Lorain–Elyria	15.4	123
Tulsa	14.9	125
Wilmington, Del.	14.3	126
Chico	14.1	127
New Bedford–Fall River–Attleboro	13.8	128
Fayetteville, N.C.	13.6	129
Davenport–Rock Island–Moline	13.3	130
Melbourne–Titusville–Palm Bay	12.8	131
Fort Collins–Loveland	12.6	132
Pittsburgh	11.8	133
Columbus, Ohio	11.6	134
Indianapolis	11.3	135
Fort Pierce	11.2	136
Charlotte–Gastonia–Rock Hill	11.0	137
Wichita Falls	10.7	138
Harrisburg–Lebanon–Carlisle	10.6	139
Poughkeepsie	10.1	140
Rockford	10.1	140
Bradenton	9.9	142
Richmond–Petersburg	9.5	143
Anchorage	9.4	144
Raleigh–Durham	9.4	144
Tyler	9.3	146
Racine	9.2	147
Syracuse	9.2	147
Flint	9.0	149
New London–Norwich	8.7	150
Total Top 150	**20,299.4**	
Provo–Orem	8.7	150
Jacksonville, N.C.	8.2	152
Memphis	8.0	153
Cincinnati	7.9	154
Topeka	7.9	154
Nashville	7.8	156
Charleston, S.C.	7.6	157
Columbus, Ga.	7.6	157
Youngstown–Warren	7.5	159
Baton Rouge	7.4	160
Gainesville	7.4	160
Cheyenne	7.3	162
Dayton–Springfield	7.3	162
Greensboro–Winston-Salem–High Point	7.2	164
Spokane	7.1	165
Eugene–Springfield	7.0	166
Lawton	7.0	166
Des Moines	6.8	168
York	6.6	169
Bremerton	6.4	170
Fort Wayne	6.4	170
Pensacola	6.4	170
Utica–Rome	6.4	170
Ocala	6.2	174
Medford	6.1	175
Sarasota	6.1	175
Vancouver	6.1	175
Columbia, S.C.	6.0	178
Manchester–Nashua	6.0	178
Ann Arbor	5.9	180
Madison	5.9	180
Redding	5.9	180
Scranton–Wilkes-Barre	5.9	180
Tallahassee	5.9	180
Kenosha	5.8	185
Louisville	5.8	185
Boise	5.7	187
Clarksville–Hopkinsville	5.7	187
Augusta	5.6	189
South Bend–Mishawaka	5.3	190
Greenville–Spartanburg	5.2	191
Longview–Marshall	5.2	191
Olympia	5.1	193
Fort Walton Beach	4.6	194
Shreveport	4.3	195
Jamestown–Dunkirk	4.2	196
Little Rock–North Little Rock	4.2	196
Mobile	4.2	196
Kalamazoo	4.1	199
Lincoln	4.0	200
Total Top 200	**20,612.3**	
Birmingham	3.9	201
Sioux City	3.9	201
Akron	3.8	203
Bellingham	3.8	203
Muskegon	3.7	205
Peoria	3.7	205
Champaign–Urbana–Rantoul	3.6	207
Biloxi–Gulfport	3.5	208
Erie	3.5	208
Portsmouth–Dover–Rochester	3.4	210
Billings	3.2	211
Knoxville	3.2	211
Lexington-Fayette	3.2	211
Huntsville	3.1	214
Elkhart–Goshen	3.0	215
Lafayette, La.	3.0	215
Savannah	3.0	215
Binghamton	2.9	218
Macon–Warner Robins	2.9	218
Sherman–Denison	2.9	218
Canton	2.8	221
Benton Harbor	2.7	222
Battle Creek	2.6	223
Houma–Thibodaux	2.6	223
Chattanooga	2.5	225
Jackson, Mich.	2.4	226
Appleton–Oshkosh–Neenah	2.3	227
Panama City	2.3	227
Casper	2.2	229
Fort Smith	2.2	229
Lawrence, Kans.	2.2	229
Athens	2.1	232
Lafayette–West Lafayette	2.1	232
Montgomery	2.1	232
Niagara Falls	2.1	232
Kankakee	2.0	236
Springfield, Mo.	2.0	236
Fargo–Moorhead	1.9	238
Glens Falls	1.9	238
Jackson, Miss.	1.9	238
Janesville–Beloit	1.8	241
Lake Charles	1.8	241
Rapid City	1.8	241
Bloomington–Normal	1.7	244
Dothan	1.7	244
Johnson City–Kingsport–Bristol	1.7	244
St. Joseph	1.7	244
Sheboygan	1.7	244
Texarkana	1.7	244
Cedar Rapids	1.6	250
Total Top 250	**20,741.6**	
Fayetteville–Springdale	1.6	250
Green Bay	1.6	250
Portland, Me.	1.6	250
Alexandria, La.	1.5	254
Elmira	1.5	254
Hamilton–Middletown	1.5	254
Hickory–Morganton	1.5	254
Iowa City	1.5	254
Lima	1.5	254
Bloomington, Ind.	1.4	260
Charlottesville	1.4	260
Great Falls	1.4	260
Pittsfield	1.4	260
Roanoke	1.4	260
State College	1.4	260
Anniston	1.3	266
Evansville	1.3	266
Springfield, Ill.	1.3	266
Asheville	1.2	269
Burlington, Vt.	1.2	269
Columbia, Mo.	1.2	269
Duluth	1.2	269
Huntington–Ashland	1.2	269
Johnstown	1.2	269
Joplin	1.2	269
Kokomo	1.2	269
Monroe	1.2	269
Beaver County, Pa.	1.1	278
Enid	1.1	278
Grand Forks	1.1	278
Terre Haute	1.1	278
Charleston, W.Va.	1.0	282
Pascagoula	1.0	282
Rochester, Minn.	1.0	282
Waterloo–Cedar Falls	1.0	282
Albany, Ga.	.9	286
Anderson, Ind.	.9	286
Hagerstown	.9	286
Lynchburg	.9	286
Mansfield	.9	286
Muncie	.9	286
St. Cloud	.9	286
Tuscaloosa	.9	286
Wilmington, N.C.	.9	286
Lewiston–Auburn	.8	295
Bangor	.7	296
Burlington, N.C.	.7	296
La Crosse	.7	296
Sioux Falls	.7	296
Steubenville–Weirton	.7	296
Williamsport	.7	296
Decatur, Ala.	.6	302
Eau Claire	.6	302
Anderson, S.C.	.5	304
Danville, Va.	.5	304
Decatur, Ill.	.5	304
Florence, Ala.	.5	304
Florence, S.C.	.5	304
Parkersburg–Marietta	.5	304
Sharon	.5	304
Wausau	.5	304
Wheeling	.5	304
Altoona	.4	313
Bismarck	.4	313
Cumberland	.4	313
Dubuque	.4	313
Jackson, Tenn.	.4	313
Pine Bluff	.4	313
Gadsden	.3	319
Owensboro	.3	319
Total Above Areas	**20,808.7**	
Percent of U.S.	**90.5391**	
U.S. Total	**22,983.1**	

Population Under Age 6

Area	(Thous.)	Rank
Los Angeles–Long Beach	903.5	1
New York	723.4	2
Chicago	562.8	3
Philadelphia	434.2	4
Detroit	407.8	5
Washington	353.6	6
Houston	351.5	7
Riverside–San Bernardino	312.8	8
Boston–Lawrence–Salem–Lowell–Brockton	310.2	9
Atlanta	275.3	10
Dallas	267.8	11
Minneapolis–St. Paul	249.2	12
San Diego	243.6	13
St. Louis	228.4	14
Anaheim–Santa Ana	227.6	15
Baltimore	219.5	16
Phoenix	212.6	17
Nassau–Suffolk	210.4	18
Oakland	193.9	19
Seattle	180.2	20
Miami–Hialeah	173.3	21
Cleveland	159.3	22
Denver	157.1	23
Tampa–St. Petersburg–Clearwater	156.0	24
Pittsburgh	155.1	25
Newark	153.0	26
Kansas City	149.6	27
Sacramento	147.2	
Norfolk–Virginia Beach–Newport News	144.5	
Cincinnati	[illegible]	
Fort Worth–Arlington	140.5	31
San Jose	137.8	32
San Antonio	136.5	33
Milwaukee	135.4	34
Salt Lake City–Ogden	130.1	35
Columbus, Ohio	127.4	36
Indianapolis	119.0	37
New Orleans	118.4	38
San Francisco	114.9	39
Portland, Ore.	112.1	40
Charlotte–Gastonia–Rock Hill	105.4	41
Bergen–Passaic	99.2	42
Memphis	98.2	43
Orlando	98.1	44
Fort Lauderdale–Hollywood–Pompano Beach	97.9	45
Hartford–New Britain–Middletown–Bristol	93.7	46
Rochester, N.Y.	93.3	47
Jacksonville, Fla.	89.2	48
Oklahoma City	88.8	49
Nashville	88.0	50
Total Top 50	**10,627.9**	
Middlesex–Somerset–Hunterdon	84.9	51
Dayton–Springfield	84.1	52
Monmouth–Ocean	84.0	53
Buffalo	81.5	54
Louisville	79.8	55
Fresno	78.7	56
Birmingham	78.4	57
Richmond–Petersburg	77.4	58
Greensboro–Winston-Salem–High Point	76.6	59
Honolulu	76.2	60
Austin	76.1	61
Providence–Pawtucket–Woonsocket	75.3	62
Grand Rapids	74.5	63
Albany–Schenectady–Troy	73.9	64
Las Vegas	72.5	65
New Haven–Waterbury–Meriden	69.4	66
Bridgeport–Stamford–Norwalk–Danbury	68.9	67
West Palm Beach–Boca Raton–Delray Beach	67.3	68
Oxnard–Ventura	67.2	69
El Paso	66.9	70
Bakersfield	66.3	71
Tulsa	66.3	71
Worcester–Fitchburg–Leominster	65.7	73
Raleigh–Durham	63.2	74
Tucson	62.2	75
Omaha	62.1	76
Syracuse	60.8	77
Tacoma	60.3	78
Allentown–Bethlehem–Easton	57.2	79
Toledo	56.9	80
Akron	56.1	81
Scranton–Wilkes-Barre	56.0	82
Lake County, Ill.	54.7	83
Charleston, S.C.	54.3	84
Greenville–Spartanburg	54.0	85
Gary–Hammond	53.0	86
Stockton	53.0	86
Baton Rouge	51.8	88
Springfield, Mass.	51.8	88
Wilmington, Del.	51.7	90
Harrisburg–Lebanon–Carlisle	47.9	91
Wichita	47.5	92
Vallejo–Fairfield–Napa	47.4	93
Little Rock–North Little Rock	47.0	94
Knoxville	46.8	95
Albuquerque	46.7	96
McAllen–Edinburg–Mission	45.5	97
Mobile	45.1	98
Jersey City	44.2	99
New Bedford–Fall River–Attleboro	44.1	100
Total Top 100	**13,761.1**	
Modesto	43.2	101
Colorado Springs	42.1	102
Lancaster	41.5	103
Flint	40.9	104
Youngstown–Warren	40.2	105
Columbia, S.C.	39.7	106
Joliet	39.5	107
Lansing–East Lansing	39.3	108
Augusta	38.9	109
Salinas–Seaside–Monterey	38.9	109
Aurora–Elgin	38.6	111
Jackson, Miss.	37.7	112
Saginaw–Bay City–Midland	36.9	113
Visalia–Tulare–Porterville	36.8	114
Des Moines	36.7	115
York	36.3	116
Corpus Christi	35.9	117
Santa Rosa–Petaluma	35.8	118
Fort Wayne	35.5	119
Chattanooga	35.4	120
Lakeland–Winter Haven	35.2	121
Provo–Orem	34.9	122
Portsmouth–Dover–Rochester	[illegible]	123
Canton	[illegible]	124
Manchester–Nashua	[illegible]	125
Santa Barbara–Santa Maria–Lompoc	[illegible]	126
Melbourne–Titusville–Palm Bay	33.1	127
Spokane	33.1	127
Shreveport	33.0	129
Beaumont–Port Arthur	32.7	130
Pensacola	32.1	131
Madison	31.9	132
Orange County, N.Y.	31.9	132
Davenport–Rock Island–Moline	31.2	134
Johnson City–Kingsport–Bristol	30.9	135
Fayetteville, N.C.	30.2	136
Appleton–Oshkosh–Neenah	30.1	137
Lexington-Fayette	29.5	138
Peoria	29.3	139
Brownsville–Harlingen	29.0	140
Killeen–Temple	29.0	140
Reading	27.9	142
Atlantic City	27.5	143
Montgomery	27.4	144
Utica–Rome	27.2	145
Macon–Warner Robins	27.0	146
Trenton	26.9	147
Daytona Beach	26.8	148
Hamilton–Middletown	[illegible]	148
Rockford	[illegible]	150
Total Top 150	**15,446.6**	
Anchorage	26.3	151
Salem, Ore.	25.3	152
Fort Myers–Cape Coral	25.2	153
Lorain–Elyria	24.7	154
Erie	24.6	155
Columbus, Ga.	24.1	156
Evansville	24.1	156
Ann Arbor	23.6	158
Eugene–Springfield	23.6	158
Savannah	23.6	158
Reno	23.3	161
Vancouver	23.3	161
New London–Norwich	23.2	163
Binghamton	22.9	164
Merced	22.9	164
Poughkeepsie	22.8	166
Huntington–Ashland	22.7	167
Lafayette, La.	22.1	168
South Bend–Mishawaka	22.0	169
Huntsville	21.7	170
Lubbock	21.2	171
Portland, Me.	20.9	172
Galveston–Texas City	20.7	173
Santa Cruz	20.7	173
Yakima	20.4	175
Kalamazoo	20.0	176
Boise	19.9	177
Fort Pierce	19.8	178
Springfield, Mo.	19.7	179
Bremerton	19.6	180
Boulder–Longmont	19.5	181
Brazoria	19.4	182
Niagara Falls	19.4	182
Tallahassee	19.4	182
St. Cloud	19.3	185
Biloxi–Gulfport	19.2	186
Houma–Thibodaux	19.1	187
Lincoln	18.9	188
Amarillo	18.8	189
Green Bay	18.8	189
Duluth	18.6	191
Charleston, W.Va.	18.5	192
Clarksville–Hopkinsville	17.7	193
Johnstown	17.7	193
Waco	17.6	195
Hickory–Morganton	17.5	196
Fort Collins–Loveland	17.2	197
Roanoke	17.1	198
Racine	17.0	199
Laredo	16.9	200
Total Top 200	**16,489.1**	
Springfield, Ill.	16.8	201
Gainesville	16.6	202
Jacksonville, N.C.	16.4	203
Lake Charles	16.4	203
Elkhart–Goshen	16.3	205
Fort Smith	16.1	206
Richland–Kennewick–Pasco	16.1	206
Muskegon	16.0	208
Sarasota	15.8	209
Chico	15.7	210
Ocala	15.6	211
Bradenton	15.6	212
Longview–Marshall	15.0	213
Cedar Rapids	14.8	214
Las Cruces	14.8	214
Lima	14.7	216
Benton Harbor	14.6	217
Champaign–Urbana–Rantoul	14.6	217
Olympia	14.6	217
Topeka	14.5	220
Beaver County, Pa.	14.4	221
Redding	14.3	222
Yuba City	14.3	222
Monroe	14.1	224
Fort Walton Beach	14.0	225
Fargo–Moorhead	13.9	226
Tyler	13.9	226
Jackson, Mich.	13.5	228
Asheville	13.4	229
Odessa	13.3	230
Janesville–Beloit	13.2	231
Athens	12.9	232
Greeley	12.9	232
Dothan	12.7	234
Alexandria, La.	12.5	235
Kenosha	12.5	235
Midland, Tex.	12.5	235
Battle Creek	12.4	238
Burlington, Vt.	12.4	238
Eau Claire	12.4	238
Vineland–Millville–Bridgeton	12.4	238
Medford	12.3	242
Sioux Falls	12.3	242
Jamestown–Dunkirk	12.2	244
Abilene	12.1	245
Bangor	12.0	246
Tuscaloosa	11.9	247
Waterloo–Cedar Falls	11.9	247
Anderson, S.C.	11.8	249
Naples	11.7	250
Total Top 250	**17,186.0**	
Parkersburg–Marietta	11.7	250
Joplin	11.6	252
Lawton	11.6	252
Lynchburg	11.6	252
Panama City	11.6	252
Wheeling	11.6	252
Albany, Ga.	11.5	257
Wichita Falls	11.5	257
Rochester, Minn.	11.4	259
Yuma	11.3	260
Bellingham	11.1	261
Charlottesville	11.0	262
Sioux City	11.0	262
Mansfield	10.8	264
Pittsfield	10.8	264
Texarkana	10.8	264
Wausau	10.8	264
Bloomington–Normal	10.7	268
Pascagoula	10.7	268
Pueblo	10.6	270
Florence, Ala.	10.5	271
Santa Fe	10.5	271
Billings	10.4	273
Florence, S.C.	10.4	273
Glens Falls	10.4	273
Anderson, Ind.	10.3	276
Altoona	10.2	277
Bryan–College Station	10.2	277
Lafayette–West Lafayette	10.2	277
Terre Haute	10.2	277
Williamsport	10.1	281
Hagerstown	10.0	282
Columbia, Mo.	9.8	283
Decatur, Ill.	9.8	283
Fayetteville–Springdale	9.8	283
Lewiston–Auburn	9.7	286
Steubenville–Weirton	9.6	287
San Angelo	9.5	288
Rapid City	9.3	289
Wilmington, N.C.	9.3	289
Sharon	9.2	291
Sheboygan	9.2	291
Anniston	9.1	293
Kankakee	9.1	293
Muncie	9.0	295
Decatur, Ala.	8.6	296
La Crosse	8.6	296
Burlington, N.C.	8.5	298
Danville, Va.	8.5	298
State College	8.5	298
Kokomo	8.4	301
Elmira	8.3	302
Sherman–Denison	8.0	303
Great Falls	7.9	304
Owensboro	7.9	304
Bismarck	7.8	306
Pine Bluff	7.8	306
Victoria	7.7	308
Iowa City	7.6	309
Cumberland	7.5	310
Dubuque	7.5	310
Gadsden	7.4	312
St. Joseph	7.4	312
Bloomington, Ind.	7.3	314
Cheyenne	7.3	314
Grand Forks	7.3	314
Jackson, Tenn.	6.8	317
Lawrence, Kans.	6.4	318
Casper	5.8	319
Enid	4.8	320
Total Above Areas	**17,845.1**	
Percent of U.S.	**78.6431**	
U.S. Total	**22,749.1**	

Population Age 6 to 17

Area	(Thous.)	Rank
Los Angeles–Long Beach	1,469.4	1
New York	1,268.6	2
Chicago	990.2	3
Philadelphia	766.6	4
Detroit	745.9	5
Houston	619.3	6
Washington	593.0	7
Boston–Lawrence–Salem–Lowell–Brockton	520.4	8
Riverside–San Bernardino	505.4	9
Atlanta	485.0	10
Dallas	446.0	11
St. Louis	421.3	12
Minneapolis–St. Paul	412.7	13
Nassau–Suffolk	402.8	14
San Diego	388.8	15
Anaheim–Santa Ana	376.5	16
Baltimore	364.7	17
Phoenix	359.8	18
Oakland	322.0	19
Miami–Hialeah	304.3	20
Seattle	301.3	21
Cleveland	292.6	22
Pittsburgh	292.5	23
Newark	278.9	24
Tampa–St. Petersburg–Clearwater	278.3	25
Kansas City	271.4	26
Denver	269.4	27
Salt Lake City–Ogden	257.6	28
Sacramento	254.0	29
Cincinnati	252.8	30
San Antonio	250.7	31
Milwaukee	244.7	32
Fort Worth–Arlington	234.2	33
Norfolk–Virginia Beach–Newport News	233.8	34
New Orleans	229.5	35
San Jose	228.0	36
Columbus, Ohio	225.0	37
Indianapolis	214.9	38
Portland, Ore.	204.4	39
San Francisco	192.2	40
Charlotte–Gastonia–Rock Hill	189.0	41
Memphis	179.7	42
Bergen–Passaic	179.5	43
Orlando	173.5	44
Oklahoma City	169.1	45
Fort Lauderdale–Hollywood–Pompano Beach	164.8	46
Nashville	164.7	47
Hartford–New Britain–Middletown–Bristol	162.6	48
Louisville	162.4	49
Rochester, N.Y.	159.9	50
Total Top 50	**18,474.1**	
Dayton–Springfield	159.1	51
Birmingham	154.3	52
Monmouth–Ocean	153.8	53
Jacksonville, Fla.	153.2	54
Buffalo	145.2	55
Greensboro–Winston-Salem–High Point	143.6	56
Middlesex–Somerset–Hunterdon	142.9	57
Richmond–Petersburg	137.2	58
Fresno	136.7	59
Providence–Pawtucket–Woonsocket	133.8	60
Albany–Schenectady–Troy	132.7	61
Honolulu	131.6	62
El Paso	131.2	63
Austin	127.5	64
Grand Rapids	125.9	65
Tulsa	125.5	66
Oxnard–Ventura	120.2	67
Bridgeport–Stamford–Norwalk–Danbury	119.3	68
Las Vegas	118.5	69
Gary–Hammond	116.4	70
New Haven–Waterbury–Meriden	115.5	71
Omaha	112.1	72
Worcester–Fitchburg–Leominster	110.8	73
Bakersfield	110.7	74
West Palm Beach–Boca Raton–Delray Beach	109.7	75
Scranton–Wilkes-Barre	109.4	76
Tucson	108.2	77
Raleigh–Durham	107.6	78
Syracuse	107.3	79
Akron	106.2	80
Toledo	105.9	81
Greenville–Spartanburg	104.4	82
Allentown–Bethlehem–Easton	104.2	83
Tacoma	102.9	84
Baton Rouge	100.6	85
McAllen–Edinburg–Mission	99.5	86
Knoxville	93.6	87
Wilmington, Del.	93.2	88
Stockton	93.1	89
Springfield, Mass.	92.6	90
Lake County, Ill.	91.5	91
Harrisburg–Lebanon–Carlisle	91.4	92
Little Rock–North Little Rock	91.0	93
Mobile	90.1	94
Charleston, S.C.	89.2	95
Albuquerque	82.6	96
Youngstown–Warren	82.3	97
New Bedford–Fall River–Attleboro	81.4	98
Vallejo–Fairfield–Napa	81.4	98
Wichita	81.1	100
Total Top 100	**24,132.2**	
Flint	80.2	101
Jersey City	78.7	102
Joliet	77.6	103
Columbia, S.C.	76.0	104
Modesto	75.1	105
Jackson, Miss.	74.8	106
Augusta	73.5	107
Saginaw–Bay City–Midland	73.3	108
Chattanooga	73.2	109
Lancaster	73.1	110
Lansing–East Lansing	73.0	111
Corpus Christi	72.9	112
Colorado Springs	70.4	113
Aurora–Elgin	70.3	114
Visalia–Tulare–Porterville	69.2	115
Fort Wayne	67.4	116
York	67.3	117
Beaumont–Port Arthur	67.2	118
Johnson City–Kingsport–Bristol	67.1	119
Canton	67.0	120
Provo–Orem	66.9	121
Des Moines	65.3	122
Lakeland–Winter Haven	64.7	123
Brownsville–Harlingen	64.6	124
Shreveport	63.4	125
Spokane	63.0	126
Santa Rosa–Petaluma	62.9	127
Davenport–Rock Island–Moline	62.6	128
Salinas–Seaside–Monterey	61.9	129
Peoria	60.7	130
Pensacola	58.3	131
Melbourne–Titusville–Palm Bay	57.1	132
Portsmouth–Dover–Rochester	56.4	133
Appleton–Oshkosh–Neenah	55.4	134
Orange County, N.Y.	55.2	135
Lexington-Fayette	55.1	136
Manchester–Nashua	54.7	137
Santa Barbara–Santa Maria–Lompoc	54.4	138
Montgomery	54.1	139
Huntington–Ashland	53.9	140
Madison	53.1	141
Reading	51.7	142
Macon–Warner Robins	51.0	143
Hamilton–Middletown	50.9	144
Utica–Rome	50.9	144
Lorain–Elyria	50.4	146
Salem, Ore.	49.2	147
Rockford	49.0	148
Daytona Beach	48.7	149
Fayetteville, N.C.	47.7	150
Total Top 150	**27,272.7**	
Trenton	47.6	151
Erie	47.3	152
Evansville	47.3	152
Eugene–Springfield	46.5	154
Atlantic City	46.3	155
Vancouver	46.0	156
Killeen–Temple	44.5	157
Fort Myers–Cape Coral	42.8	158
Savannah	42.7	159
Columbus, Ga.	42.6	160
Charleston, W.Va.	41.3	161
South Bend–Mishawaka	41.2	162
Anchorage	41.0	163
Binghamton	40.9	164
Duluth	40.4	165
Lafayette, La.	40.3	166
Poughkeepsie	40.3	166
Galveston–Texas City	39.9	168
Johnstown	39.9	168
Merced	39.4	170
Boise	39.3	171
Ann Arbor	38.8	172
Lubbock	38.7	173
Huntsville	38.5	174
Springfield, Mo.	38.5	174
Houma–Thibodaux	38.2	176
New London–Norwich	37.6	177
Yakima	37.6	177
Brazoria	37.5	179
Tallahassee	37.4	180
Reno	37.2	181
St. Cloud	37.2	181
Portland, Me.	37.0	183
Hickory–Morganton	36.1	184
Niagara Falls	35.9	185
Biloxi–Gulfport	35.5	186
Kalamazoo	35.3	187
Santa Cruz	35.3	187
Bremerton	35.0	189
Fort Pierce	34.6	190
Green Bay	34.6	190
Amarillo	34.3	192
Boulder–Longmont	33.3	193
Laredo	33.2	194
Lake Charles	33.1	195
Lincoln	33.1	195
Roanoke	32.8	197
Fort Smith	32.6	198
Waco	32.3	199
Springfield, Ill.	32.2	200
Total Top 200	**29,203.6**	
Racine	32.1	201
Fort Collins–Loveland	31.4	202
Richland–Kennewick–Pasco	30.9	203
Longview–Marshall	30.6	204
Olympia	30.0	205
Gainesville	29.5	206
Benton Harbor	29.2	207
Muskegon	29.2	207
Beaver County, Pa.	29.1	209
Ocala	29.0	210
Elkhart–Goshen	28.9	211
Sarasota	28.9	211
Lima	28.7	213
Chico	28.3	214
Cedar Rapids	28.1	215
Monroe	27.9	216
Las Cruces	27.7	217
Topeka	27.7	217
Clarksville–Hopkinsville	27.6	219
Redding	27.5	220
Tyler	27.1	221
Bradenton	26.2	222
Asheville	26.0	223
Alexandria, La.	25.7	224
Parkersburg–Marietta	25.7	224
Jackson, Mich.	25.5	226
Wheeling	25.5	226
Waterloo–Cedar Falls	25.3	228
Fargo–Moorhead	25.1	229
Medford	25.0	230
Anderson, S.C.	24.8	231
Janesville–Beloit	24.8	231
Greeley	24.5	233
Tuscaloosa	24.5	233
Fort Walton Beach	24.4	235
Odessa	24.4	235
Athens	24.2	237
Bangor	24.2	237
Dothan	24.2	237
Battle Creek	24.1	240
Eau Claire	24.0	241
Champaign–Urbana–Rantoul	23.9	242
Jamestown–Dunkirk	23.9	242
Vineland–Millville–Bridgeton	23.9	242
Joplin	23.7	245
Pascagoula	23.7	245
Steubenville–Weirton	23.5	247
Yuba City	23.4	248
Albany, Ga.	23.3	249
Texarkana	22.6	250
Total Top 250	**30,523.0**	
Florence, S.C.	22.4	251
Kenosha	22.3	252
Mansfield	22.3	252
Anderson, Ind.	22.2	254
Pueblo	22.1	255
Wausau	22.0	256
Lynchburg	21.9	257
Altoona	21.8	258
Sioux City	21.8	258
Bellingham	21.7	260
Sioux Falls	21.7	260
Panama City	21.5	262
Florence, Ala.	21.4	263
Midland, Tex.	21.4	263
Pittsfield	21.1	265
Yuma	21.1	265
Abilene	20.8	267
Jacksonville, N.C.	20.8	267
Terre Haute	20.8	267
Wichita Falls	20.7	270
Burlington, Vt.	20.6	271
Billings	20.5	272
Decatur, Ill.	20.5	272
Santa Fe	20.5	272
Anniston	20.2	275
Glens Falls	20.2	275
Lawton	20.2	275
Naples	19.9	278
Bloomington–Normal	19.8	279
Williamsport	19.7	280
Sharon	19.3	281
Sheboygan	18.9	282
Fayetteville–Springdale	18.8	283
Rochester, Minn.	18.7	284
Wilmington, N.C.	18.6	285
Charlottesville	18.1	286
Kankakee	18.1	286
Decatur, Ala.	17.9	288
Hagerstown	17.9	288
Lewiston–Auburn	17.9	288
Lafayette–West Lafayette	17.8	291
Muncie	17.8	291
San Angelo	17.8	293
Kokomo	17.4	294
Gadsden	17.3	295
Danville, Va.	17.2	296
Bryan–College Station	16.7	297
Pine Bluff	16.6	298
Sherman–Denison	16.3	299
Bismarck	16.2	300
Columbia, Mo.	16.2	300
Dubuque	16.0	302
Elmira	16.0	302
Owensboro	16.0	302
La Crosse	15.9	305
Cumberland	15.7	306
Burlington, Iowa	15.6	307
Rapid City	15.0	308
Victoria	15.0	308
State College	14.7	310
St. Joseph	14.1	311
Great Falls	13.8	312
Jackson, Tenn.	13.7	313
Bloomington, Ind.	13.3	314
Cheyenne	13.3	314
Iowa City	12.2	316
Casper	11.8	317
Grand Forks	11.4	318
Lawrence, Kans.	10.9	319
Enid	9.9	320
Total Above Areas	**31,792.5**	
Percent of U.S.	**75.9231**	
U.S. Total	**41,874.6**	

Population Age 35 to 49

Area	(Thous.)	Rank
Los Angeles–Long Beach	1,852.2	1
New York	1,841.6	2
Chicago	1,269.1	3
Philadelphia	1,018.6	4
Washington	977.2	5
Detroit	947.3	6
Boston–Lawrence–Salem–Lowell–Brockton	813.2	7
Houston	758.6	8
Atlanta	699.6	9
Nassau–Suffolk	582.6	10
Dallas	579.1	11
Minneapolis–St. Paul	559.0	12
Anaheim–Santa Ana	536.4	13
Baltimore	536.2	14
Riverside–San Bernardino	535.7	15
San Diego	523.7	16
St. Louis	511.1	17
Oakland	502.4	18
Seattle	486.6	19
Phoenix	444.9	20
Pittsburgh	420.8	21
Tampa–St. Petersburg–Clearwater	409.8	22
Newark	408.7	23
Miami–Hialeah	401.0	24
Denver	395.6	25
San Francisco	395.5	26
Cleveland	380.3	27
Kansas City	347.3	28
San Jose	344.4	29
Sacramento	336.5	30
Portland, Ore.	302.5	31
Cincinnati	298.8	32
Milwaukee	297.9	33
Columbus, Ohio	296.6	34
Fort Worth–Arlington	295.1	35
Norfolk–Virginia Beach–Newport News	284.0	36
Bergen–Passaic	280.2	37
Indianapolis	268.0	38
San Antonio	266.7	39
Fort Lauderdale–Hollywood–Pompano Beach	264.1	40
New Orleans	261.8	41
Charlotte–Gastonia–Rock Hill	261.6	42
Hartford–New Britain–Middletown–Bristol	248.6	43
Orlando	236.6	44
Middlesex–Somerset–Hunterdon	235.4	45
Nashville	221.7	46
Monmouth–Ocean	216.3	47
Rochester, N.Y.	216.3	47
Greensboro–Winston-Salem–High Point	210.4	49
Memphis	209.8	50
Total Top 50	**24,987.4**	
Louisville	208.3	51
Salt Lake City–Ogden	205.7	52
Oklahoma City	202.5	53
Dayton–Springfield	202.0	54
Richmond–Petersburg	200.7	55
Jacksonville, Fla.	198.3	56
Birmingham	194.6	57
Buffalo	194.0	58
Bridgeport–Stamford–Norwalk–Danbury	188.2	59
Albany–Schenectady–Troy	186.7	60
Providence–Pawtucket–Woonsocket	185.5	61
Honolulu	180.8	62
Austin	172.9	63
Raleigh–Durham	171.0	64
New Haven–Waterbury–Meriden	170.8	65
Las Vegas	170.7	66
West Palm Beach–Boca Raton–Delray Beach	170.5	67
Tulsa	168.6	68
Oxnard–Ventura	155.0	69
Worcester–Fitchburg–Leominster	149.3	70
Allentown–Bethlehem–Easton	147.6	71
Scranton–Wilkes-Barre	146.0	72
Grand Rapids	141.7	73
Greenville–Spartanburg	140.2	74
Akron	137.9	75
Tucson	136.3	76
Syracuse	133.9	77
Knoxville	133.3	78
Fresno	131.5	79
Omaha	130.7	80
Harrisburg–Lebanon–Carlisle	128.7	81
Gary–Hammond	127.4	82
Tacoma	126.0	83
Wilmington, Del.	125.2	84
Toledo	123.2	85
Lake County, Ill.	123.0	86
Springfield, Mass.	121.6	87
El Paso	112.3	88
Baton Rouge	110.9	89
Little Rock–North Little Rock	110.7	90
Jersey City	110.5	91
Bakersfield	109.5	92
Albuquerque	108.8	93
Vallejo–Fairfield–Napa	106.4	94
New Bedford–Fall River–Attleboro	105.5	95
Charleston, S.C.	105.2	96
Columbia, S.C.	101.6	97
Youngstown–Warren	101.4	98
Stockton	100.0	99
Santa Rosa–Petaluma	99.5	100
Total Top 100	**32,286.0**	
Mobile	97.7	101
Johnson City–Kingsport–Bristol	95.9	102
Chattanooga	95.3	103
Wichita	93.5	104
York	93.1	105
Lansing–East Lansing	92.4	106
Flint	91.1	107
Joliet	90.6	108
Colorado Springs	88.4	109
Lancaster	87.5	110
Augusta	85.5	111
Saginaw–Bay City–Midland	85.5	111
Des Moines	85.3	113
Canton	84.2	114
Madison	82.2	115
Portsmouth–Dover–Rochester	81.9	116
Jackson, Miss.	81.6	117
Aurora–Elgin	81.1	118
Melbourne–Titusville–Palm Bay	79.7	119
Fort Wayne	77.6	120
Lakeland–Winter Haven	77.5	121
Spokane	77.5	121
Modesto	77.3	123
Manchester–Nashua	77.1	124
Lexington-Fayette	76.5	125
Santa Barbara–Santa Maria–Lompoc	74.0	126
Davenport–Rock Island–Moline	73.5	127
Trenton	72.2	128
Beaumont–Port Arthur	71.6	129
Pensacola	71.4	130
Salinas–Seaside–Monterey	71.4	130
Peoria	71.3	132
Corpus Christi	70.8	133
Orange County, N.Y.	69.9	134
Reading	69.8	135
Daytona Beach	69.4	136
McAllen–Edinburg–Mission	67.6	137
Shreveport	66.5	138
Eugene–Springfield	65.6	139
Huntington–Ashland	65.1	140
Appleton–Oshkosh–Neenah	64.9	141
Atlantic City	63.8	142
Ann Arbor	62.0	143
Reno	62.0	143
Utica–Rome	61.8	145
Hamilton–Middletown	61.6	146
Fort Myers–Cape Coral	61.4	147
Rockford	61.2	148
Montgomery	61.0	149
Salem, Ore.	60.2	150
Total Top 150	**36,092.0**	
Visalia–Tulare–Porterville	60.0	151
Poughkeepsie	59.2	152
Macon–Warner Robins	59.1	153
Evansville	58.5	154
Anchorage	58.1	155
Lorain–Elyria	58.1	155
Santa Cruz	57.8	157
Vancouver	57.7	158
Boulder–Longmont	56.8	159
Charleston, W.Va.	55.1	160
Erie	54.8	161
Portland, Me.	54.4	162
New London–Norwich	53.4	163
Binghamton	53.0	164
Huntsville	51.1	165
Fayetteville, N.C.	50.8	166
Roanoke	50.6	167
Hickory–Morganton	50.2	168
Springfield, Mo.	50.0	169
Duluth	49.7	170
Tallahassee	49.6	171
South Bend–Mishawaka	49.2	172
Savannah	49.1	173
Sarasota	49.0	174
Boise	47.8	175
Galveston–Texas City	47.8	175
Johnstown	47.7	177
Kalamazoo	46.9	178
Fort Pierce	46.5	179
Columbus, Ga.	46.1	180
Brownsville–Harlingen	45.8	181
Killeen–Temple	45.2	182
Bremerton	44.4	183
Niagara Falls	44.3	184
Lincoln	44.1	185
Fort Collins–Loveland	43.4	186
Brazoria	43.1	187
Green Bay	41.6	188
Lafayette, La.	41.6	188
Springfield, Ill.	41.5	190
Lubbock	41.3	191
Gainesville	40.5	192
Olympia	39.8	193
Asheville	39.0	194
Biloxi–Gulfport	37.8	195
Yakima	37.5	196
Amarillo	37.4	197
Fort Smith	37.0	198
Racine	37.0	198
Beaver County, Pa.	36.9	200
Total Top 200	**38,499.3**	
Provo–Orem	36.9	200
Bradenton	36.5	202
Cedar Rapids	36.4	203
Ocala	36.1	204
St. Cloud	35.9	205
Houma–Thibodaux	35.7	206
Chico	35.2	207
Topeka	34.7	208
Waco	34.6	209
Medford	33.7	210
Lake Charles	33.6	211
Elkhart–Goshen	33.5	212
Redding	33.5	212
Benton Harbor	33.0	214
Merced	32.7	215
Jackson, Mich.	32.6	216
Longview–Marshall	32.5	217
Wheeling	32.5	217
Muskegon	32.3	219
Richland–Kennewick–Pasco	32.3	219
Parkersburg–Marietta	32.2	221
Anderson, S.C.	31.7	222
Champaign–Urbana–Rantoul	31.5	223
Santa Fe	31.2	224
Bangor	31.0	225
Lima	31.0	225
Burlington, Vt.	30.9	227
Clarksville–Hopkinsville	30.8	228
Tyler	30.8	228
Athens	30.6	230
Fargo–Moorhead	30.2	231
Fort Walton Beach	29.9	232
Steubenville–Weirton	29.5	233
Tuscaloosa	29.4	234
Waterloo–Cedar Falls	29.2	235
Lynchburg	29.0	236
Naples	29.0	236
Wellingham	28.8	238
Janesville–Beloit	28.7	239
Battle Creek	28.5	240
Pittsfield	28.5	240
Vineland–Millville–Bridgeton	28.3	242
Anderson, Ind.	27.7	243
Greeley	27.7	243
Jamestown–Dunkirk	27.6	245
Eau Claire	27.5	246
Charlottesville	27.2	247
Joplin	27.1	248
Wilmington, N.C.	27.1	248
Florence, Ala.	27.0	250
Total Top 250	**40,053.1**	
Monroe	26.8	251
Dothan	26.6	252
Mansfield	26.6	252
Panama City	26.6	252
Altoona	26.4	255
Kenosha	26.3	256
Hagerstown	25.8	257
Alexandria, La.	25.3	258
Sioux Falls	25.3	258
Las Cruces	25.2	260
Glens Falls	25.0	261
Terre Haute	25.0	261
Billings	24.9	263
Florence, S.C.	24.8	264
Bloomington–Normal	24.7	265
Texarkana	24.7	265
Pascagoula	24.6	267
Pueblo	24.6	267
Decatur, Ill.	24.5	269
Williamsport	24.4	270
Wausau	24.3	271
Yuba City	23.8	272
Anniston	23.6	273
Sharon	23.6	273
Fayetteville–Springdale	23.2	275
Laredo	23.2	275
Rochester, Minn.	23.2	275
Burlington, N.C.	23.1	278
Odessa	23.0	279
Albany, Ga.	22.9	280
Lafayette–West Lafayette	22.9	280
Muncie	22.9	280
Danville, Va.	22.7	283
Wichita Falls	22.5	284
Sioux City	22.3	285
Decatur, Ala.	22.2	286
Jacksonville, N.C.	22.2	286
Midland, Tex.	22.0	288
Abilene	21.9	289
Columbia, Mo.	21.5	290
State College	21.5	290
Sheboygan	21.4	292
Kokomo	21.3	293
Lewiston–Auburn	21.3	293
Gadsden	20.5	295
Lawton	19.9	296
Cumberland	19.8	297
Kankakee	19.3	298
Bloomington, Ind.	19.2	299
Elmira	19.2	299
La Crosse	19.2	299
San Angelo	18.9	302
Sherman–Denison	18.9	302
Bryan–College Station	18.5	304
Yuma	18.5	304
Iowa City	18.4	306
Bismarck	17.8	307
Owensboro	17.8	307
Dubuque	17.0	309
Pine Bluff	16.4	310
Rapid City	16.3	311
Cheyenne	16.0	312
Jackson, Tenn.	15.9	313
Great Falls	15.8	314
St. Joseph	15.6	315
Victoria	15.4	316
Lawrence, Kans.	14.5	317
Casper	13.3	318
Grand Forks	12.4	319
Enid	10.9	320
Total Above Areas	**41,549.1**	
Percent of U.S.	**78.9010**	
U.S. Total	**52,659.8**	

Total Households

Area	(Thous.)	Rank
New York	3,270.5	1
Los Angeles–Long Beach	3,023.8	2
Chicago	2,224.3	3
Philadelphia	1,788.4	4
Detroit	1,621.0	5
Washington	1,482.7	6
Boston–Lawrence–Salem–Lowell–Brockton	1,415.0	7
Houston	1,196.7	8
Atlanta	1,087.0	9
Dallas	973.5	10
Minneapolis–St. Paul	949.5	11
St. Louis	929.0	12
Riverside–San Bernardino	913.7	13
San Diego	911.8	14
Baltimore	888.6	15
Tampa–St. Petersburg–Clearwater	887.4	16
Nassau–Suffolk	858.5	17
Anaheim–Santa Ana	841.2	18
Phoenix	826.0	19
Pittsburgh	816.1	20
Seattle	801.2	21
Oakland	790.9	22
Cleveland	710.1	23
Miami–Hialeah	701.8	24
Denver	653.0	25
Newark	651.4	26
San Francisco	645.6	27
Kansas City	609.4	28
Sacramento	572.8	29
Cincinnati	550.3	30
Milwaukee	539.4	31
Fort Lauderdale–Hollywood–Pompano Beach	538.2	32
Columbus, Ohio	529.4	33
San Jose	525.7	34
Fort Worth–Arlington	506.1	35
Norfolk–Virginia Beach–Newport News	502.2	36
Portland, Ore.	491.8	37
Indianapolis	483.2	38
Bergen–Passaic	463.5	39
San Antonio	458.8	40
New Orleans	454.0	41
Charlotte–Gastonia–Rock Hill	448.3	42
Hartford–New Britain–Middletown–Bristol	426.4	43
Orlando	414.1	44
Nashville	380.5	45
West Palm Beach–Boca Raton–Delray Beach	379.8	46
Buffalo	376.1	47
Rochester, N.Y.	375.5	48
Greensboro–Winston-Salem–High Point	375.2	49
Monmouth–Ocean	371.3	50
Total Top 50	**42,632.7**	
Middlesex–Somerset–Hunterdon	369.4	51
Oklahoma City	369.0	52
Louisville	367.8	53
Dayton–Springfield	363.2	54
Memphis	360.3	55
Jacksonville, Fla.	351.5	56
Salt Lake City–Ogden	351.1	57
Providence–Pawtucket–Woonsocket	347.2	58
Birmingham	346.6	59
Albany–Schenectady–Troy	338.0	60
Richmond–Petersburg	335.6	61
Austin	310.4	62
New Haven–Waterbury–Meriden	306.2	63
Bridgeport–Stamford–Norwalk–Danbury	304.8	64
Las Vegas	299.6	65
Raleigh–Durham	293.7	66
Scranton–Wilkes-Barre	281.4	67
Tulsa	278.1	68
Honolulu	267.5	69
Tucson	266.2	70
Worcester–Fitchburg–Leominster	263.2	71
Allentown–Bethlehem–Easton	262.1	72
Akron	249.7	73
Grand Rapids	247.3	74
Syracuse	244.3	75
Greenville–Spartanburg	243.5	76
Knoxville	239.3	77
Omaha	233.6	78
Toledo	231.0	79
Harrisburg–Lebanon–Carlisle	227.6	80
Fresno	226.2	8
Springfield, Mass.	221.4	82
Oxnard–Ventura	221.2	83
Tacoma	217.9	84
Gary–Hammond	215.5	85
Wilmington, Del.	214.9	86
Jersey City	207.9	87
Little Rock–North Little Rock	196.6	88
Albuquerque	189.8	89
New Bedford–Fall River–Attleboro	188.7	90
Baton Rouge	188.3	91
Bakersfield	186.8	92
Youngstown–Warren	186.2	93
El Paso	181.8	94
Charleston, S.C.	180.8	95
Lake County, Ill.	177.3	96
Wichita	176.7	97
Mobile	174.9	98
Johnson City–Kingsport–Bristol	170.6	99
Chattanooga	167.1	100
Total Top 100	**55,474.3**	
Melbourne–Titusville–Palm Bay	165.4	101
Columbia, S.C.	165.1	102
Stockton	161.6	103
Flint	160.8	104
Vallejo–Fairfield–Napa	160.4	105
Lakeland–Winter Haven	158.6	106
York	158.2	107
Lansing–East Lansing	157.6	108
Daytona Beach	157.3	109
Des Moines	154.4	110
Lancaster	153.5	111
Santa Rosa–Petaluma	152.7	112
Colorado Springs	150.1	113
Canton	149.3	114
Saginaw–Bay City–Midland	147.9	115
Fort Myers–Cape Coral	144.4	116
Madison	144.1	117
Augusta	143.8	118
Spokane	142.0	119
Jackson, Miss.	140.9	120
Fort Wayne	136.8	121
Davenport–Rock Island–Moline	135.2	122
Lexington-Fayette	135.1	123
Beaumont–Port Arthur	133.5	124
Santa Barbara–Santa Maria–Lompoc	131.2	125
Modesto	130.2	126
Pensacola	130.2	126
Joliet	130.1	128
Portsmouth–Dover–Rochester	129.3	129
Peoria	129.0	130
Reading	128.5	131
Sarasota	127.8	132
Manchester–Nashua	126.6	133
Atlantic City	124.5	134
Shreveport	123.5	135
Aurora–Elgin	122.7	136
Huntington–Ashland	119.0	137
Corpus Christi	118.7	138
Trenton	117.8	139
Utica–Rome	117.3	140
Appleton–Oshkosh–Neenah	116.4	141
Salinas–Seaside–Monterey	115.5	142
Eugene–Springfield	111.4	143
Evansville	108.8	144
Rockford	107.8	145
Montgomery	106.3	146
McAllen–Edinburg–Mission	106.1	147
Hamilton–Middletown	105.6	148
Ann Arbor	105.3	149
Reno	104.5	150
Total Top 150	**62,177.1**	
Fort Pierce	104.4	151
Macon–Warner Rob	104.2	152
Orange County, N.	103.3	153
Salem, Ore.	102.6	154
Erie	101.4	155
Binghamton	100.6	156
Visalia–Tulare–Porterville	100.0	157
Charleston, W.Va.	99.8	158
Lorain–Elyria	96.1	159
Portland, Me.	95.4	160
Duluth	94.7	161
Springfield, Mo.	94.5	162
New London–Norwich	93.7	163
Bradenton	92.8	164
Huntsville	92.7	165
South Bend–Mishawaka	92.6	166
Fayetteville, N.C.	92.0	167
Johnstown	91.0	168
Poughkeepsie	90.6	169
Savannah	90.6	169
Vancouver	90.0	171
Roanoke	89.8	172
Tallahassee	89.8	172
Boulder–Longmont	89.2	174
Columbus, Ga.	86.8	175
Hickory–Morganton	85.8	176
Killeen–Temple	85.0	177
Santa Cruz	84.8	178
Niagara Falls	84.7	179
Kalamazoo	84.1	180
Lincoln	83.5	181
Anchorage	82.9	182
Lubbock	82.1	183
Galveston–Texas City	81.8	184
Ocala	80.5	185
Gainesville	79.5	186
Boise	78.4	187
Springfield, Ill.	76.5	188
Lafayette, La.	74.8	189
Brownsville–Harlingen	74.1	190
Chico	73.0	191
Green Bay	72.9	192
Fort Collins–Loveland	72.3	193
Amarillo	72.1	194
Beaver County, Pa.	71.5	195
Biloxi–Gulfport	71.5	195
Asheville	71.3	197
Bremerton	71.0	198
Provo–Orem	71.0	198
Waco	70.5	200
Total Top 200	**66,491.3**	
Fort Smith	67.4	201
Yakima	66.4	202
Cedar Rapids	65.7	203
St. Cloud	65.1	204
Brazoria	64.4	205
Topeka	64.3	206
Champaign–Urbana–Rantoul	64.1	207
Naples	63.9	208
Racine	63.9	208
Olympia	63.4	210
Wheeling	62.3	211
Benton Harbor	61.0	212
Longview–Marshall	60.8	213
Houma–Thibodaux	60.4	214
Lake Charles	60.3	215
Athens	58.5	216
Fargo–Moorhead	58.2	217
Muskegon	58.0	218
Medford	57.9	219
Redding	57.7	220
Parkersburg–Marietta	57.3	221
Tyler	57.4	222
Elkhart–Goshen	57.2	223
Clarksville–Hopkinsville	56.4	224
Merced	56.4	224
Anderson, S.C.	55.9	226
Tuscaloosa	55.8	227
Lima	55.5	228
Waterloo–Cedar Falls	54.8	229
Steubenville–Weirton	54.6	230
Fort Walton Beach	54.5	231
Richland–Kennewick–Pasco	54.5	231
Bangor	54.4	233
Pittsfield	54.2	234
Jackson, Mich.	53.9	235
Jamestown–Dunkirk	53.5	236
Joplin	53.3	237
Lynchburg	52.9	238
Janesville–Beloit	52.2	239
Battle Creek	51.9	240
Burlington, Vt.	51.1	241
Florence, Ala.	50.9	242
Eau Claire	50.6	243
Monroe	50.4	244
Altoona	50.2	245
Panama City	49.8	246
Anderson, Ind.	49.6	247
Bellingham	49.3	248
Charlottesville	49.3	248
Terre Haute	49.0	250
Total Top 250	**69,331.9**	
Dothan	48.8	251
Wilmington, N.C.	48.6	252
Sioux Falls	48.2	253
Greeley	47.7	254
Mansfield	47.5	255
Kenosha	47.3	256
Vineland–Millville–Bridgeton	47.3	256
Bloomington–Normal	47.2	258
Pueblo	47.1	259
Las Cruces	46.1	260
Lafayette–West Lafayette	45.9	261
Alexandria, La.	45.7	262
Santa Fe	45.7	262
Decatur, Ill.	45.6	264
Sharon	45.4	265
Wichita Falls	45.1	266
Williamsport	45.1	266
Hagerstown	45.0	268
Muncie	45.0	268
Texarkana	45.0	268
Billings	44.5	271
Bryan–College Station	44.2	272
Fayetteville–Springdale	43.9	273
Yuba City	43.6	274
Glens Falls	43.3	275
Abilene	43.2	276
Anniston	43.0	277
Burlington, N.C.	43.0	277
State College	43.0	277
Sioux City	42.9	280
Columbia, Mo.	42.2	281
Danville, Va.	42.2	281
Odessa	42.0	283
Wausau	41.7	284
Jacksonville, N.C.	41.3	285
Rochester, Minn.	40.5	286
Florence, S.C.	40.4	287
Lewiston–Auburn	40.4	287
Pascagoula	40.4	287
Bloomington, Ind.	39.6	290
Cumberland	39.5	291
Albany, Ga.	39.3	292
Midland, Tex.	39.2	293
Sheboygan	38.7	294
Gadsden	38.6	295
Decatur, Ala.	38.2	296
Lawton	37.5	297
Kokomo	37.3	298
La Crosse	36.9	299
Sherman–Denison	36.8	300
Yuma	36.5	301
Iowa City	36.4	302
San Angelo	35.7	303
Elmira	35.4	304
Laredo	35.1	305
Kankakee	34.5	306
Owensboro	33.0	307
St. Joseph	32.4	308
Bismarck	31.4	309
Rapid City	31.0	310
Dubuque	30.7	311
Lawrence, Kans.	30.6	312
Great Falls	30.1	313
Pine Bluff	30.0	314
Jackson, Tenn.	29.7	315
Cheyenne	28.3	316
Victoria	26.2	317
Grand Forks	25.5	318
Casper	23.4	319
Enid	22.8	320
Total Above Areas	**75,186.3**	
Percent of U.S.	**77.75%**	
U.S. Total	**96,734.9**	

Single-Person Households

Area	(Thous.)	Rank
New York	1,032.6	1
Los Angeles–Long Beach	755.2	2
Chicago	598.4	3
Philadelphia	452.5	4
Detroit	394.1	5
Boston–Lawrence–Salem–Lowell–Brockton	372.9	6
Washington	372.7	7
Houston	298.2	8
Dallas	253.6	9
Atlanta	248.8	10
Tampa–St. Petersburg–Clearwater	247.9	11
St. Louis	239.5	12
Minneapolis–St. Paul	236.9	13
Pittsburgh	227.6	14
Seattle	219.2	15
San Diego	208.9	16
Baltimore	208.7	17
San Francisco	208.6	18
Phoenix	206.6	19
Oakland	198.4	20
Cleveland	197.7	21
Denver	186.9	22
Riverside–San Bernardino	180.3	23
Miami–Hialeah	174.5	24
Anaheim–Santa Ana	174.0	25
Fort Lauderdale–Hollywood–Pompano Beach	158.9	26
Kansas City	158.3	27
Newark	152.2	28
Cincinnati	145.3	29
Nassau–Suffolk	142.0	30
Milwaukee	137.5	31
Sacramento	136.8	32
Columbus, Ohio	135.7	33
Portland, Ore.	131.8	34
Indianapolis	123.1	35
Fort Worth–Arlington	120.8	36
New Orleans	119.8	37
San Jose	114.2	38
Norfolk–Virginia Beach–Newport News	106.0	39
Bergen–Passaic	105.1	40
San Antonio	105.1	40
Buffalo	104.9	42
West Palm Beach–Boca Raton–Delray Beach	104.4	43
Hartford–New Britain–Middletown–Bristol	104.1	44
Charlotte–Gastonia–Rock Hill	103.5	45
Oklahoma City	96.9	46
Greensboro–Winston-Salem–High Point	93.8	47
Nashville	93.6	48
Orlando	93.6	48
Rochester, N.Y.	93.3	50
Total Top 50	**10,875.4**	
Louisville	93.0	51
Providence–Pawtucket–Woonsocket	91.3	52
Albany–Schenectady–Troy	90.8	53
Dayton–Springfield	90.7	54
Austin	89.6	55
Memphis	88.2	56
Monmouth–Ocean	86.6	57
Jacksonville, Fla.	85.9	58
Birmingham	85.6	59
Richmond–Petersburg	83.9	60
New Haven–Waterbury–Meriden	79.3	61
Raleigh–Durham	78.3	62
Middlesex–Somerset–Hunterdon	76.7	63
Las Vegas	76.3	64
Scranton–Wilkes-Barre	75.4	65
Tucson	73.9	66
Tulsa	73.2	67
Salt Lake City–Ogden	72.4	68
Bridgeport–Stamford–Norwalk–Danbury	69.7	69
Worcester–Fitchburg–Leominster	63.0	70
Akron	61.6	71
Allentown–Bethlehem–Easton	61.5	72
Syracuse	61.3	73
Toledo	60.2	74
Knoxville	59.8	75
Jersey City	59.7	76
Omaha	59.2	77
Harrisburg–Lebanon–Carlisle	57.7	78
Greenville–Spartanburg	57.2	79
Springfield, Mass.	56.2	80
Grand Rapids	52.9	81
Honolulu	51.4	82
Tacoma	51.0	83
Albuquerque	49.6	84
Wilmington, Del.	49.6	84
Little Rock–North Little Rock	48.9	86
Gary–Hammond	48.4	87
Fresno	47.4	88
Wichita	46.1	89
Youngstown–Warren	45.8	90
New Bedford–Fall River–Attleboro	44.9	91
Baton Rouge	43.0	92
Daytona Beach	41.5	93
Chattanooga	40.0	94
Des Moines	40.0	94
Mobile	40.0	94
Johnson City–Kingsport–Bristol	39.9	97
Melbourne–Titusville–Palm Bay	39.2	98
Spokane	39.1	99
Columbia, S.C.	38.9	100
Total Top 100	**13,991.2**	
Oxnard–Ventura	38.7	101
Charleston, S.C.	38.5	102
Flint	38.5	102
Madison	38.0	104
Bakersfield	37.9	105
Lansing–East Lansing	37.9	105
Santa Rosa–Petaluma	37.5	107
Davenport–Rock Island–Moline	35.7	108
Colorado Springs	35.6	109
Lakeland–Winter Haven	35.5	110
Canton	35.4	111
Sarasota	35.4	111
Lexington-Fayette	34.8	113
Saginaw–Bay City–Midland	33.9	114
Stockton	33.8	115
Jackson, Miss.	33.6	116
Atlantic City	33.5	117
York	33.4	118
Fort Myers–Cape Coral	33.3	119
Fort Wayne	33.2	120
Lake County, Ill.	32.8	121
Peoria	32.8	121
Augusta	32.7	123
Vallejo–Fairfield–Napa	32.3	124
Lancaster	32.1	125
Beaumont–Port Arthur	31.9	126
Shreveport	31.7	127
Utica–Rome	31.1	128
El Paso	30.8	129
Reading	30.2	130
Santa Barbara–Santa Maria–Lompoc	30.2	130
Pensacola	29.1	132
Reno	28.8	133
Trenton	28.5	134
Huntington–Ashland	28.3	135
Evansville	28.0	136
Manchester–Nashua	28.0	136
Eugene–Springfield	27.9	138
Ann Arbor	27.7	139
Duluth	27.1	140
Appleton–Oshkosh–Neenah	26.4	141
Montgomery	26.1	142
Portsmouth–Dover–Rochester	26.0	143
Modesto	25.9	144
Charleston, W.Va.	25.8	145
Rockford	25.8	145
Binghamton	25.7	147
Erie	25.7	147
Bradenton	25.1	149
Corpus Christi	25.1	149
Total Top 150	**15,564.9**	
Salem, Ore.	24.7	151
Macon–Warner Robins	24.6	152
South Bend–Mishawaka	24.5	153
Portland, Me.	24.0	154
Springfield, Mo.	24.0	154
Aurora–Elgin	23.9	156
Roanoke	23.8	157
Joliet	23.6	158
Boulder–Longmont	23.5	159
Salinas–Seaside–Monterey	23.5	159
Tallahassee	23.5	159
Johnstown	23.4	162
Fort Pierce	23.3	163
Lincoln	23.0	164
Savannah	22.8	165
Huntsville	22.8	166
Springfield, Ill.	22.2	167
Niagara Falls	22.1	168
Hamilton–Middletown	22.0	169
Gainesville	21.8	170
New London–Norwich	21.6	171
Lubbock	20.9	172
Columbus, Ga.	20.8	173
Kalamazoo	20.8	173
Santa Cruz	20.4	175
Orange County, N.Y.	20.3	176
Poughkeepsie	20.1	177
Lorain–Elyria	20.0	178
Galveston–Texas City	19.9	179
Vancouver	19.9	179
Anchorage	19.0	181
Asheville	19.0	181
Hickory–Morganton	19.0	181
Amarillo	18.9	184
Boise	18.5	185
Chico	18.5	185
Ocala	18.5	185
Champaign–Urbana–Rantoul	18.4	188
Waco	18.2	189
Visalia–Tulare–Porterville	18.1	190
Fayetteville, N.C.	17.8	191
Topeka	17.7	192
Green Bay	17.6	193
Lafayette, La.	17.5	194
Beaver County, Pa.	17.4	195
Killeen–Temple	17.3	196
Biloxi–Gulfport	17.2	197
Wheeling	17.1	198
Fort Collins–Loveland	16.6	199
Cedar Rapids	16.5	200
Total Top 200	**16,594.7**	
Fort Smith	15.9	201
Bremerton	15.7	202
Fargo–Moorhead	15.6	203
Olympia	15.2	204
Longview–Marshall	15.1	205
Yakima	15.0	206
Benton Harbor	14.9	207
Pittsfield	14.9	207
Naples	14.4	209
Tuscaloosa	14.4	209
Athens	14.2	211
McAllen–Edinburg–Mission	14.2	211
Racine	14.1	213
Jamestown–Dunkirk	14.0	214
Tyler	14.0	214
Medford	13.9	216
Waterloo–Cedar Falls	13.9	216
Joplin	13.7	218
Parkersburg–Marietta	13.7	218
Steubenville–Weirton	13.5	220
Terre Haute	13.5	220
Lake Charles	13.4	222
Muskegon	13.4	222
St. Cloud	13.4	222
Lynchburg	13.2	225
Battle Creek	13.1	226
Altoona	13.0	227
Sioux Falls	13.0	227
Redding	12.9	229
Anderson, S.C.	12.7	230
Lima	12.7	230
Wilmington, N.C.	12.6	232
Jackson, Mich.	12.5	233
Elkhart–Goshen	12.4	234
Anderson, Ind.	12.3	235
Bangor	12.3	235
Bellingham	12.3	235
Bloomington–Normal	12.3	235
Richland–Kennewick–Pasco	12.3	235
Eau Claire	12.2	240
Janesville–Beloit	12.2	240
Pueblo	12.2	240
Charlottesville	12.1	243
Monroe	12.1	243
Decatur, Ill.	12.0	245
Santa Fe	12.0	245
Brazoria	11.9	247
Brownsville–Harlingen	11.9	247
Billings	11.8	249
Florence, Ala.	11.8	249
Total Top 250	**17,260.5**	
Burlington, Vt.	11.7	251
Lafayette–West Lafayette	11.7	251
Muncie	11.7	251
Columbia, Mo.	11.6	254
Mansfield	11.5	255
Panama City	11.5	255
Fort Walton Beach	11.4	257
Wichita Falls	11.4	257
Bloomington, Ind.	11.3	259
Dothan	11.2	260
Sharon	11.2	260
Bryan–College Station	11.1	262
Kenosha	11.0	263
Sioux City	11.0	263
Texarkana	10.9	265
Williamsport	10.9	265
Abilene	10.7	267
Clarksville–Hopkinsville	10.7	267
Fayetteville–Springdale	10.7	267
Burlington, N.C.	10.6	270
Greeley	10.6	270
Hagerstown	10.6	270
Alexandria, La.	10.5	273
Danville, Va.	10.5	273
Houma–Thibodaux	10.5	273
Cumberland	10.4	276
Vineland–Millville–Bridgeton	10.2	277
Iowa City	10.1	278
State College	10.1	278
Anniston	10.0	280
Merced	10.0	280
Rochester, Minn.	10.0	280
Glens Falls	9.9	283
Lewiston–Auburn	9.8	284
La Crosse	9.6	285
Gadsden	9.4	286
Odessa	9.4	286
Midland, Tex.	9.3	288
Sherman–Denison	9.3	288
Yuba City	9.2	290
Kokomo	9.1	291
Elmira	9.0	292
Las Cruces	9.0	292
St. Joseph	9.0	292
Sheboygan	9.0	292
San Angelo	8.9	296
Florence, S.C.	8.8	297
Wausau	8.8	297
Albany, Ga.	8.7	299
Provo–Orem	8.7	299
Decatur, Ala.	8.5	301
Kankakee	8.4	302
Lawrence, Kans.	8.3	303
Owensboro	8.2	304
Great Falls	7.9	305
Bismarck	7.8	306
Pascagoula	7.8	306
Lawton	7.7	308
Dubuque	7.5	309
Jackson, Tenn.	7.4	310
Pine Bluff	7.3	311
Rapid City	7.3	311
Cheyenne	7.1	313
Yuma	6.9	314
Grand Forks	6.5	315
Jacksonville, N.C.	6.4	316
Casper	6.1	317
Enid	5.9	318
Victoria	5.6	319
Laredo	4.5	320
Total Above Areas	**17,915.8**	
Percent of U.S.	**78.6954**	
U.S. Total	**22,766.0**	

Total Effective Buying Income (EBI)

Area	($000)	Rank
Los Angeles–Long Beach	138,244,091	1
New York	137,187,875	2
Chicago	97,912,235	3
Washington	79,218,897	4
Philadelphia	78,042,167	5
Boston–Lawrence–Salem–Lowell–Brockton	68,268,400	6
Detroit	64,078,339	7
Nassau–Suffolk	53,772,777	8
Houston	46,419,042	9
Atlanta	44,471,418	10
Anaheim–Santa Ana	43,950,506	11
San Diego	41,179,182	12
Minneapolis–St. Paul	40,156,297	13
Dallas	39,928,464	14
Oakland	38,360,531	15
St. Louis	36,858,818	16
Riverside–San Bernardino	36,541,412	17
Baltimore	36,179,630	18
Seattle	34,002,961	19
Newark	34,974,284	20
San Francisco	33,842,289	21
Phoenix	30,177,804	22
Tampa–St. Petersburg–Clearwater	29,695,225	23
San Jose	29,611,407	24
Pittsburgh	28,919,735	25
Cleveland	27,193,923	26
Bergen–Passaic	27,078,425	27
Denver	26,341,923	28
Miami–Hialeah	25,533,002	29
Kansas City	24,362,333	30
Sacramento	24,040,002	31
Milwaukee	22,621,810	32
Middlesex–Somerset–Hunterdon	22,492,632	33
Fort Lauderdale–Hollywood–Pompano Beach	21,697,400	34
Cincinnati	21,016,261	35
Fort Worth–Arlington	20,154,944	36
Hartford–New Britain–Middletown–Bristol	19,586,596	37
Monmouth–Ocean	18,768,684	38
Columbus, Ohio	18,747,219	39
Bridgeport–Stamford–Norwalk–Danbury	18,497,918	40
Portland, Ore.	18,376,831	41
Norfolk–Virginia Beach–Newport News	18,355,870	42
Indianapolis	17,613,378	43
West Palm Beach–Boca Raton–Delray Beach	16,306,397	44
Charlotte–Gastonia–Rock Hill	15,630,970	45
Rochester, N.Y.	15,703,107	46
Orlando	15,279,293	47
New Orleans	15,171,433	48
San Antonio	15,038,973	49
Nashville	14,218,795	50
Total Top 50	**1,844,819,986**	
Buffalo	13,697,931	51
Albany–Schenectady–Troy	13,612,194	52
New Haven–Waterbury–Meriden	13,570,874	53
Honolulu	13,415,026	54
Richmond–Petersburg	13,307,646	55
Providence–Pawtucket–Woonsocket	13,161,317	56
Greensboro–Winston-Salem–High Point	13,135,363	57
Dayton–Springfield	12,979,033	58
Jacksonville, Fla.	12,677,224	59
Louisville	12,430,176	60
Memphis	12,106,512	61
Salt Lake City–Ogden	12,019,734	62
Oklahoma City	11,560,705	63
Raleigh–Durham	11,460,063	64
Austin	11,352,636	65
Oxnard–Ventura	11,154,339	66
Birmingham	11,120,764	67
Worcester–Fitchburg–Leominster	10,995,940	68
Las Vegas	10,408,999	69
Lake County, Ill.	9,978,593	70
Allentown–Bethlehem–Easton	9,973,167	71
Grand Rapids	9,623,756	72
Omaha	9,527,248	73
Syracuse	9,462,606	74
Scranton–Wilkes-Barre	9,129,936	75
Wilmington, Del.	9,027,959	76
Harrisburg–Lebanon–Carlisle	8,964,816	77
Tulsa	8,805,237	78
Fresno	8,660,195	79
Akron	8,656,674	80
Springfield, Mass.	8,288,871	81
Toledo	8,105,204	82
Jersey City	7,842,458	83
Greenville–Spartanburg	7,798,861	84
Tucson	7,683,515	85
Knoxville	7,601,304	86
Bakersfield	7,252,385	87
Gary–Hammond	7,233,552	88
Wichita	7,123,432	89
Little Rock–North Little Rock	6,915,208	90
Tacoma	6,857,644	91
Trenton	6,792,973	92
New Bedford–Fall River–Attleboro	6,777,741	93
Baton Rouge	6,692,889	94
Santa Rosa–Petaluma	6,632,942	95
Vallejo–Fairfield–Napa	6,631,537	96
Columbia, S.C.	6,283,329	97
Youngstown–Warren	6,226,086	98
Manchester–Nashua	6,164,749	99
Albuquerque	6,046,999	100
Total Top 100	**2,220,948,047**	
Stockton	5,985,347	101
Lancaster	5,975,594	102
Santa Barbara–Santa Maria–Lompoc	5,942,297	103
Lansing–East Lansing	5,928,556	104
York	5,890,937	105
Charleston, S.C.	5,887,990	106
Joliet	5,781,832	107
Des Moines	5,779,057	108
Portsmouth–Dover–Rochester	5,776,136	109
Madison	5,627,120	110
Mobile	5,555,815	111
Melbourne–Titusville–Palm Bay	5,509,385	112
Peoria	5,377,056	113
El Paso	5,372,915	114
Aurora–Elgin	5,355,057	115
Fort Myers–Cape Coral	5,210,253	116
Davenport–Rock Island–Moline	5,178,793	117
Flint	5,171,485	118
Chattanooga	5,147,810	119
Salinas–Seaside–Monterey	5,124,392	120
Colorado Springs	5,083,982	121
Johnson City–Kingsport–Bristol	5,077,803	122
Lakeland–Winter Haven	5,077,650	123
Saginaw–Bay City–Midland	5,075,859	124
Daytona Beach	5,030,289	125
Jackson, Miss.	4,824,350	126
Fort Wayne	4,818,583	127
Canton	4,811,837	128
Beaumont–Port Arthur	4,748,361	129
Reading	4,699,850	130
Augusta	4,680,756	131
Modesto	4,676,799	132
Lexington-Fayette	4,651,608	133
Poughkeepsie	4,495,936	134
Orange County, N.Y.	4,474,430	135
Atlantic City	4,436,325	136
Sarasota	4,433,741	137
Pensacola	4,425,231	138
Spokane	4,298,036	139
Appleton–Oshkosh–Neenah	4,244,134	140
Rockford	4,120,369	141
Ann Arbor	4,105,343	142
Binghamton	4,041,791	143
Utica–Rome	3,997,878	144
Reno	3,941,398	145
New London–Norwich	3,916,098	146
Santa Cruz	3,914,913	147
Shreveport	3,887,800	148
Anchorage	3,806,227	149
Portland, Me.	3,801,028	150
Total Top 150	**2,564,134,279**	
Huntsville	3,759,177	151
Erie	3,744,230	152
Corpus Christi	3,730,891	153
Evansville	3,640,992	154
Macon–Warner Robins	3,565,592	155
Hamilton–Middletown	3,563,065	156
Fort Pierce	3,484,750	157
Montgomery	3,465,673	158
Lorain–Elyria	3,450,606	159
Lincoln	3,324,037	160
Kalamazoo	3,323,016	161
Huntington–Ashland	3,266,105	162
Boulder–Longmont	3,257,358	163
Eugene–Springfield	3,256,948	164
Charleston, W.Va.	3,224,716	165
Visalia–Tulare–Portersville	3,149,285	166
Vancouver	3,145,290	167
South Bend–Mishawaka	3,120,679	168
Savannah	3,105,856	169
Duluth	3,094,630	170
Bradenton	3,060,669	171
Tallahassee	3,054,233	172
Roanoke	2,982,855	173
Galveston–Texas City	2,979,483	174
Springfield, Mo.	2,967,365	175
Fayetteville, N.C.	2,948,844	176
Niagara Falls	2,904,834	177
Salem, Ore.	2,887,945	178
Boise	2,845,257	179
Hickory–Morganton	2,806,496	180
Brazoria	2,786,675	181
Killeen–Temple	2,777,272	182
Columbus, Ga.	2,649,504	183
Lubbock	2,597,744	184
Springfield, Ill.	2,575,181	185
Cedar Rapids	2,567,630	186
Bremerton	2,564,922	187
Green Bay	2,559,642	188
McAllen–Edinburg–Mission	2,546,346	189
Lafayette, La.	2,525,718	190
Topeka	2,522,817	191
Amarillo	2,511,079	192
Gainesville	2,508,760	193
Racine	2,450,997	194
Johnstown	2,442,047	195
Beaver County, Pa.	2,338,105	196
Champaign–Urbana–Rantoul	2,311,415	197
Naples	2,290,240	198
Biloxi–Gulfport	2,271,117	199
Fort Collins–Loveland	2,266,940	200
Total Top 200	**2,713,299,287**	
Richland–Kennewick–Pasco	2,193,945	201
Asheville	2,189,728	202
Waterloo–Cedar Falls	2,189,654	203
Olympia	2,181,693	204
Ocala	2,175,470	205
Burlington, Vt.	2,126,575	206
Chico	2,125,935	207
St. Cloud	2,113,953	208
Waco	2,106,821	209
Provo–Orem	2,104,284	210
Houma–Thibodaux	2,098,447	211
Kenosha	2,039,184	212
Benton Harbor	2,028,249	213
Pittsfield	1,994,866	214
Tyler	1,984,756	215
Lake Charles	1,977,054	216
Battle Creek	1,966,858	217
Fargo–Moorhead	1,961,645	218
Bloomington–Normal	1,960,355	219
Longview–Marshall	1,946,552	220
Jackson, Mich.	1,942,679	221
Yakima	1,938,205	222
Sioux Falls	1,919,301	223
Muskegon	1,917,542	224
Fort Smith	1,912,959	225
Fort Walton Beach	1,899,967	226
Elkhart–Goshen	1,884,166	227
Brownsville–Harlingen	1,853,659	228
Redding	1,852,402	229
Lima	1,844,482	230
Wheeling	1,838,842	231
Merced	1,836,160	232
Janesville–Beloit	1,829,480	233
Vineland–Millville–Bridgeton	1,827,096	234
Bangor	1,817,386	235
Charlottesville	1,793,704	236
Athens	1,785,102	237
Lynchburg	1,769,024	238
Santa Fe	1,763,846	239
Decatur, Ill.	1,746,993	240
Clarksville–Hopkinsville	1,742,055	241
Parkersburg–Marietta	1,729,846	242
Anderson, S.C.	1,696,256	243
Steubenville–Weirton	1,690,701	244
Jamestown–Dunkirk	1,685,496	245
Rochester, Minn.	1,676,368	246
Medford	1,644,663	247
Lafayette–West Lafayette	1,629,803	248
Eau Claire	1,628,882	249
Midland, Tex.	1,586,201	250
Total Top 250	**2,808,448,597**	
Tuscaloosa	1,578,330	251
Anderson, Ind.	1,573,359	252
Columbia, Mo.	1,571,606	253
Terre Haute	1,558,219	254
Altoona	1,532,759	255
Bellingham	1,532,738	256
Sharon	1,531,440	257
Mansfield	1,530,782	258
Glens Falls	1,502,813	259
Odessa	1,483,154	260
Sheboygan	1,479,715	261
Williamsport	1,478,342	262
Joplin	1,475,270	263
Florence, Ala.	1,470,726	264
Hagerstown	1,464,057	265
Wilmington, N.C.	1,445,557	266
Yuba City	1,430,540	267
Monroe	1,415,569	268
Wausau	1,410,335	269
State College	1,409,647	270
Billings	1,401,058	271
Greeley	1,396,383	272
Dothan	1,395,972	273
Muncie	1,385,075	274
Wichita Falls	1,372,357	275
Iowa City	1,359,274	276
Lewiston–Auburn	1,350,243	277
Fayetteville–Springdale	1,346,156	278
Sioux City	1,343,869	279
Bryan–College Station	1,342,520	280
Alexandria, La.	1,341,216	281
Bloomington, Ind.	1,331,221	282
Abilene	1,318,876	283
Burlington, N.C.	1,318,377	284
Panama City	1,317,508	285
Texarkana	1,303,254	286
Kokomo	1,300,615	287
La Crosse	1,296,381	288
Pascagoula	1,291,408	289
Pueblo	1,276,940	290
San Angelo	1,242,038	291
Danville, Va.	1,237,974	292
Jacksonville, N.C.	1,234,297	293
Las Cruces	1,223,509	294
Anniston	1,220,726	295
Albany, Ga.	1,218,415	296
Kankakee	1,180,969	297
Sherman–Denison	1,180,534	298
Elmira	1,176,063	299
Lawton	1,140,310	300
Florence, S.C.	1,129,286	301
Rapid City	1,119,960	302
Cumberland	1,109,161	303
Decatur, Ala.	1,095,308	304
Lawrence, Kans.	1,093,302	305
Bismarck	1,079,718	306
St. Joseph	1,038,366	307
Dubuque	1,032,019	308
Grand Forks	1,024,260	309
Owensboro	990,040	310
Gadsden	974,058	311
Great Falls	938,255	312
Jackson, Tenn.	934,295	313
Yuma	906,864	314
Victoria	874,397	315
Pine Bluff	850,202	316
Laredo	848,630	317
Cheyenne	830,863	318
Casper	809,444	319
Enid	636,588	320
Total Above Areas	**2,896,482,109**	
Percent of U.S.	**82.7716**	
U.S. Total	**3,499,365,237**	

Suburban EBI

Area	($000)	Rank
Los Angeles–Long Beach	72,352,879	1
Washington	63,969,525	2
Chicago	59,793,797	3
Philadelphia	56,022,300	4
Nassau–Suffolk	53,772,777	5
Detroit	51,073,870	6
Boston–Lawrence–Salem–Lowell–Brockton	48,681,709	7
Atlanta	38,356,705	8
Anaheim–Santa Ana	36,785,803	9
Newark	30,618,714	10
Oakland	30,172,315	11
Riverside–San Bernardino	30,118,478	12
St. Louis	29,101,568	13
Minneapolis–St. Paul	29,006,227	14
Baltimore	26,902,760	15
New York	26,344,409	16
Bergen–Passaic	25,588,942	17
Seattle	24,887,123	18
Pittsburgh	23,961,753	19
Houston	23,387,884	20
Cleveland	21,764,843	21
Middlesex–Somerset–Hunterdon	21,403,569	22
Dallas	21,389,395	23
San Diego	20,964,061	24
Tampa–St. Petersburg–Clearwater	20,947,303	25
Denver	19,315,569	26
Monmouth–Ocean	18,768,684	27
San Francisco	18,726,274	28
Miami–Hialeah	18,418,382	29
Sacramento	16,391,088	30
Cincinnati	16,089,725	31
Fort Lauderdale–Hollywood–Pompano Beach	15,435,343	32
Hartford–New Britain–Middletown–Bristol	13,151,698	33
Kansas City	14,754,626	34
San Jose	14,611,183	35
Milwaukee	13,398,460	36
Orlando	12,901,463	37
West Palm Beach–Boca Raton–Delray Beach	12,749,798	38
Rochester, N.Y.	12,695,129	39
Portland, Ore.	12,203,631	40
Bridgeport–Stamford–Norwalk–Danbury	11,287,891	41
Albany–Schenectady–Troy	10,529,329	42
Dayton–Springfield	10,288,961	43
Richmond–Petersburg	10,021,448	44
Buffalo	9,830,786	45
Providence–Pawtucket–Woonsocket	9,672,054	46
Columbus, Ohio	9,627,181	47
Fort Worth–Arlington	9,511,386	48
Salt Lake City–Ogden	9,381,836	49
New Orleans	9,187,148	50
Total Top 50	**1,216,317,982**	
Louisville	8,827,766	51
Lake County, Ill.	8,504,774	52
New Haven–Waterbury–Meriden	8,390,534	53
Charlotte–Gastonia–Rock Hill	8,306,466	54
Wilmington, Del.	8,16C,301	55
Phoenix	7,960,448	56
Birmingham	7,923,726	57
Oxnard–Ventura	7,785,911	58
Harrisburg–Lebanon–Carlisle	7,716,372	59
Syracuse	7,428,561	60
Worcester–Fitchburg–Leominster	7,420,552	61
Greensboro–Winston-Salem–High Point	7,327,553	62
Indianapolis	7,300,364	63
Scranton–Wilkes-Barre	7,270,846	64
Allentown–Bethlehem–Easton	7,247,402	65
Las Vegas	6,890,783	66
Grand Rapids	6,863,799	67
Honolulu	6,848,460	68
Greenville–Spartanburg	6,571,123	69
Nashville	6,334,564	70
Trenton	5,573,650	71
Akron	5,483,215	72
York	5,412,735	73
Raleigh–Durham	5,367,835	74
Lancaster	5,342,334	75
San Antonio	5,121,471	76
Knoxville	5,043,402	77
Columbia, S.C.	5,017,025	78
Tacoma	4,934,978	79
Springfield, Mass.	4,925,525	80
Charleston, S.C.	4,892,168	81
Gary–Hammond	4,847,710	82
Oklahoma City	4,821,407	83
Joliet	4,727,860	84
Youngstown–Warren	4,624,646	85
Bakersfield	4,584,040	86
Austin	4,548,194	87
Portsmouth–Dover–Rochester	4,533,934	88
Orange County, N.Y.	4,474,430	89
Jersey City	4,473,094	90
Memphis	4,393,215	91
Fresno	4,253,093	92
Daytona Beach	4,246,273	93
Augusta	4,244,088	94
Poughkeepsie	4,057,108	95
Atlantic City	4,028,935	96
New Bedford–Fall River–Attleboro	3,985,331	97
Santa Rosa–Petaluma	3,869,983	98
Jacksonville, Fla.	3,848,108	99
Baton Rouge	3,821,657	100
Total Top 100	**1,308,895,751**	
Reading	3,812,269	101
Lakeland–Winter Haven	3,809,894	102
Tulsa	3,759,105	103
Toledo	3,697,112	104
Sarasota	3,682,154	105
Flint	3,680,988	106
Norfolk–Virginia Beach–Newport News	3,649,850	107
Lansing–East Lansing	3,604,676	108
Pensacola	3,595,873	109
Melbourne–Titusville–Palm Bay	3,464,966	110
Johnson City–Kingsport–Bristol	3,455,474	111
Fort Myers–Cape Coral	3,424,439	112
Tucson	3,421,488	113
Omaha	3,408,028	114
Canton	3,327,238	115
Chattanooga	3,307,322	116
Binghamton	3,293,528	117
Santa Barbara–Santa Maria–Lompoc	3,238,383	118
Saginaw–Bay City–Midland	3,225,326	119
Santa Cruz	3,151,405	120
Fort Pierce	3,090,316	121
Mobile	3,086,492	122
Vallejo–Fairfield–Napa	3,069,407	123
Peoria	3,012,216	124
Des Moines	3,009,370	125
New London–Norwich	3,006,513	126
Manchester–Nashua	2,897,104	127
Aurora–Elgin	2,877,403	128
Little Rock–North Little Rock	2,842,965	129
Portland, Me.	2,828,864	130
Stockton	2,820,134	131
Brazoria	2,786,675	132
Salinas–Seaside–Monterey	2,739,474	133
Madison	2,710,554	134
Utica–Rome	2,643,501	135
Fort Wayne	2,612,673	136
Beaumont–Port Arthur	2,570,845	137
Davenport–Rock Island–Moline	2,554,935	138
Vancouver	2,549,416	139
Ann Arbor	2,502,333	140
Bradenton	2,453,911	141
Jackson, Miss.	2,387,014	142
Huntington–Ashland	2,383,617	143
Charleston, W.Va.	2,371,969	144
Erie	2,357,264	145
Beaver County, Pa.	2,338,105	146
Hamilton–Middletown	2,329,033	147
Appleton–Oshkosh–Neenah	2,280,513	148
Kalamazoo	2,272,986	149
Spokane	2,225,931	150
Total Top 150	**1,468,516,834**	
Hickory–Morganton	2,189,812	151
Wichita	2,184,006	152
Johnstown	2,176,625	153
Niagara Falls	2,126,836	154
Rockford	2,100,653	155
Bremerton	2,082,357	156
Fayetteville, N.C.	2,060,655	157
Benton Harbor	1,933,423	158
Modesto	1,894,309	159
Lorain–Elyria	1,889,665	160
Reno	1,881,203	161
Roanoke	1,793,246	162
Naples	1,767,582	163
Salem, Ore.	1,727,745	164
Chico	1,709,763	165
Olympia	1,683,255	166
Macon–Warner Robins	1,674,894	167
Galveston–Texas City	1,671,389	168
Ocala	1,663,405	169
Duluth	1,652,834	170
Evansville	1,641,128	171
Killeen–Temple	1,614,636	172
Visalia–Tulare–Porterville	1,591,557	173
Burlington, Vt.	1,587,612	174
Houma–Thibodaux	1,577,246	175
Fort Walton Beach	1,571,324	176
St. Cloud	1,538,846	177
Muskegon	1,512,333	178
Jackson, Mich.	1,495,035	179
Lexington-Fayette	1,485,722	180
Savannah	1,457,988	181
Eugene–Springfield	1,453,485	182
Gainesville	1,430,844	183
Wheeling	1,424,173	184
Asheville	1,402,696	185
Anderson, S.C.	1,399,636	186
Lima	1,382,833	187
Boulder–Longmont	1,379,784	188
Colorado Springs	1,375,772	189
Bangor	1,372,446	190
Racine	1,355,168	191
Charlottesville	1,344,743	192
Green Bay	1,341,946	193
Tallahassee	1,336,299	194
Yakima	1,323,748	195
Sharon	1,313,200	196
Glens Falls	1,300,240	197
South Bend–Mishawaka	1,296,342	198
Athens	1,291,904	199
Lafayette, La.	1,276,963	200
Total Top 200	**1,739,356,170**	
Battle Creek	1,268,516	201
Pittsfield	1,261,153	202
Merced	1,253,775	203
Springfield, Mo.	1,236,371	204
Biloxi–Gulfport	1,235,703	205
McAllen–Edinburg–Mission	1,180,947	206
Parkersburg–Marietta	1,178,219	207
Montgomery	1,142,328	208
Lake Charles	1,139,474	209
Jamestown–Dunkirk	1,120,897	210
Yuba City	1,119,586	211
Springfield, Ill.	1,115,384	212
Steubenville–Weirton	1,112,433	213
Williamsport	1,102,799	214
Medford	1,088,433	215
Elkhart–Goshen	1,084,404	216
Huntsville	1,066,933	217
State College	1,065,886	218
Hagerstown	1,064,799	219
Florence, Ala.	1,018,302	220
Albuquerque	1,016,913	221
Boise	1,002,773	222
Eau Claire	991,970	223
Waco	986,775	224
Joplin	986,219	225
Redding	972,933	226
Pascagoula	972,761	227
Panama City	970,947	228
Mansfield	930,032	229
Terre Haute	949,047	230
Tyler	944,157	231
Fort Smith	943,774	232
Anniston	940,023	233
Jacksonville, N.C.	939,761	234
Santa Fe	937,880	235
Wausau	932,517	236
Altoona	932,335	237
Shreveport	922,305	238
Monroe	921,433	239
Lynchburg	917,102	240
Bellingham	910,850	241
Provo–Orem	906,830	242
Cedar Rapids	881,943	243
Anderson, Ind.	873,233	244
Corpus Christi	867,757	245
Wilmington, N.C.	867,217	246
Kankakee	853,733	247
Alexandria, La.	837,095	248
Cumberland	834,312	249
Elmira	826,313	250
Total Top 250	**1,789,908,492**	
Champaign–Urbana–Rantoul	822,912	251
Burlington, N.C.	802,483	252
Kenosha	800,900	253
Florence, S.C.	800,004	254
Longview–Marshall	789,012	255
Brownsville–Harlingen	785,454	256
Sheboygan	775,033	257
Fort Collins–Loveland	771,797	258
Dothan	766,314	259
Tuscaloosa	764,580	260
Richland–Kennewick–Pasco	758,004	261
Greeley	743,826	262
Kokomo	713,980	263
Lafayette–West Lafayette	708,489	264
Texarkana	706,444	265
Janesville–Beloit	680,217	266
Topeka	656,230	267
Waterloo–Cedar Falls	655,346	268
La Crosse	651,895	269
Columbus, Ga.	647,133	270
Bloomington, Ind.	640,133	271
Muncie	622,616	272
Clarksville–Hopkinsville	618,923	273
Columbia, Mo.	614,416	274
Danville, Va.	600,656	275
Bloomington–Normal	591,395	276
El Paso	588,304	277
Las Cruces	566,145	278
Iowa City	564,138	279
Fargo–Moorhead	550,536	280
Gadsden	547,810	281
Rochester, Minn.	522,565	282
Lewiston–Auburn	512,195	283
Sherman–Denison	503,736	284
Decatur, Ala.	503,184	285
Decatur, Ill.	495,442	286
Vineland–Millville–Bridgeton	474,282	287
Fayetteville–Springdale	446,608	288
Albany, Ga.	438,180	289
Amarillo	424,727	290
Lubbock	381,610	291
Yuma	377,367	292
Billings	376,778	293
Sioux City	369,089	294
Owensboro	367,076	295
Bismarck	345,389	296
Lincoln	338,833	297
Jackson, Tenn.	337,559	298
Rapid City	330,471	299
Odessa	322,659	300
Dubuque	322,331	301
Lawton	316,257	302
Sioux Falls	310,457	303
Wichita Falls	294,144	304
Pine Bluff	273,801	305
Grand Forks	271,853	306
Pueblo	256,398	307
Cheyenne	238,793	308
Great Falls	235,892	309
Victoria	229,399	310
Lawrence, Kans.	227,410	311
Midland, Tex.	217,536	312
San Angelo	189,924	313
Casper	174,810	314
Bryan–College Station	171,242	315
St. Joseph	152,491	316
Abilene	143,296	317
Enid	122,983	318
Laredo	106,165	319
Anchorage	0	320
Total Above Areas	**1,822,311,589**	
Percent of U.S.	**100.0000**	
U.S. Total	**1,822,311,589**	

Median Household EBI

Area	($)	Rank
Nassau–Suffolk	49,494	1
Middlesex–Somerset–Hunterdon	48,591	2
San Jose	45,662	3
Bergen–Passaic	44,360	4
Bridgeport–Stamford–Norwalk–Danbury	43,866	5
Trenton	43,186	6
Washington	42,929	7
Lake County, Ill.	41,617	8
Anaheim–Santa Ana	41,179	9
Oxnard–Ventura	40,320	10
Newark	40,296	11
Manchester–Nashua	39,598	12
Poughkeepsie	38,897	13
San Francisco	38,826	14
Oakland	38,096	15
Monmouth–Ocean	37,880	16
Joliet	37,403	17
Brazoria	37,280	18
Honolulu	37,072	19
Anchorage	36,633	20
Hartford–New Britain–Middletown–Bristol	36,477	21
Boston–Lawrence–Salem–Lowell–Brockton	36,445	22
Seattle	36,423	23
Portsmouth–Dover–Rochester	36,373	24
Kenosha	35,536	25
Aurora–Elgin	35,136	26
Richland–Kennewick–Pasco	35,037	27
New Haven–Waterbury–Meriden	34,699	28
Chicago	33,927	29
Minneapolis–St. Paul	33,773	30
Milwaukee	33,549	31
Santa Rosa–Petaluma	33,505	32
Baltimore	33,440	33
Orange County, N.Y.	33,407	34
Rochester, Minn.	33,352	35
Santa Cruz	33,294	36
Philadelphia	33,277	37
Denver	33,138	38
Los Angeles–Long Beach	32,976	39
Atlanta	32,838	40
Peoria	32,798	41
Wilmington, Del.	32,750	42
Santa Barbara–Santa Maria–Lompoc	32,650	43
Vallejo–Fairfield–Napa	32,578	44
Rochester, N.Y.	32,561	45
Worcester–Fitchburg–Leominster	32,267	46
New London–Norwich	32,150	47
Richmond–Petersburg	32,135	48
San Diego	32,013	49
Sacramento	31,903	50
Salinas–Seaside–Monterey	31,878	51
Burlington, Vt.	31,852	52
Racine	31,751	53
West Palm Beach–Boca Raton–Delray Beach	31,461	54
Cedar Rapids	31,314	55
Waterloo–Cedar Falls	31,229	56
Kansas City	31,212	57
Sheboygan	31,176	58
Omaha	31,166	59
Rockford	31,155	60
Fort Worth–Arlington	31,118	61
St. Louis	31,099	62
Detroit	31,089	63
Dallas	31,057	64
Bloomington–Normal	31,037	65
Harrisburg–Lebanon–Carlisle	30,928	66
Grand Rapids	30,848	67
Davenport–Rock Island–Moline	30,570	68
Huntsville	30,483	69
Lancaster	30,466	70
Reno	30,460	71
Albany–Schenectady–Troy	30,420	72
Fort Lauderdale–Hollywood–Pompano Beach	30,411	73
Kalamazoo	30,387	74
Houston	30,278	75
Wichita	30,264	76
Lorain–Elyria	30,251	77
Madison	30,218	78
Allentown–Bethlehem–Easton	30,117	79
York	30,053	80
Binghamton	30,046	81
Portland, Ore.	29,982	82
Riverside–San Bernardino	29,951	83
Cleveland	29,946	84
Battle Creek	29,888	85
Decatur, Ill.	29,857	86
Lincoln	29,819	87
Portland, Me.	29,780	88
Topeka	29,723	89
Vancouver	29,622	90
Syracuse	29,574	91
Ann Arbor	29,515	92
Santa Fe	29,511	93
Raleigh–Durham	29,499	94
Lansing–East Lansing	29,475	95
Appleton–Oshkosh–Neenah	29,473	96
Bremerton	29,428	97
Cincinnati	29,424	98
Sioux Falls	29,366	99
Beaumont–Port Arthur	29,356	100
Boulder–Longmont	29,203	101
Galveston–Texas City	29,177	102
Midland, Tex.	29,172	103
Janesville–Beloit	29,129	104
Erie	28,971	105
Casper	28,933	106
Indianapolis	28,910	107
Des Moines	28,898	108
Reading	28,857	109
Vineland–Millville–Bridgeton	28,848	110
Jackson, Mich.	28,816	111
Bakersfield	28,797	112
Phoenix	28,778	113
Nashville	28,687	114
Gary–Hammond	28,649	115
Columbia, S.C.	28,565	116
Green Bay	28,491	117
Providence–Pawtucket–Woonsocket	28,441	118
Fort Wayne	28,353	119
Houma–Thibodaux	28,350	120
Kalamazoo	28,282	121
Salt Lake City–Ogden	28,274	122
Springfield, Mass.	28,208	123
Las Vegas	28,175	124
Baton Rouge	28,110	125
Orlando	28,067	126
Grand Forks	28,053	127
Buffalo	28,022	128
New York	27,895	129
Olympia	27,829	130
Norfolk–Virginia Beach–Newport News	27,790	131
Boise	27,774	132
Dayton–Springfield	27,773	133
Odessa	27,712	134
Saginaw–Bay City–Midland	27,682	135
Beaver County, Pa.	27,665	136
Stockton	27,627	137
New Bedford–Fall River–Attleboro	27,620	138
Hamilton–Middletown	27,608	139
Jacksonville, Fla.	27,605	140
Pittsfield	27,432	141
Jersey City	27,405	142
Akron	27,387	143
Charlotte–Gastonia–Rock Hill	27,374	144
Lake Charles	27,337	145
Fresno	27,326	146
Wausau	27,274	147
Niagara Falls	27,271	148
Pittsburgh	27,271	148
Toledo	27,210	150
Columbus, Ohio	27,185	151
Macon–Warner Robins	27,175	152
Sharon	26,927	153
Youngstown–Warren	26,854	154
Austin	26,741	155
Fort Myers–Cape Coral	26,730	156
Melbourne–Titusville–Palm Bay	26,592	157
Charlottesville	26,585	158
Lima	26,555	159
Kankakee	26,554	160
Flint	26,553	161
Victoria	26,541	162
Amarillo	26,528	163
Modesto	26,446	164
Fort Walton Beach	26,442	165
Greensboro–Winston-Salem–High Point	26,410	166
Bismarck	26,381	167
South Bend–Mishawaka	26,366	168
Canton	26,332	169
Dubuque	26,304	170
Duluth	26,287	171
Hagerstown	26,272	172
La Crosse	26,270	173
Pascagoula	26,250	174
Miami–Hialeah	26,243	175
Tyler	26,221	176
Pensacola	26,150	177
Columbia, Mo.	26,132	178
Lynchburg	26,113	179
Glens Falls	26,067	180
Evansville	26,033	181
Little Rock–North Little Rock	25,920	182
Muskegon	25,896	183
Louisville	25,860	184
Lafayette, La.	25,821	185
Anderson, Ind.	25,817	186
Sarasota	25,788	187
Savannah	25,768	188
Springfield, Ill.	25,756	189
Steubenville–Weirton	25,730	190
Elkhart–Goshen	25,692	191
Mansfield	25,683	192
Iowa City	25,680	193
Colorado Springs	25,678	194
Utica–Rome	25,666	195
Charleston, W.Va.	25,647	196
Roanoke	25,557	197
Fargo–Moorhead	25,469	198
Lewiston–Auburn	25,416	199
New Orleans	25,409	200
Hickory–Morganton	25,404	201
Benton Harbor	25,403	202
Bangor	25,307	203
Lafayette–West Lafayette	25,301	204
Williamsport	25,216	205
Atlantic City	25,148	206
Fort Pierce	25,049	207
St. Cloud	25,024	208
Jackson, Miss.	25,002	209
Tampa–St. Petersburg–Clearwater	24,976	210
Elmira	24,953	211
Champaign–Urbana–Rantoul	24,923	212
Longview–Marshall	24,843	213
Memphis	24,834	214
Lexington-Fayette	24,831	215
Billings	24,815	216
Rapid City	24,780	217
Bradenton	24,742	218
Fort Collins–Loveland	24,735	219
Greenville–Spartanburg	24,687	220
Anderson, S.C.	24,627	221
Scranton–Wilkes-Barre	24,622	222
Augusta	24,611	223
Tacoma	24,514	224
Albany, Ga.	24,496	225
Naples	24,454	226
Tallahassee	24,426	227
Charleston, S.C.	24,273	228
Tulsa	24,266	229
San Angelo	24,259	230
Sherman–Denison	24,190	231
Montgomery	24,176	232
Great Falls	24,105	233
Eau Claire	24,099	234
Birmingham	24,052	235
Burlington, N.C.	24,012	236
Mobile	24,001	237
Lakeland–Winter Haven	23,966	238
Albuquerque	23,945	239
San Antonio	23,865	240
Lawrence, Kans.	23,820	241
Jackson, Tenn.	23,818	242
Oklahoma City	23,803	243
Altoona	23,794	244
Parkersburg–Marietta	23,794	244
St. Joseph	23,788	246
Terre Haute	23,765	247
Chattanooga	23,760	248
Jamestown–Dunkirk	23,749	249
Bellingham	23,718	250
Muncie	23,632	251
Corpus Christi	23,620	252
Knoxville	23,564	253
Sioux City	23,537	254
Spokane	23,479	255
Daytona Beach	23,439	256
Wheeling	23,425	257
State College	23,346	258
Redding	23,280	259
Greeley	23,268	260
Yuba City	23,220	261
Provo–Orem	23,209	262
Shreveport	23,187	263
Asheville	23,077	264
Merced	23,062	265
Eugene–Springfield	22,972	266
Springfield, Mo.	22,941	267
Cheyenne	22,853	268
Owensboro	22,824	269
Decatur, Ala.	22,772	270
Johnson City–Kingsport–Bristol	22,770	271
Danville, Va.	22,606	272
Lubbock	22,565	273
Bloomington, Ind.	22,458	274
Wilmington, N.C.	22,390	275
Florence, Ala.	22,349	276
Biloxi–Gulfport	22,338	277
Visalia–Tulare–Porterville	22,105	278
Cumberland	22,065	279
Gainesville	22,050	280
Tucson	21,969	281
Athens	21,949	282
Fayetteville–Springdale	21,939	283
Enid	21,867	284
Salem, Ore.	21,833	285
Medford	21,826	286
Yakima	21,806	287
Fayetteville, N.C.	21,697	288
Texarkana	21,584	289
Columbus, Ga.	21,551	290
Abilene	21,470	291
Wichita Falls	21,451	292
Killeen–Temple	21,402	293
Waco	21,338	294
Pueblo	20,765	295
Florence, S.C.	21,075	296
Clarksville–Hopkinsville	21,057	297
Lawton	21,033	298
El Paso	20,884	299
Dothan	20,829	300
Anniston	20,765	301
Huntington–Ashland	20,583	302
Johnstown	20,575	303
Alexandria, La.	20,550	304
Tuscaloosa	20,449	305
Chico	20,435	306
Fort Smith	20,265	307
Pine Bluff	20,222	308
Bryan–College Station	20,169	309
Joplin	20,109	310
Monroe	20,020	311
Panama City	19,920	312
Ocala	19,616	313
Yuma	18,485	314
Gadsden	18,290	315
Las Cruces	18,273	316
Brownsville–Harlingen	17,320	317
Jacksonville, N.C.	17,221	318
McAllen–Edinburg–Mission	16,224	319
Laredo	15,915	320
Median Above Areas	**28,098**	
U.S. Median	**27,913**	

Households with EBIs of $50,000 and Above

Area	(Thous.)	Rank
Los Angeles–Long Beach	918.2	1
New York	816.1	2
Chicago	659.0	3
Washington	622.1	4
Philadelphia	510.4	5
Boston–Lawrence–Salem–Lowell–Brockton	472.2	6
Nassau–Suffolk	424.3	7
Detroit	385.3	8
Anaheim–Santa Ana	333.2	9
Atlanta	297.7	10
Oakland	285.0	11
Houston	269.9	12
Seattle	259.7	13
San Diego	257.4	14
Newark	256.4	15
Minneapolis–St. Paul	252.1	16
Dallas	248.0	17
Baltimore	244.8	18
San Francisco	241.2	19
San Jose	236.1	20
Riverside–San Bernardino	223.1	21
St. Louis	219.8	22
Bergen–Passaic	202.1	23
Middlesex–Somerset–Hunterdon	178.2	24
Phoenix	175.1	25
Denver	171.1	26
Cleveland	159.8	27
Tampa–St. Petersburg–Clearwater	158.1	28
Sacramento	156.2	29
Miami–Hialeah	154.9	30
Pittsburgh	148.5	31
Kansas City	145.6	32
Milwaukee	139.8	33
Fort Lauderdale–Hollywood–Pompano Beach	139.3	34
Hartford–New Britain–Middletown–Bristol	136.1	35
Bridgeport–Stamford–Norwalk–Danbury	134.3	36
Monmouth–Ocean	131.4	37
Fort Worth–Arlington	123.7	38
Cincinnati	119.1	39
Portland, Ore.	108.3	40
West Palm Beach–Boca Raton–Delray Beach	105.4	41
Norfolk–Virginia Beach–Newport News	97.7	42
Rochester, N.Y.	97.4	43
Indianapolis	95.0	44
Columbus, Ohio	94.7	45
Honolulu	93.6	46
New Haven–Waterbury–Meriden	92.9	47
Orlando	90.3	48
Oxnard–Ventura	84.3	49
Nashville	82.5	50
Total Top 50	**12,047.4**	
Richmond–Petersburg	82.2	51
New Orleans	80.1	52
Albany–Schenectady–Troy	79.6	53
Charlotte–Gastonia–Rock Hill	78.4	54
Jacksonville, Fla.	76.3	55
Providence–Pawtucket–Woonsocket	72.5	56
San Antonio	71.3	57
Buffalo	70.9	58
Lake County, Ill.	69.8	59
Raleigh–Durham	68.2	60
Worcester–Fitchburg–Leominster	67.7	61
Dayton–Springfield	67.2	62
Memphis	66.0	63
Greensboro–Winston-Salem–High Point	65.1	64
Austin	64.8	65
Salt Lake City–Ogden	61.0	66
Las Vegas	60.0	67
Louisville	59.0	68
Wilmington, Del.	56.6	69
Birmingham	56.1	70
Omaha	55.4	71
Allentown–Bethlehem–Easton	55.3	72
Grand Rapids	52.9	73
Syracuse	52.1	74
Harrisburg–Lebanon–Carlisle	51.1	75
Trenton	49.8	76
Fresno	49.6	77
Oklahoma City	49.2	78
Jersey City	46.7	79
Manchester–Nashua	46.1	80
Springfield, Mass.	44.9	81
Santa Rosa–Petaluma	44.7	82
Bakersfield	42.7	83
Akron	42.1	84
Toledo	41.2	85
Vallejo–Fairfield–Napa	41.2	85
Portsmouth–Dover–Rochester	40.1	87
Wichita	39.7	88
Baton Rouge	39.4	89
Scranton–Wilkes-Barre	39.1	90
Tulsa	38.7	91
Joliet	38.6	92
Santa Barbara–Santa Maria–Lompoc	38.4	93
Knoxville	38.3	94
New Bedford–Fall River–Attleboro	35.3	95
Columbia, S.C.	34.8	96
Little Rock–North Little Rock	34.8	96
Stockton	34.5	98
Greenville–Spartanburg	34.0	99
Aurora–Elgin	33.2	100
Total Top 100	**14,704.1**	
Peoria	32.7	101
Gary–Hammond	32.4	102
Lancaster	32.3	103
Tucson	32.3	103
Poughkeepsie	31.8	105
Lansing–East Lansing	31.5	106
Madison	31.5	106
Melbourne–Titusville–Palm Bay	31.2	108
Tacoma	30.5	109
Salinas–Seaside–Monterey	30.2	110
York	30.0	111
Albuquerque	29.1	112
Youngstown–Warren	29.1	112
Des Moines	28.9	114
Fort Myers–Cape Coral	28.2	115
Davenport–Rock Island–Moline	27.9	116
Anchorage	27.8	117
Mobile	27.7	118
Orange County, N.Y.	27.5	119
Beaumont–Port Arthur	26.8	120
Santa Cruz	26.3	121
Charleston, S.C.	26.2	122
Jackson, Miss.	26.0	123
Daytona Beach	25.5	124
Reno	25.2	125
Modesto	24.9	126
Huntsville	24.8	127
Pensacola	24.5	128
Colorado Springs	24.4	129
Saginaw–Bay City–Midland	24.4	129
Reading	24.3	131
Sarasota	23.9	132
Chattanooga	23.8	133
Lakeland–Winter Haven	23.8	133
Binghamton	23.7	135
New London–Norwich	23.5	136
Lexington-Fayette	23.3	137
Fort Wayne	23.1	138
Ann Arbor	22.8	139
Atlantic City	22.8	139
Augusta	22.7	141
El Paso	22.1	142
Rockford	22.1	142
Flint	21.8	144
Johnson City–Kingsport–Bristol	21.8	144
Portland, Me.	21.3	146
Macon–Warner Robins	20.4	147
Erie	19.7	148
Appleton–Oshkosh–Neenah	19.6	149
Kalamazoo	19.0	150
Total Top 150	**16,001.2**	
Spokane	19.0	150
Boulder–Longmont	18.9	152
Canton	18.9	152
Brazoria	18.5	154
Fort Pierce	18.4	155
Lincoln	18.1	156
Tallahassee	18.1	156
Shreveport	18.0	158
Utica–Rome	17.9	159
Vancouver	17.8	160
Savannah	17.6	161
Galveston–Texas City	17.2	162
Montgomery	17.2	162
Lorain–Elyria	17.1	164
Evansville	16.7	165
Hamilton–Middletown	16.7	165
Corpus Christi	16.3	167
Bradenton	15.3	168
Richland–Kennewick–Pasco	15.2	169
Charleston, W.Va.	14.9	170
Boise	14.8	171
Bremerton	14.1	172
South Bend–Mishawaka	13.9	173
Kenosha	13.8	174
Roanoke	13.8	174
Topeka	13.7	176
Visalia–Tulare–Porterville	13.6	177
Burlington, Vt.	13.5	178
Cedar Rapids	13.3	179
Gainesville	13.3	179
Duluth	13.2	181
Racine	13.2	181
Lafayette, La.	13.0	183
Niagara Falls	12.7	184
Eugene–Springfield	12.6	185
Springfield, Mo.	12.4	186
Amarillo	12.2	187
Olympia	12.2	187
Naples	12.1	189
Waterloo–Cedar Falls	11.9	190
Battle Creek	11.7	191
Bloomington–Normal	11.7	191
Huntington–Ashland	11.6	193
Springfield, Ill.	11.3	194
Champaign–Urbana–Rantoul	11.1	195
Santa Fe	11.1	195
Green Bay	11.0	197
Houma–Thibodaux	10.8	198
Lubbock	10.8	198
Columbus, Ga.	10.7	200
Total Top 200	**16,734.1**	
Fort Collins–Loveland	10.7	200
Hickory–Morganton	10.7	200
Fort Walton Beach	10.5	203
Tyler	10.5	203
Killeen–Temple	10.4	205
Pittsfield	10.3	206
Biloxi–Gulfport	10.2	207
Rochester, Minn.	10.2	207
Vineland–Millville–Bridgeton	10.1	209
Jackson, Mich.	10.0	210
Lake Charles	9.8	211
Beaver County, Pa.	9.7	212
Salem, Ore.	9.7	212
Sioux Falls	9.7	212
Decatur, Ill.	9.6	215
Benton Harbor	9.4	216
Fayetteville, N.C.	9.4	216
Charlottesville	9.2	218
Longview–Marshall	9.2	218
Waco	9.1	220
Muskegon	9.0	221
Midland, Tex.	8.9	222
Asheville	8.8	223
Chico	8.7	224
Lynchburg	8.7	224
Redding	8.7	224
McAllen–Edinburg–Mission	8.6	227
Athens	8.5	228
Lima	8.4	229
Ocala	8.4	229
Columbia, Mo.	8.3	231
Janesville–Beloit	8.3	231
Provo–Orem	8.3	231
Bangor	8.2	234
Merced	8.2	234
St. Cloud	8.1	236
Fargo–Moorhead	8.0	237
Yakima	8.0	237
Elkhart–Goshen	7.7	239
Lafayette–West Lafayette	7.6	240
Odessa	7.5	241
Sheboygan	7.5	241
Kokomo	7.3	243
Yuba City	7.2	244
Hagerstown	7.1	245
Iowa City	7.1	245
Anderson, Ind.	6.9	247
Anderson, S.C.	6.9	247
Bellingham	6.9	247
Glens Falls	6.9	247
Total Top 250	**17,161.2**	
Fort Smith	6.8	251
Sharon	6.8	251
Terre Haute	6.8	251
Wheeling	6.7	254
Brownsville–Harlingen	6.6	255
Johnstown	6.6	255
Steubenville–Weirton	6.6	255
Tuscaloosa	6.6	255
Bryan–College Station	6.5	259
Eau Claire	6.5	259
Jamestown–Dunkirk	6.5	259
Bloomington, Ind.	6.4	262
Parkersburg–Marietta	6.3	263
Williamsport	6.3	263
Clarksville–Hopkinsville	6.2	265
Florence, Ala.	6.2	265
Mansfield	6.1	267
San Angelo	6.1	267
Lewiston–Auburn	6.0	269
State College	6.0	269
Billings	5.9	271
Monroe	5.9	271
Wausau	5.9	271
Wilmington, N.C.	5.8	274
Altoona	5.7	275
Fayetteville–Springdale	5.7	275
La Crosse	5.7	275
Albany, Ga.	5.6	278
Alexandria, La.	5.6	278
Greeley	5.6	278
Medford	5.6	278
Pascagoula	5.6	278
Grand Forks	5.4	283
Kankakee	5.4	283
Muncie	5.4	283
Sherman–Denison	5.4	283
Texarkana	5.4	283
Lawrence, Kans.	5.3	288
Rapid City	5.3	288
Joplin	5.2	290
Wichita Falls	5.2	290
Elmira	5.1	292
Panama City	5.1	292
Pueblo	5.1	292
Abilene	5.0	295
Burlington, N.C.	5.0	295
Dothan	5.0	295
Las Cruces	5.0	295
Sioux City	5.0	295
Danville, Va.	4.9	300
Bismarck	4.8	301
Jackson, Tenn.	4.8	301
St. Joseph	4.6	303
Florence, S.C.	4.4	304
Decatur, Ala.	4.3	305
Cumberland	4.2	306
Anniston	4.1	307
Pine Bluff	4.1	307
Victoria	4.0	309
Great Falls	3.9	310
Lawton	3.9	310
Casper	3.8	312
Dubuque	3.8	312
Owensboro	3.8	312
Cheyenne	3.4	315
Gadsden	3.1	316
Laredo	3.0	317
Yuma	2.6	318
Enid	2.2	319
Jacksonville, N.C.	2.2	319
Total Above Areas	**17,526.6**	
Percent of U.S.	**88.0101**	
U.S. Total	**19,914.3**	

Buying Power Index (BPI)

Area	BPI	Rank
Los Angeles–Long Beach	3.8050	1
New York	3.4639	2
Chicago	2.6730	3
Philadelphia	2.1031	4
Washington	1.9964	5
Detroit	1.8192	6
Boston–Lawrence–Salem–Lowell–Brockton	1.8165	7
Nassau–Suffolk	1.4095	8
Houston	1.3305	9
Atlanta	1.2695	10
Anaheim–Santa Ana	1.1915	11
Dallas	1.1648	12
Minneapolis–St. Paul	1.1126	13
San Diego	1.1115	14
St. Louis	1.0241	15
Riverside–San Bernardino	1.0177	16
Baltimore	.9991	17
Oakland	.9854	18
Seattle	.9681	19
Phoenix	.8806	20
Tampa–St. Petersburg–Clearwater	.8733	21
Newark	.8715	22
San Francisco	.8654	23
Pittsburgh	.8118	24
Miami–Hialeah	.7723	25
San Jose	.7511	26
Cleveland	.7509	27
Denver	.7225	28
Bergen–Passaic	.6952	29
Kansas City	.6817	30
Sacramento	.6556	31
Milwaukee	.6239	32
Fort Lauderdale–Hollywood–Pompano Beach	.6122	33
Cincinnati	.5971	34
Fort Worth–Arlington	.5783	35
Columbus, Ohio	.5542	36
Norfolk–Virginia Beach–Newport News	.5479	37
Middlesex–Somerset–Hunterdon	.5459	38
Portland, Ore.	.5418	39
Hartford–New Britain–Middletown–Bristol	.5255	40
Indianapolis	.5239	41
Monmouth–Ocean	.4904	42
New Orleans	.4778	43
San Antonio	.4723	44
Orlando	.4708	45
Charlotte–Gastonia–Rock Hill	.4657	46
Bridgeport–Stamford–Norwalk–Danbury	.4626	47
West Palm Beach–Boca Raton–Delray Beach	.4378	48
Rochester, N.Y.	.4314	49
Nashville	.4131	50
Total Top 50	**50.3659**	
Honolulu	.3980	51
Buffalo	.3854	52
Greensboro–Winston-Salem–High Point	.3838	53
Salt Lake City–Ogden	.3838	53
Albany–Schenectady–Troy	.3816	55
Richmond–Petersburg	.3778	56
Jacksonville, Fla.	.3768	57
Dayton–Springfield	.3741	58
Louisville	.3720	59
Providence–Pawtucket–Woonsocket	.3714	60
Memphis	.3692	61
New Haven–Waterbury–Meriden	.3660	62
Oklahoma City	.3622	63
Birmingham	.3439	64
Austin	.3274	65
Raleigh–Durham	.3247	66
Las Vegas	.3068	67
Worcester–Fitchburg–Leominster	.3046	68
Oxnard–Ventura	.3031	69
Grand Rapids	.2858	70
Allentown–Bethlehem–Easton	.2840	71
Scranton–Wilkes-Barre	.2773	72
Tulsa	.2695	73
Syracuse	.2685	74
Omaha	.2635	75
Lake County, Ill.	.2593	76
Harrisburg–Lebanon–Carlisle	.2573	77
Wilmington, Del.	.2569	78
Fresno	.2516	79
Akron	.2482	80
Greenville–Spartanburg	.2431	81
Springfield, Mass.	.2418	82
Toledo	.2404	83
Tucson	.2404	83
Knoxville	.2362	85
Tacoma	.2129	86
Gary–Hammond	.2126	87
Jersey City	.2095	88
Little Rock–North Little Rock	.2087	89
Baton Rouge	.2057	90
New Bedford–Fall River–Attleboro	.2057	90
Bakersfield	.2043	92
Wichita	.1957	93
Albuquerque	.1909	94
Youngstown–Warren	.1858	95
Charleston, S.C.	.1851	96
Columbia, S.C.	.1851	96
El Paso	.1839	98
Santa Rosa–Petaluma	.1792	99
Vallejo–Fairfield–Napa	.1775	100
Total Top 100	**64.2449**	
Manchester–Nashua	.1732	101
Lansing–East Lansing	.1731	102
Lancaster	.1740	103
Stockton	.1740	103
Portsmouth–Dover–Rochester	.1734	105
Mobile	.1722	106
Des Moines	.1718	107
York	.1694	108
Trenton	.1683	109
Flint	.1658	110
Madison	.1646	111
Santa Barbara–Santa Maria–Lompoc	.1607	112
Melbourne–Titusville–Palm Bay	.1605	113
Chattanooga	.1583	114
Fort Myers–Cape Coral	.1534	115
Saginaw–Bay City–Midland	.1532	116
Lakeland–Winter Haven	.1520	117
Colorado Springs	.1517	118
Aurora–Elgin	.1508	119
Joliet	.1504	120
Johnson City–Kingsport–Bristol	.1501	121
Daytona Beach	.1498	122
Jackson, Miss.	.1488	123
Davenport–Rock Island–Moline	.1468	124
Augusta	.1461	125
Peoria	.1455	126
Fort Wayne	.1450	127
Lexington-Fayette	.1449	128
Canton	.1436	129
Salinas–Seaside–Monterey	.1417	130
Atlantic City	.1406	131
Spokane	.1399	132
Modesto	.1394	133
Beaumont–Port Arthur	.1392	134
Reading	.1368	135
Sarasota	.1334	136
Pensacola	.1309	137
Orange County, N.Y.	.1290	138
Appleton–Oshkosh–Neenah	.1273	139
Shreveport	.1258	140
Portland, Me.	.1255	141
Ann Arbor	.1209	142
Poughkeepsie	.1206	143
Corpus Christi	.1198	144
Reno	.1193	145
Rockford	.1168	146
Utica–Rome	.1166	147
Anchorage	.1137	148
Binghamton	.1116	149
Montgomery	.1093	150
Total Top 150	**71.4984**	
Macon–Warner Robins	.1091	151
New London–Norwich	.1089	152
Evansville	.1080	153
Eugene–Springfield	.1064	154
Santa Cruz	.1064	154
Erie	.1056	156
Huntsville	.1052	157
Fort Pierce	.1042	158
Huntington–Ashland	.1031	159
Hamilton–Middletown	.1005	160
McAllen–Edinburg–Mission	.0988	161
Lorain–Elyria	.0976	162
Visalia–Tulare–Porterville	.0973	163
Boulder–Longmont	.0968	164
Charleston, W.Va.	.0968	164
Roanoke	.0968	164
Springfield, Mo.	.0966	167
South Bend–Mishawaka	.0957	168
Savannah	.0952	169
Kalamazoo	.0950	170
Salem, Ore.	.0946	171
Fayetteville, N.C.	.0927	172
Tallahassee	.0914	173
Duluth	.0913	174
Lincoln	.0900	175
Lubbock	.0878	176
Bradenton	.0870	177
Vancouver	.0863	178
Columbus, Ga.	.0856	179
St. Cloud	.0852	180
Galveston–Texas City	.0846	181
Hickory–Morganton	.0846	181
Niagara Falls	.0832	183
Killeen–Temple	.0828	184
Amarillo	.0821	185
Boise	.0818	186
Green Bay	.0818	187
Lafayette, La.	.0793	188
Gainesville	.0786	189
Springfield, Ill.	.0774	190
Johnstown	.0760	191
Cedar Rapids	.0741	192
Brazoria	.0732	193
Provo–Orem	.0715	194
Racine	.0714	195
Topeka	.0709	196
Bremerton	.0705	197
Ocala	.0705	197
Brownsville–Harlingen	.0699	199
Fort Collins–Loveland	.0699	199
Total Top 200	**75.9478**	
Champaign–Urbana–Rantoul	.0691	201
Naples	.0685	202
Biloxi–Gulfport	.0681	203
Asheville	.0678	204
Waco	.0676	205
Chico	.0640	206
Beaver County, Pa.	.0635	207
Houma–Thibodeaux	.0635	207
Fort Smith	.0632	209
Olympia	.0631	210
Longview–Marshall	.0630	211
Yakima	.0627	212
Fargo–Moorhead	.0618	213
Lake Charles	.0615	214
Burlington, Vt.	.0614	215
Tyler	.0614	215
Richland–Kennewick–Pasco	.0612	217
Benton Harbor	.0605	218
Waterloo–Cedar Falls	.0602	219
Bangor	.0601	220
Elkhart–Goshen	.0595	221
Pittsfield	.0595	221
Medford	.0590	223
Lima	.0585	224
Sioux Falls	.0578	225
Fort Walton Beach	.0575	226
Redding	.0569	227
Terre Haute	.0568	228
Muskegon	.0567	229
Battle Creek	.0561	230
Jackson, Mich.	.0560	231
Bloomington–Normal	.0556	232
Clarksville–Hopkinsville	.0556	232
Janesville–Beloit	.0556	232
Wheeling	.0556	232
Athens	.0549	236
Merced	.0548	237
Charlottesville	.0547	238
Parkersburg–Marietta	.0544	239
Vineland–Millville–Bridgeton	.0543	240
Lynchburg	.0541	241
Anderson, S.C.	.0530	242
Monroe	.0525	243
Eau Claire	.0523	244
Tuscaloosa	.0522	245
Kenosha	.0517	246
Lafayette–West Lafayette	.0498	247
Jamestown–Dunkirk	.0495	248
Bellingham	.0493	249
Decatur, Ill.	.0492	250
Total Top 250	**78.8634**	
Rochester, Minn.	.0492	250
Santa Fe	.0492	250
Joplin	.0489	253
Altoona	.0488	254
Wilmington, N.C.	.0486	255
Glens Falls	.0483	256
Mansfield	.0479	257
Dothan	.0478	258
Steubenville–Weirton	.0478	258
Panama City	.0473	260
Anderson, Ind.	.0469	261
Billings	.0469	261
Alexandria, La.	.0464	263
Florence, Ala.	.0464	263
Columbia, Mo.	.0463	265
Williamsport	.0455	266
Hagerstown	.0452	267
Fayetteville–Springdale	.0451	268
Wichita Falls	.0451	268
Midland, Tex.	.0449	270
Odessa	.0446	271
Stute College	.0438	272
Sharon	.0432	273
Abilene	.0431	274
Sioux City	.0431	274
Wausau	.0431	274
Texarkana	.0430	277
Burlington, N.C.	.0429	278
Jacksonville, N.C.	.0422	279
Bryan–College Station	.0420	280
Muncie	.0419	281
Greeley	.0416	282
Lewiston–Auburn	.0415	283
Yuba City	.0415	283
Florence, S.C.	.0414	285
Pueblo	.0410	286
Sheboygan	.0409	287
La Crosse	.0404	288
Albany, Ga.	.0402	289
Bloomington, Ind.	.0393	290
Kokomo	.0393	290
Anniston	.0391	292
Las Cruces	.0388	293
Iowa City	.0386	294
Danville, Va.	.0378	295
Pascagoula	.0370	296
Sherman–Denison	.0370	296
San Angelo	.0369	298
Laredo	.0367	299
Lawton	.0365	300
Rapid City	.0364	301
Decatur, Ala.	.0363	302
Elmira	.0358	303
Kankakee	.0353	304
Cumberland	.0345	305
Bismarck	.0336	306
Dubuque	.0333	307
Yuma	.0332	308
Gadsden	.0326	309
Owensboro	.0322	310
St. Joseph	.0317	311
Grand Forks	.0309	312
Jackson, Tenn.	.0304	313
Lawrence, Kans.	.0303	314
Great Falls	.0298	315
Pine Bluff	.0283	316
Victoria	.0278	317
Cheyenne	.0266	318
Casper	.0239	319
Enid	.0202	320
Total Above Areas	**81.6474**	
Percent of U.S.	**81.6474**	
U.S. Total	**100.0000**	

Total Retail Sales

Area	($000)	Rank
Los Angeles–Long Beach	67,141,917	1
New York	49,319,353	2
Chicago	47,560,664	3
Philadelphia	36,033,312	4
Detroit	33,349,904	5
Washington	32,925,657	6
Boston–Lawrence–Salem–Lowell–Brockton	32,453,768	7
Nassau–Suffolk	26,052,896	8
Houston	24,203,143	9
Atlanta	24,167,781	10
Dallas	23,294,124	11
Anaheim–Santa Ana	22,166,980	12
Minneapolis–St. Paul	20,446,928	13
San Diego	19,209,425	14
St. Louis	18,177,891	15
Seattle	17,680,635	16
Baltimore	17,489,333	17
Tampa–St. Petersburg–Clearwater	16,910,792	18
Riverside–San Bernardino	16,764,591	19
Phoenix	16,652,405	20
Oakland	16,201,188	21
San Francisco	15,259,282	22
Miami–Hialeah	15,113,192	23
Pittsburgh	14,183,572	24
Newark	13,633,002	25
Cleveland	13,073,662	26
Denver	12,998,169	27
San Jose	12,499,406	28
Kansas City	12,486,466	29
Bergen–Passaic	12,423,615	30
Fort Lauderdale–Hollywood–Pompano Beach	12,064,658	31
Sacramento	11,481,756	32
Milwaukee	11,214,996	33
Fort Worth–Arlington	10,950,924	34
Cincinnati	10,882,833	35
Portland, Ore.	10,811,738	36
Columbus, Ohio	10,567,421	37
Norfolk–Virginia Beach–Newport News	10,395,293	38
Indianapolis	10,364,320	39
Orlando	9,895,768	40
New Orleans	9,782,747	41
Hartford–New Britain–Middletown–Bristol	9,371,122	42
San Antonio	9,157,490	43
Charlotte–Gastonia–Rock Hill	8,769,068	44
Monmouth–Ocean	8,593,187	45
Middlesex–Somerset–Hunterdon	8,568,355	46
Honolulu	8,377,087	47
West Palm Beach–Boca Raton–Delray Beach	8,040,924	48
Bridgeport–Stamford–Norwalk–Danbury	7,970,787	49
Nashville	7,838,318	50
Total Top 50	**894,971,845**	
Rochester, N.Y.	7,643,436	51
Salt Lake City–Ogden	7,558,308	52
Jacksonville, Fla.	7,337,701	53
Oklahoma City	7,262,762	54
Greensboro–Winston-Salem–High Point	7,251,632	55
Louisville	7,146,704	56
Richmond–Petersburg	7,095,761	57
Memphis	7,055,066	58
Albany–Schenectady–Troy	7,045,006	59
Buffalo	6,781,443	60
Dayton–Springfield	6,778,074	61
Birmingham	6,764,710	62
Providence–Pawtucket–Woonsocket	6,621,140	63
New Haven–Waterbury–Meriden	6,487,372	64
Austin	6,132,077	65
Raleigh–Durham	6,093,748	66
Las Vegas	5,806,823	67
Grand Rapids	5,588,808	68
Worcester–Fitchburg–Leominster	5,436,267	69
Oxnard–Ventura	5,393,117	70
Scranton–Wilkes-Barre	5,316,827	71
Tulsa	5,239,853	72
Allentown–Bethlehem–Easton	5,190,601	73
Harrisburg–Lebanon–Carlisle	4,938,302	74
Wilmington, Del.	4,899,791	75
Syracuse	4,863,427	76
Greenville–Spartanburg	4,816,106	77
Knoxville	4,776,261	78
Omaha	4,700,401	79
Tucson	4,617,475	80
Toledo	4,551,332	81
Springfield, Mass.	4,517,126	82
Lake County, Ill.	4,500,210	83
Fresno	4,412,904	84
Akron	4,335,153	85
Little Rock–North Little Rock	4,147,589	86
New Bedford–Fall River–Attleboro	4,105,077	87
Baton Rouge	4,099,423	88
Tacoma	4,066,724	89
Albuquerque	3,933,194	90
Portsmouth–Dover–Rochester	3,753,796	91
Gary–Hammond	3,673,341	92
Charleston, S.C.	3,615,870	93
Manchester–Nashua	3,608,388	94
El Paso	3,561,693	95
Columbia, S.C.	3,545,143	96
Youngstown–Warren	3,478,567	97
Flint	3,478,101	98
Des Moines	3,466,624	99
Wichita	3,460,419	100
Total Top 100	**1,155,921,518**	
Bakersfield	3,375,887	101
Lansing–East Lansing	3,352,806	102
Madison	3,293,944	103
Mobile	3,290,987	104
Lancaster	3,276,037	105
Jersey City	3,221,623	106
Santa Rosa–Petaluma	3,176,962	107
Portland, Me.	3,114,787	108
Atlantic City	3,110,249	109
York	3,106,979	110
Fort Myers–Cape Coral	3,103,309	111
Lexington-Fayette	3,039,615	112
Chattanooga	3,008,397	113
Spokane	2,989,839	114
Stockton	2,971,609	115
Melbourne–Titusville–Palm Bay	2,964,038	116
Saginaw–Bay City–Midland	2,945,350	117
Jackson, Miss.	2,898,573	118
Daytona Beach	2,867,877	119
Sarasota	2,865,270	120
Augusta	2,849,440	121
Fort Wayne	2,831,781	122
Colorado Springs	2,818,439	123
Lakeland–Winter Haven	2,805,105	124
Santa Barbara–Santa Maria–Lompoc	2,769,076	125
Vallejo–Fairfield–Napa	2,746,283	126
Aurora–Elgin	2,723,720	127
Trenton	2,719,776	128
Davenport–Rock Island–Moline	2,712,385	129
Shreveport	2,631,084	130
Canton	2,623,640	131
Beaumont–Port Arthur	2,578,487	132
Johnson City–Kingsport–Bristol	2,574,211	133
Reading	2,563,704	134
Reno	2,548,478	135
Peoria	2,522,675	136
Modesto	2,519,243	137
Appleton–Oshkosh–Neenah	2,498,906	138
Anchorage	2,483,915	139
Orange County, N.Y.	2,416,510	140
Pensacola	2,399,482	141
Ann Arbor	2,386,795	142
St. Cloud	2,385,247	143
Salinas–Seaside–Monterey	2,371,488	144
Corpus Christi	2,320,447	145
Eugene–Springfield	2,237,700	146
Joliet	2,192,790	147
Montgomery	2,180,197	148
Roanoke	2,177,387	149
Macon–Warner Robins	2,138,721	150
Total Top 150	**1,293,622,768**	
Poughkeepsie	2,137,103	151
Rockford	2,121,169	152
Springfield, Mo.	2,090,382	153
Utica–Rome	2,068,989	154
Fort Pierce	2,039,160	155
Evansville	2,026,723	156
Lubbock	1,975,744	157
Binghamton	1,968,059	158
New London–Norwich	1,952,266	159
Huntsville	1,935,343	160
Boulder–Longmont	1,931,728	161
Santa Cruz	1,911,040	162
Huntington–Ashland	1,901,247	163
South Bend–Mishawaka	1,892,271	164
Savannah	1,886,718	165
Amarillo	1,872,807	166
McAllen–Edinburg–Mission	1,872,253	167
Salem, Ore.	1,858,309	168
Charleston, W.Va.	1,851,453	169
Erie	1,812,577	170
Kalamazoo	1,783,009	171
Green Bay	1,749,640	172
Tallahassee	1,740,057	173
Fayetteville, N.C.	1,720,790	174
Columbus, Ga.	1,697,470	175
Duluth	1,688,841	176
Visalia–Tulare–Porterville	1,618,380	177
Lafayette, La.	1,606,519	178
Lorain–Elyria	1,604,156	179
Hickory–Morganton	1,601,838	180
Gainesville	1,576,875	181
Bradenton	1,571,315	182
Hamilton–Middletown	1,571,044	183
Springfield, Ill.	1,539,902	184
Lincoln	1,529,342	185
Galveston–Texas City	1,488,311	186
Boise	1,479,895	187
Terre Haute	1,452,481	188
Niagara Falls	1,448,250	189
Cedar Rapids	1,436,940	190
Medford	1,431,958	191
Ocala	1,408,163	192
Naples	1,399,666	193
Killeen–Temple	1,357,002	194
Waco	1,354,869	195
Asheville	1,352,789	196
Brownsville–Harlingen	1,351,997	197
Bangor	1,349,536	198
Fort Collins–Loveland	1,347,464	199
Racine	1,345,685	200
Total Top 200	**1,378,333,493**	
Longview–Marshall	1,342,747	201
Champaign–Urbana–Rantoul	1,340,720	202
Vancouver	1,328,128	203
Johnstown	1,324,692	204
Topeka	1,319,053	205
Fort Smith	1,307,386	206
Fargo–Moorhead	1,296,415	207
Monroe	1,257,237	208
Tyler	1,250,693	209
Sioux Falls	1,225,198	210
Provo–Orem	1,217,584	211
Burlington, Vt.	1,203,789	212
Pittsfield	1,203,511	213
Biloxi–Gulfport	1,200,606	214
Elkhart–Goshen	1,196,790	215
Yakima	1,192,969	216
Lima	1,190,732	217
Lake Charles	1,189,466	218
Houma–Thibodaux	1,154,031	219
Olympia	1,137,793	220
Chico	1,133,067	221
Charlottesville	1,125,121	222
Benton Harbor	1,124,391	223
Fort Walton Beach	1,124,378	224
Bremerton	1,108,383	225
Redding	1,107,147	226
Wilmington, N.C.	1,099,893	227
Janesville–Beloit	1,099,829	228
Panama City	1,089,654	229
Brazoria	1,085,656	230
Eau Claire	1,078,933	231
Richland–Kennewick–Pasco	1,077,127	232
Parkersburg–Marietta	1,073,448	233
Billings	1,071,678	234
Tuscaloosa	1,062,508	235
Lynchburg	1,047,844	236
Dothan	1,045,272	237
Waterloo–Cedar Falls	1,041,812	238
Battle Creek	1,037,626	239
Bloomington–Normal	1,036,848	240
Vineland–Millville–Bridgeton	1,035,984	241
Glens Falls	1,035,026	242
Bellingham	1,033,439	243
Anderson, S.C.	1,030,588	244
Clarksville–Hopkinsville	1,026,950	245
Joplin	1,024,703	246
Alexandria, La.	1,014,850	247
Athens	1,012,485	248
Wheeling	1,011,542	249
Rochester, Minn.	1,009,846	250
Total Top 250	**1,435,119,081**	
Muskegon	1,000,054	251
Fayetteville–Springdale	999,758	252
Altoona	994,442	253
Jackson, Mich.	983,828	254
Florence, S.C.	973,645	255
Mansfield	962,922	256
Lafayette–West Lafayette	962,867	257
Wichita Falls	944,547	258
Beaver County, Pa.	927,556	259
Burlington, N.C.	924,502	260
Decatur, Ill.	900,491	261
Florence, Ala.	898,520	262
Williamsport	894,501	263
Texarkana	894,116	264
Columbia, Mo.	890,388	265
Abilene	888,838	266
Sioux City	880,560	267
Santa Fe	878,967	268
Hagerstown	877,724	269
Jamestown–Dunkirk	850,402	270
Merced	848,452	271
Anderson, Ind.	844,241	272
Odessa	842,107	273
La Crosse	841,963	274
Rapid City	830,083	275
Albany, Ga.	829,827	276
Wausau	829,767	277
Laredo	824,554	278
State College	822,998	279
Midland, Tex.	821,738	280
Lewiston–Auburn	820,621	281
Kokomo	789,751	282
Bryan–College Station	786,988	283
Pueblo	783,126	284
Sherman–Denison	763,484	285
Muncie	762,831	286
Decatur, Ala.	757,069	287
Steubenville–Weirton	752,041	288
Anniston	751,821	289
Jacksonville, N.C.	744,716	290
Kenosha	740,516	291
Sharon	703,350	292
Dubuque	702,124	293
Bloomington, Ind.	697,335	294
Bismarck	697,011	295
Danville, Va.	692,045	296
Yuma	691,353	297
Elmira	688,040	298
Sheboygan	685,409	299
Iowa City	682,260	300
Lawton	681,609	301
San Angelo	677,851	302
Yuba City	677,006	303
Owensboro	675,870	304
Greeley	674,935	305
Jackson, Tenn.	652,990	306
Gadsden	652,827	307
Kankakee	651,968	308
Cumberland	646,990	309
Grand Forks	641,042	310
St. Joseph	619,772	311
Las Cruces	615,412	312
Great Falls	614,445	313
Victoria	566,608	314
Pascagoula	565,295	315
Pine Bluff	561,482	316
Cheyenne	531,612	317
Lawrence, Kans.	488,765	318
Casper	460,287	319
Enid	402,420	320
Total Above Areas	**1,488,735,116**	
Percent of U.S.	**82.3788**	
U.S. Total	**1,807,183,519**	

Per-Household Retail Sales

Area	($)	Rank
St. Cloud	36,640	1
Portland, Me.	32,650	2
Honolulu	31,340	3
Nassau-Suffolk	30,347	4
Anchorage	29,963	5
Terre Haute	29,663	6
Portsmouth-Dover-Rochester	29,032	7
Manchester-Nashua	28,502	8
Bergen-Passaic	26,804	9
Rapid City	26,777	10
Anaheim-Santa Ana	26,352	11
Bridgeport-Stamford-Norwalk-Danbury	26,151	12
Amarillo	25,975	13
Sioux Falls	25,419	14
Lake County, Ill.	25,382	15
Grand Forks	25,139	16
Atlantic City	24,982	17
Monroe	24,945	18
Rochester, Minn.	24,934	19
Bangor	24,808	20
Medford	24,732	21
Reno	24,387	22
Oxnard-Ventura	24,381	23
Roanoke	24,247	24
Florence, S.C.	24,100	25
Billings	24,083	26
Lubbock	24,065	27
Green Bay	24,001	28
Dallas	23,928	29
Glens Falls	23,904	30
Orlando	23,897	31
San Jose	23,777	32
San Francisco	23,636	33
Poughkeepsie	23,588	34
Burlington, Vt.	23,558	35
Laredo	23,492	36
Orange County, N.Y.	23,393	37
Middlesex-Somerset-Hunterdon	23,195	38
Monmouth-Ocean	23,144	39
Trenton	23,088	40
Boston-Lawrence-Salem-Lowell-Brockton	22,936	41
Dubuque	22,870	42
Madison	22,859	43
Charlottesville	22,822	44
La Crosse	22,817	45
Wilmington, Del.	22,800	46
Fayetteville-Springdale	22,774	47
Ann Arbor	22,667	48
Wilmington, N.C.	22,632	49
Grand Rapids	22,599	50
Santa Cruz	22,536	51
Lexington-Fayette	22,499	52
Des Moines	22,452	53
Sarasota	22,420	54
Fort Lauderdale-Hollywood-Pompano Beach	22,417	55
Fargo-Moorhead	22,275	56
Atlanta	22,233	57
Alexandria, La.	22,207	58
Washington	22,207	58
Pittsfield	22,205	60
Aurora-Elgin	22,198	61
Bismarck	22,198	61
Los Angeles-Long Beach	22,190	63
Springfield, Mo.	22,123	64
Longview-Marshall	22,085	65
Seattle	22,068	66
Jackson, Tenn.	21,986	67
Portland, Ore.	21,984	68
Hartford-New Britain-Middletown-Bristol	21,977	69
Bloomington-Normal	21,967	70
Naples	21,904	71
Vineland-Millville-Bridgeton	21,902	72
Panama City	21,881	73
Cedar Rapids	21,871	74
Tyler	21,789	75
Baton Rouge	21,771	76
New Bedford-Fall River-Attleboro	21,755	77
Harrisburg-Lebanon-Carlisle	21,697	78
Boulder-Longmont	21,656	79
Fort Worth-Arlington	21,638	80
Flint	21,630	81
Victoria	21,626	82
New Orleans	21,548	83
Miami-Hialeah	21,535	84
Minneapolis-St. Paul	21,534	85
Salt Lake City-Ogden	21,528	86
Burlington, N.C.	21,500	87
Fort Myers-Cape Coral	21,491	88
Lafayette, La.	21,478	89
Columbia, S.C.	21,473	90
Appleton-Oshkosh-Neenah	21,468	91
Lima	21,455	92
Indianapolis	21,449	93
Dothan	21,420	94
Chicago	21,382	95
Lancaster	21,342	96
Eau Claire	21,323	97
Shreveport	21,304	98
Lansing-East Lansing	21,274	99
Kalamazoo	21,201	100
New Haven-Waterbury-Meriden	21,187	101
Kokomo	21,173	102
West Palm Beach-Boca Raton-Delray Beach	21,171	103
Richmond-Petersburg	21,144	104
Albany, Ga.	21,115	105
Santa Barbara-Santa Maria-Lompoc	21,106	106
Columbia, Mo.	21,099	107
Little Rock-North Little Rock	21,097	108
Janesville-Beloit	21,070	109
San Diego	21,068	110
Racine	21,059	111
Spokane	21,055	112
Lafayette-West Lafayette	20,977	113
Midland, Tex.	20,963	114
Bellingham	20,962	115
Wichita Falls	20,943	116
Newark	20,929	117
Elkhart-Goshen	20,923	118
Champaign-Urbana-Rantoul	20,916	119
Huntsville	20,877	120
Jacksonville, Fla.	20,875	121
Albany-Schenectady-Troy	20,843	122
New London-Norwich	20,835	123
Savannah	20,825	124
Santa Rosa-Petaluma	20,805	125
Milwaukee	20,792	126
Raleigh-Durham	20,748	127
Sherman-Denison	20,747	128
Albuquerque	20,723	129
Fort Wayne	20,700	130
Norfolk-Virginia Beach-Newport News	20,700	130
Worcester-Fitchburg-Leominster	20,655	132
Fort Walton Beach	20,631	133
Nashville	20,600	134
Abilene	20,575	135
Detroit	20,574	136
Jackson, Miss.	20,572	137
Topeka	20,546	138
Salinas-Seaside-Monterey	20,532	139
Sioux City	20,526	140
Macon-Warner Robins	20,525	141
Montgomery	20,510	142
Kansas City	20,490	143
Oakland	20,484	144
Owensboro	20,481	145
South Bend-Mishawaka	20,435	146
Great Falls	20,413	147
Springfield, Mass.	20,403	148
Rochester, N.Y.	20,355	149
Lewiston-Auburn	20,312	150
Mansfield	20,272	151
Houston	20,225	152
Phoenix	20,160	153
Philadelphia	20,148	154
Springfield, Ill.	20,129	155
Omaha	20,122	156
Eugene-Springfield	20,087	157
Davenport-Rock Island-Moline	20,062	158
Odessa	20,050	159
Sacramento	20,045	160
Charleston, S.C.	19,999	161
Battle Creek	19,993	162
Columbus, Ohio	19,961	163
San Antonio	19,960	164
Knoxville	19,959	165
Reading	19,951	166
Saginaw-Bay City-Midland	19,914	167
Syracuse	19,908	168
Denver	19,905	169
Wausau	19,898	170
Texarkana	19,869	171
Gainesville	19,835	172
Williamsport	19,834	173
Decatur, Ala.	19,819	174
Augusta	19,815	175
Altoona	19,810	176
Lynchburg	19,808	177
Allentown-Bethlehem-Easton	19,804	178
Greenville-Spartanburg	19,779	179
Cincinnati	19,776	180
Richland-Kennewick-Pasco	19,764	181
Austin	19,755	182
Decatur, Ill.	19,748	183
Lake Charles	19,726	184
Toledo	19,703	185
Baltimore	19,682	186
Oklahoma City	19,682	186
Rockford	19,677	188
Casper	19,670	189
York	19,640	190
El Paso	19,591	191
Wichita	19,584	192
Memphis	19,581	193
St. Louis	19,567	194
Binghamton	19,563	195
Charlotte-Gastonia-Rock Hill	19,561	196
Columbus, Ga.	19,556	197
Peoria	19,556	197
Corpus Christi	19,549	199
Fort Pierce	19,532	200
Birmingham	19,517	201
Fresno	19,509	202
Haggerstown	19,505	203
Elmira	19,436	204
Louisville	19,431	205
Fort Smith	19,397	206
Las Vegas	19,382	207
Tallahassee	19,377	208
Modesto	19,369	209
Greensboro-Winston-Salem-High Point	19,327	210
Beaumont-Port Arthur	19,315	211
Santa Fe	19,233	212
Joplin	19,225	213
Waco	19,218	214
Redding	19,188	215
State College	19,139	216
St. Joseph	19,129	217
Houma-Thibodaux	19,106	218
Providence-Pawtucket-Woonsocket	19,070	219
Tampa-St. Petersburg-Clearwater	19,057	220
Tuscaloosa	19,041	221
Waterloo-Cedar Falls	19,011	222
San Angelo	18,987	223
Asheville	18,973	224
Yuma	18,941	225
Kankakee	18,898	226
Scranton-Wilkes-Barre	18,894	227
Boise	18,876	228
Cheyenne	18,851	229
Tulsa	18,842	230
Mobile	18,816	231
Colorado Springs	18,777	232
Iowa City	18,743	233
Pine Bluff	18,716	234
Fayetteville, N.C.	18,704	235
Youngstown-Warren	18,682	236
Hickory-Morganton	18,669	237
Parkersburg-Marietta	18,669	237
Tacoma	18,663	239
Fort Collins-Loveland	18,637	240
Evansville	18,628	241
Dayton-Springfield	18,560	242
Charleston, W.Va.	18,552	243
Anderson, S.C.	18,436	244
Benton Harbor	18,433	245
Pensacola	18,429	246
Cleveland	18,411	247
Stockton	18,389	248
Riverside-San Bernardino	18,348	249
Lincoln	18,315	250
Enid	18,292	251
Jackson, Mich.	18,253	252
Brownsville-Harlingen	18,246	253
Daytona Beach	18,232	254
Clarksville-Hopkinsville	18,208	255
Galveston-Texas City	18,195	256
Lawton	18,176	257
Salem, Ore.	18,112	258
Bakersfield	18,072	259
Jacksonville, N.C.	18,032	260
Buffalo	18,031	261
Chattanooga	18,004	262
Yakima	17,966	263
Olympia	17,946	264
Melbourne-Titusville-Palm Bay	17,920	265
Erie	17,876	266
Duluth	17,834	267
Bryan-College Station	17,805	268
Sheboygan	17,711	269
Lakeland-Winter Haven	17,687	270
Florence, Ala.	17,653	271
McAllen-Edinburg-Mission	17,646	272
Utica-Rome	17,638	273
Bloomington, Ind.	17,609	274
Canton	17,573	275
Ocala	17,493	276
Anniston	17,484	277
Pittsburgh	17,380	278
Akron	17,361	279
Tucson	17,346	280
Athens	17,307	281
Muskegon	17,242	282
Provo-Orem	17,149	283
Vallejo-Fairfield-Napa	17,121	284
Niagara Falls	17,099	285
Gary-Hammond	17,046	286
Anderson, Ind.	17,021	287
Muncie	16,952	288
Bradenton	16,932	289
Gadsden	16,913	290
Brazoria	16,858	291
Joliet	16,855	292
Biloxi-Gulfport	16,792	293
Lorain-Elyria	16,693	294
Pueblo	16,627	295
Danville, Va.	16,413	296
Cumberland	16,379	297
Wheeling	16,237	298
Visalia-Tulare-Porterville	16,184	299
Huntington-Ashland	15,977	300
Lawrence, Kans.	15,973	301
Killeen-Temple	15,965	302
Jamestown-Dunkirk	15,895	303
Kenosha	15,656	304
Bremerton	15,611	305
Yuba City	15,528	306
Chico	15,521	307
Jersey City	15,496	308
Sharon	15,492	309
Johnson City-Kingsport-Bristol	15,089	310
New York	15,080	311
Merced	15,043	312
Hamilton-Middletown	14,877	313
Vancouver	14,757	314
Johnstown	14,557	315
Greeley	14,150	316
Pascagoula	13,992	317
Steubenville-Weirton	13,774	318
Las Cruces	13,350	319
Beaver County, Pa.	12,973	320
Average Above Areas	**20,646**	
U.S. Average	**19,488**	

Food Store Sales

Area	($000)	Rank
Los Angeles–Long Beach	12,454,087	1
New York	9,858,009	2
Chicago	7,938,161	3
Philadelphia	7,596,047	4
Boston–Lawrence–Salem–Lowell–Brockton	6,407,504	5
Washington	6,102,187	6
Houston	5,389,007	7
Detroit	5,296,818	8
Nassau–Suffolk	5,158,812	9
Dallas	4,294,361	10
Atlanta	4,003,312	11
Anaheim–Santa Ana	3,759,874	12
Phoenix	3,700,497	13
Minneapolis–St. Paul	3,564,769	14
Seattle	3,457,251	15
St. Louis	3,439,997	16
Riverside–San Bernardino	3,418,619	17
San Diego	3,415,262	18
Baltimore	3,314,575	19
Tampa–St. Petersburg–Clearwater	3,264,225	20
Oakland	3,184,993	21
Newark	3,073,446	22
Pittsburgh	2,906,148	23
Miami–Hialeah	2,705,413	24
San Francisco	2,667,400	25
Denver	2,615,970	26
Cleveland	2,509,553	27
New Orleans	2,359,980	28
Kansas City	2,346,390	29
Sacramento	2,309,094	30
Fort Worth–Arlington	2,283,609	31
Bergen–Passaic	2,273,665	32
Cincinnati	2,190,412	33
Fort Lauderdale–Hollywood–Pompano Beach	2,156,473	34
San Jose	2,131,411	35
San Antonio	2,069,362	36
Norfolk–Virginia Beach–Newport News	2,057,299	37
Milwaukee	1,976,948	38
Monmouth–Ocean	1,829,555	39
Portland, Ore.	1,806,560	40
Middlesex–Somerset–Hunterdon	1,797,432	41
Rochester, N.Y.	1,763,839	42
Hartford–New Britain–Middletown–Bristol	1,706,401	43
Orlando	1,701,348	44
Columbus, Ohio	1,700,547	45
Charlotte–Gastonia–Rock Hill	1,645,720	46
Salt Lake City–Ogden	1,629,302	47
Buffalo	1,611,814	48
Bridgeport–Stamford–Norwalk–Danbury	1,584,162	49
Austin	1,563,277	50
Total Top 50	**149,990,897**	
Albany–Schenectady–Troy	1,539,547	51
Indianapolis	1,471,690	52
West Palm Beach–Boca Raton–Delray Beach	1,441,802	53
Oklahoma City	1,421,974	54
Richmond–Petersburg	1,405,103	55
New Haven–Waterbury–Meriden	1,398,664	56
Providence–Pawtucket–Woonsocket	1,390,972	57
Honolulu	1,380,783	58
Jacksonville, Fla.	1,302,639	59
Louisville	1,280,303	60
Dayton–Springfield	1,274,032	61
Las Vegas	1,253,589	62
Greensboro–Winston-Salem–High Point	1,253,499	63
Nashville	1,200,315	64
Tulsa	1,190,058	65
Memphis	1,130,045	66
Birmingham	1,123,429	67
Scranton–Wilkes-Barre	1,105,643	68
Allentown–Bethlehem–Easton	1,095,358	69
Syracuse	1,091,663	70
Raleigh–Durham	1,076,394	71
Baton Rouge	1,058,964	72
Worcester–Fitchburg–Leominster	1,034,978	73
Greenville–Spartanburg	995,919	74
Fresno	975,274	75
Tucson	949,482	76
Oxnard–Ventura	945,354	77
Omaha	924,338	78
Springfield, Mass.	912,159	79
Wilmington, Del.	898,233	80
Akron	893,652	81
New Bedford–Fall River–Attleboro	892,965	82
Toledo	856,141	83
Harrisburg–Lebanon–Carlisle	795,832	84
Tacoma	793,594	85
Portsmouth–Dover–Rochester	787,911	86
Knoxville	770,948	87
Charleston, S.C.	739,068	88
El Paso	753,184	89
Bakersfield	746,014	90
Grand Rapids	733,972	91
Little Rock–North Little Rock	731,164	92
Manchester–Nashua	729,652	93
Jersey City	729,565	94
Gary–Hammond	724,985	95
Des Moines	724,901	96
Lake County, Ill.	701,416	97
Wichita	684,375	98
Santa Rosa–Petaluma	683,829	99
Lancaster	677,983	100
Total Top 100	**230,684,251**	
Santa Barbara–Santa Maria–Lompoc	664,990	101
Albuquerque	646,779	102
Daytona Beach	639,098	103
Spokane	635,197	104
Mobile	634,204	105
Columbia, S.C.	633,248	106
Atlantic City	620,032	107
Youngstown–Warren	619,098	108
Vallejo–Fairfield–Napa	609,925	109
Orange County, N.Y.	600,430	110
Stockton	593,840	111
Corpus Christi	593,515	112
York	585,727	113
Lakeland–Winter Haven	576,295	114
Fort Myers–Cape Coral	575,943	115
Melbourne–Titusville–Palm Bay	573,527	116
Chattanooga	571,689	117
Canton	561,956	118
Augusta	560,235	119
Flint	545,683	120
Modesto	540,675	121
Portland, Me.	539,210	122
Trenton	531,588	123
Madison	527,518	124
Davenport–Rock Island–Moline	515,437	125
Beaumont–Port Arthur	514,155	126
Shreveport	513,825	127
Johnson City–Kingsport–Bristol	504,213	128
Anchorage	496,448	129
Aurora–Elgin	491,160	130
Poughkeepsie	490,935	131
Sarasota	485,720	132
Reading	484,514	133
Lansing–East Lansing	480,882	134
Lexington-Fayette	479,338	135
McAllen–Edinburg–Mission	474,141	136
Saginaw–Bay City–Midland	461,872	137
Utica–Rome	461,130	138
Colorado Springs	459,992	139
Pensacola	454,310	140
Visalia–Tulare–Porterville	452,413	141
Reno	452,327	142
Fort Wayne	449,419	143
Eugene–Springfield	441,545	144
Galveston–Texas City	436,205	145
Santa Cruz	436,156	146
Jackson, Miss.	429,672	147
Peoria	427,372	148
Lafayette, La.	424,742	149
Salinas–Seaside–Monterey	419,467	150
Total Top 150	**247,002,043**	
Appleton–Oshkosh–Neenah	412,988	151
Fort Pierce	412,114	152
Erie	404,625	153
Binghamton	402,534	154
Boulder–Longmont	398,925	155
New London–Norwich	398,712	156
Charleston, W.Va.	397,314	157
Rockford	394,230	158
Huntington–Ashland	389,482	159
Salem, Ore.	382,473	160
Joliet	377,172	161
Evansville	375,407	162
Lubbock	375,146	163
Roanoke	367,504	164
Macon–Warner Robins	362,200	165
Savannah	356,289	166
Hamilton–Middletown	353,491	167
Gainesville	352,038	168
Ann Arbor	349,873	169
Amarillo	349,136	170
Houma–Thibodnaux	349,090	171
Brownsville–Harlingen	346,694	172
Bradenton	345,295	173
Lake Charles	340,903	174
South Bend–Mishawaka	338,142	175
Duluth	337,073	176
Springfield, Mo.	333,569	177
Boise	331,776	178
Niagara Falls	330,408	179
Tallahassee	330,037	180
Hickory–Morganton	324,676	181
Huntsville	324,629	182
Montgomery	320,271	183
Columbus, Ga.	319,872	184
Johnstown	319,432	185
Vancouver	318,993	186
Bangor	313,574	187
Brazoria	313,141	188
Killeen–Temple	311,490	189
Naples	307,114	190
Fort Smith	305,826	191
Lorain–Elyria	305,268	192
Fayetteville, N.C.	297,158	193
Waco	295,881	194
Ocala	295,369	195
Yakima	295,348	196
Lincoln	293,266	197
Asheville	284,018	198
Provo–Orem	280,198	199
Longview–Marshall	276,750	200
Total Top 200	**264,098,959**	
Green Bay	274,797	201
Fort Collins–Loveland	272,045	202
Burlington, Vt.	269,939	203
Monroe	269,302	204
Cedar Rapids	268,758	205
Redding	265,612	206
Olympia	265,360	207
Bremerton	264,685	208
Panama City	264,471	209
Richland–Kennewick–Pasco	260,959	210
Biloxi–Gulfport	256,890	211
Chico	256,050	212
Pittsfield	254,345	213
Bellingham	253,905	214
Tyler	252,558	215
Springfield, Ill.	249,348	216
Topeka	249,075	217
Charlottesville	245,127	218
Altoona	243,249	219
Glens Falls	242,752	220
Kalamazoo	242,650	221
Vineland–Millville–Bridgeton	238,721	222
Billings	237,429	223
Wheeling	232,785	224
Fargo–Moorhead	232,156	225
Racine	229,211	226
Janesville–Beloit	228,760	227
Anderson, S.C.	227,535	228
Lynchburg	227,454	229
Beaver County, Pa.	225,939	230
Odessa	225,634	231
Alexandria, La.	221,639	232
St. Cloud	221,617	233
Jamestown–Dunkirk	219,395	234
Lewiston–Auburn	218,826	235
Champaign–Urbana–Rantoul	218,076	236
Lima	216,915	237
Medford	215,745	238
Midland, Tex.	213,665	239
Wilmington, N.C.	212,836	240
Merced	210,467	241
Parkersburg–Marietta	210,287	242
Laredo	208,165	243
Benton Harbor	202,292	244
Yuba City	200,884	245
Sioux Falls	199,458	246
Albany, Ga.	197,421	247
Joplin	197,262	248
Eau Claire	197,098	249
Fayetteville–Springdale	196,480	250
Total Top 250	**275,804,988**	
Elkhart–Goshen	195,370	251
Sioux City	194,596	252
Bryan–College Station	191,538	253
Waterloo–Cedar Falls	190,879	254
Fort Walton Beach	190,342	255
Williamsport	188,770	256
Florence, S.C.	188,107	257
Battle Creek	187,251	258
Florence, Ala.	185,789	259
Athens	181,356	260
Pueblo	180,077	261
Dothan	177,969	262
Hagerstown	177,438	263
Muskegon	175,120	264
Steubenville–Weirton	174,905	265
Tuscaloosa	174,683	266
Burlington, N.C.	173,549	267
Mansfield	172,704	268
Rochester, Minn.	172,265	269
Greeley	169,303	270
Iowa City	167,322	271
Danville, Va.	164,433	272
Anderson, Ind.	164,014	273
Sherman–Denison	163,850	274
Texarkana	162,917	275
State College	156,976	276
Lafayette–West Lafayette	152,662	277
Wausau	150,134	278
Sharon	147,059	279
Bloomington–Normal	146,265	280
Rapid City	144,875	281
Decatur, Ill.	144,620	282
Terre Haute	143,879	283
Victoria	143,697	284
Jackson, Mich.	143,285	285
Muncie	142,919	286
Clarksville–Hopkinsville	142,505	287
San Angelo	142,142	288
Sheboygan	142,007	289
Yuma	140,869	290
Columbia, Mo.	140,678	291
Wichita Falls	140,368	292
Cumberland	138,150	293
Bloomington, Ind.	138,145	294
Dubuque	137,969	295
Santa Fe	135,464	296
Gadsden	132,098	297
Lawton	128,902	298
Abilene	128,601	299
Las Cruces	127,974	300
Jacksonville, N.C.	127,648	301
Elmira	126,888	302
Pascagoula	125,324	303
Kokomo	124,652	304
Kenosha	122,714	305
Great Falls	122,691	306
Owensboro	122,364	307
Kankakee	122,182	308
La Crosse	119,114	309
St. Joseph	119,016	310
Pine Bluff	115,517	311
Jackson, Tenn.	114,901	312
Bismarck	114,373	313
Decatur, Ala.	113,096	314
Lawrence, Kans.	109,372	315
Casper	108,682	316
Anniston	99,091	317
Grand Forks	98,355	318
Cheyenne	83,686	319
Enid	80,599	320
Total Above Areas	**286,072,043**	
Percent of U.S.	**78.8801**	
U.S. Total	**362,666,807**	

Eating and Drinking Place Sales

Area	($000)	Rank
Los Angeles–Long Beach	8,036,686	1
New York	6,416,483	2
Chicago	5,008,286	3
Boston–Lawrence–Salem–Lowell–Brockton	4,011,876	4
Washington	3,664,904	5
Philadelphia	3,275,217	6
Detroit	3,232,075	7
Anaheim–Santa Ana	2,805,364	8
Atlanta	2,756,753	9
San Francisco	2,446,882	10
Dallas	2,375,059	11
Houston	2,284,932	12
San Diego	2,197,424	13
Seattle	2,105,344	14
Minneapolis–St. Paul	2,098,155	15
Nassau–Suffolk	2,036,043	16
St. Louis	1,941,579	17
Baltimore	1,801,338	18
Oakland	1,751,688	19
Phoenix	1,723,990	20
Riverside–San Bernardino	1,681,303	21
Tampa–St. Petersburg–Clearwater	1,645,567	22
Miami–Hialeah	1,560,951	23
Pittsburgh	1,464,175	24
Honolulu	1,446,405	25
San Jose	1,416,321	26
Denver	1,413,708	27
Cleveland	1,328,851	28
Newark	1,296,057	29
Fort Lauderdale–Hollywood–Pompano Beach	1,272,569	30
Cincinnati	1,254,553	31
Orlando	1,240,059	32
Sacramento	1,235,367	33
Kansas City	1,230,352	34
Portland, Ore.	1,189,446	35
Milwaukee	1,165,879	36
Columbus, Ohio	1,094,796	37
New Orleans	1,090,640	38
San Antonio	1,052,806	39
Indianapolis	1,043,422	40
Bergen–Passaic	1,035,479	41
Norfolk–Virginia Beach–Newport News	1,026,643	42
Fort Worth–Arlington	1,012,339	43
Raleigh–Durham	985,503	44
Hartford–New Britain–Middletown–Bristol	970,796	45
Charlotte–Gastonia–Rock Hill	847,554	46
West Palm Beach–Boca Raton–Delray Beach	844,273	47
Nashville	812,792	48
Jacksonville, Fla.	785,491	49
Middlesex–Somerset–Hunterdon	754,754	50
Total Top 50	**97,168,929**	
Oklahoma City	753,660	51
Louisville	747,612	52
Providence–Pawtucket–Woonsocket	740,007	53
Monmouth–Ocean	728,006	54
Rochester, N.Y.	716,541	55
Buffalo	710,071	56
Austin	695,355	57
Greensboro–Winston-Salem–High Point	687,445	58
Salt Lake City–Ogden	684,283	59
Bridgeport–Stamford–Norwalk–Danbury	682,682	60
Dayton–Springfield	680,605	61
Las Vegas	665,294	62
Albany–Schenectady–Troy	663,119	63
Richmond–Petersburg	628,719	64
New Haven–Waterbury–Meriden	624,079	65
Memphis	605,591	66
Birmingham	586,523	67
Worcester–Fitchburg–Leominster	554,179	68
Oxnard–Ventura	529,237	69
Syracuse	522,249	70
Tulsa	516,620	71
Springfield, Mass.	508,124	72
Omaha	498,540	73
Scranton–Wilkes-Barre	474,215	74
Knoxville	465,392	75
Tucson	461,572	76
Toledo	455,324	77
Akron	454,734	78
Fresno	454,287	79
Grand Rapids	449,167	80
Atlantic City	446,852	81
Greenville–Spartanburg	445,680	82
Allentown–Bethlehem–Easton	440,006	83
New Bedford–Fall River–Attleboro	436,850	84
Albuquerque	435,928	85
Tacoma	433,606	86
Wilmington, Del.	409,147	87
Harrisburg–Lebanon–Carlisle	395,028	88
Anchorage	385,747	89
Charleston, S.C.	381,005	90
Columbia, S.C.	376,838	91
Lake County, Ill.	376,717	92
Wichita	373,635	93
Portsmouth–Dover–Rochester	351,326	94
Santa Barbara–Santa Maria–Lompoc	349,571	95
Little Rock–North Little Rock	346,611	96
Madison	337,049	97
Gary–Hammond	331,652	98
Lexington-Fayette	331,289	99
Bakersfield	329,483	100
Total Top 100	**122,826,181**	
Salinas–Seaside–Monterey	326,116	101
Des Moines	325,756	102
Fort Myers–Cape Coral	324,702	103
Daytona Beach	320,017	104
Baton Rouge	319,999	105
Melbourne–Titusville–Palm Bay	319,046	106
Stockton	316,491	107
Vallejo–Fairfield–Napa	314,714	108
Santa Rosa–Petaluma	309,062	109
Manchester–Nashua	308,376	110
Spokane	307,514	111
Lancaster	306,696	112
Lansing–East Lansing	303,241	113
Sarasota	302,535	114
El Paso	302,210	115
Mobile	300,902	116
Youngstown–Warren	296,075	117
Flint	285,555	118
Augusta	281,145	119
Portland, Me.	280,617	120
Jersey City	278,088	121
Colorado Springs	277,095	122
Chattanooga	276,848	123
Davenport–Rock Island–Moline	269,911	124
Fort Wayne	269,899	125
Saginaw–Bay City–Midland	266,213	126
Trenton	262,481	127
York	259,394	128
Jackson, Miss.	250,436	129
Ann Arbor	246,499	130
Modesto	240,313	131
Canton	239,105	132
Reading	237,976	133
Pensacola	236,654	134
Appleton–Oshkosh–Neenah	233,543	135
Johnson City–Kingsport–Bristol	233,035	136
Lakeland–Winter Haven	232,193	137
Shreveport	228,540	138
Corpus Christi	226,215	139
Aurora–Elgin	225,896	140
Eugene–Springfield	225,746	141
Peoria	216,820	142
Beaumont–Port Arthur	216,383	143
Santa Cruz	216,282	144
New London–Norwich	209,761	145
Boulder–Longmont	205,668	146
Utica–Rome	203,224	147
Evansville	201,747	148
Orange County, N.Y.	201,728	149
Macon–Warner Robins	201,394	150
Total Top 150	**136,066,037**	
Montgomery	200,670	151
Lubbock	197,770	152
Savannah	195,222	153
Reno	195,172	154
Salem, Ore.	192,332	155
Erie	191,226	156
Rockford	190,341	157
Huntsville	188,452	158
Springfield, Mo.	186,967	159
Binghamton	184,343	160
Roanoke	183,251	161
Fort Pierce	182,568	162
Tallahassee	176,727	163
South Bend–Mishawaka	176,552	164
Joliet	176,264	165
Kalamazoo	174,057	166
Charleston, W.Va.	173,755	167
Poughkeepsie	171,473	168
Amarillo	168,996	169
Bradenton	167,520	170
Columbus, Ga.	167,434	171
Gainesville	163,803	172
Lafayette, La.	163,726	173
Huntington–Ashland	161,561	174
Green Bay	160,043	175
Hamilton–Middletown	159,456	176
Lincoln	159,189	177
Springfield, Ill.	157,599	178
Vancouver	156,191	179
Fayetteville, N.C.	155,852	180
Panama City	154,337	181
Boise	152,519	182
Champaign–Urbana–Rantoul	152,441	183
Galveston–Texas City	148,971	184
Asheville	147,296	185
Duluth	146,472	186
Fort Walton Beach	146,376	187
Naples	145,566	188
Cedar Rapids	144,828	189
Hickory–Morganton	144,732	190
Burlington, Vt.	143,804	191
Niagara Falls	143,109	192
Fort Collins–Loveland	139,419	193
Pittsfield	138,836	194
McAllen–Edinburg–Mission	137,963	195
Biloxi–Gulfport	136,725	196
Visalia–Tulare–Porterville	131,767	197
Topeka	130,711	198
Waco	130,577	199
Ocala	129,801	200
Total Top 200	**144,190,801**	
Lorain–Elyria	129,487	201
Wilmington, N.C.	127,685	202
Fargo–Moorhead	127,449	203
Chico	124,434	204
Brownsville–Harlingen	122,825	205
Medford	122,361	206
Killeen–Temple	122,303	207
Fort Smith	122,290	208
Racine	121,732	209
Olympia	116,022	210
Tyler	115,201	211
Benton Harbor	114,286	212
Yakima	113,651	213
Billings	113,170	214
Bloomington–Normal	111,996	215
Wichita Falls	111,876	216
Johnstown	110,527	217
Monroe	110,070	218
Sioux Falls	109,659	219
Longview–Marshall	109,608	220
St. Cloud	109,332	221
Santa Fe	106,549	222
Eau Claire	106,431	223
Bellingham	105,657	224
Richland–Kennewick–Pasco	104,019	225
Athens	102,945	226
Janesville–Beloit	102,317	227
Bremerton	101,851	228
Elkhart–Goshen	101,595	229
Bangor	101,580	230
Muskegon	100,889	231
Charlottesville	99,962	232
Dothan	99,364	233
Lima	99,317	234
Glens Falls	98,913	235
Wheeling	96,687	236
Lafayette–West Lafayette	96,588	237
Houma–Thibodaux	95,834	238
State College	95,649	239
Clarksville–Hopkinsville	95,546	240
Redding	95,153	241
Lake Charles	94,301	242
Lynchburg	94,273	243
Tuscaloosa	94,197	244
La Crosse	93,234	245
Waterloo–Cedar Falls	93,094	246
Provo–Orem	90,599	247
Battle Creek	88,164	248
Joplin	87,934	249
Beaver County, Pa.	87,633	250
Total Top 250	**149,487,040**	
Abilene	87,273	251
Parkersburg–Marietta	85,950	252
Decatur, Ill.	85,362	253
Brazoria	84,940	254
Iowa City	84,885	255
Jackson, Mich.	84,153	256
Altoona	83,275	257
Rochester, Minn.	82,716	258
Terre Haute	82,460	259
Sioux City	82,370	260
Pueblo	82,136	261
Jacksonville, N.C.	81,920	262
Bloomington, Ind.	81,764	263
Kenosha	81,077	264
Anderson, S.C.	80,999	265
Mansfield	80,611	266
Columbia, Mo.	79,397	267
Muncie	78,594	268
Jamestown–Dunkirk	75,222	269
Anderson, Ind.	74,976	270
Bryan–College Station	74,876	271
Odessa	74,568	272
Burlington, N.C.	73,995	273
Wausau	73,245	274
Anniston	72,927	275
Lewiston–Auburn	72,710	276
Merced	72,516	277
Rapid City	72,282	278
Kokomo	72,133	279
Florence, Ala.	71,592	280
Alexandria, La.	71,504	281
Albany, Ga.	69,338	282
Dubuque	68,809	283
Florence, S.C.	66,364	284
Great Falls	66,117	285
Texarkana	66,094	286
Williamsport	65,622	287
Greeley	65,435	288
Laredo	65,378	289
Midland, Tex.	65,339	290
Las Cruces	65,216	291
Fayetteville–Springdale	64,810	292
Vineland–Millville–Bridgeton	64,080	293
Shebaygan	63,577	294
Hagerstown	62,935	295
San Angelo	62,847	296
Sharon	62,799	297
Decatur, Ala.	62,093	298
Elmira	62,043	299
Lawrence, Kans.	60,979	300
Steubenville–Weirton	60,735	301
Lawton	60,276	302
Bismarck	59,186	303
Cumberland	59,112	304
St. Joseph	58,940	305
Owensboro	58,723	306
Yuba City	57,251	307
Danville, Va.	56,582	308
Cheyenne	55,524	309
Pascagoula	53,167	310
Yuma	52,846	311
Kankakee	52,600	312
Grand Forks	51,532	313
Gadsden	51,400	314
Sherman–Denison	50,770	315
Jackson, Tenn.	44,594	316
Victoria	44,181	317
Casper	43,090	318
Pine Bluff	41,411	319
Enid	32,988	320
Total Above Areas	**154,204,251**	
Percent of U.S.	**84.6777**	
U.S. Total	**182,107,195**	

General Merchandise Store Sales

Area	($000)	Rank
Los Angeles–Long Beach	6,621,401	1
Chicago	5,336,987	2
New York	4,899,667	3
Detroit	4,507,039	4
Philadelphia	3,913,422	5
Washington	3,697,716	6
Atlanta	3,192,931	7
Boston–Lawrence–Salem–Lowell–Brockton	3,111,190	8
Houston	3,045,297	9
Dallas	2,895,068	10
Minneapolis–St. Paul	2,852,755	11
St. Louis	2,609,598	12
Anaheim–Santa Ana	2,492,899	13
Nassau–Suffolk	2,398,199	14
San Diego	2,276,586	15
Baltimore	2,104,770	16
Riverside–San Bernardino	2,050,248	17
Tampa–St. Petersburg–Clearwater	2,011,985	18
Seattle	1,897,298	19
Miami–Hialeah	1,890,433	20
Phoenix	1,841,473	21
Pittsburgh	1,814,435	22
Kansas City	1,801,033	23
Denver	1,799,977	24
Oakland	1,794,237	25
Cleveland	1,747,981	26
Portland, Ore.	1,676,836	27
San Francisco	1,574,221	28
Cincinnati	1,548,999	29
Columbus, Ohio	1,412,344	30
San Jose	1,398,084	31
Milwaukee	1,389,902	32
Fort Worth–Arlington	1,370,577	33
Honolulu	1,364,410	34
Indianapolis	1,364,281	35
Sacramento	1,320,318	36
Bergen–Passaic	1,269,758	37
Norfolk–Virginia Beach–Newport News	1,211,879	38
New Orleans	1,147,13[illegible]	39
Fort Lauderdale–Hollywood–Pompano Beach	1,143,440	40
Nashville	1,120,945	41
Orlando	1,106,142	42
Newark	1,054,843	43
San Antonio	1,040,367	[illegible]
Grand Rapids	1,038,531	45
Dayton–Springfield	1,020,764	46
Louisville	1,003,178	47
Memphis	987,964	48
Salt Lake City–Ogden	987,487	49
Middlesex–Somerset–Hunterdon	978,976	50
Total Top 50	**108,136,198**	
West Palm Beach–Boca Raton–Delray Beach	917,389	51
Charlotte–Gastonia–Rock Hill	910,682	52
Hartford–New Britain–Middletown–Bristol	905,371	53
Oklahoma City	891,261	54
Birmingham	868,491	55
Richmond–Petersburg	859,147	56
Albany–Schenectady–Troy	842,591	57
Monmouth–Ocean	831,119	58
Jacksonville, Fla.	786,219	59
Toledo	772,043	60
Buffalo	758,104	61
Greensboro–Winston-Salem–High Point	750,933	62
Providence–Pawtucket–Woonsocket	750,465	63
Rochester, N.Y.	748,110	64
St. Cloud	738,673	65
Bridgeport–Stamford–Norwalk–Danbury	735,744	66
Scranton–Wilkes-Barre	691,152	67
Lansing–East Lansing	655,932	68
Oxnard–Ventura	654,185	69
Raleigh–Durham	652,473	70
Austin	650,408	71
Las Vegas	643,750	72
Omaha	641,518	73
Wilmington, Del.	641,512	74
Tucson	634,344	75
Little Rock–North Little Rock	629,074	76
Baton Rouge	620,074	77
Knoxville	614,842	78
Tulsa	612,457	79
New Haven–Waterbury–Meriden	603,047	80
Akron	565,960	81
Flint	558,528	82
Worcester–Fitchburg–Leominster	556,864	83
Tacoma	543,050	84
Harrisburg–Lebanon–Carlisle	542,915	85
Greenville–Spartanburg	542,597	86
Albuquerque	538,603	87
Allentown–Bethlehem–Easton	537,794	88
Manchester–Nashua	528,340	89
El Paso	525,222	90
Springfield, Mass.	515,366	91
Wichita	514,913	92
Saginaw–Bay City–Midland	508,085	93
Jackson, Miss.	503,089	94
Des Moines	468,229	95
Portsmouth–Dover–Rochester	455,461	96
Youngstown–Warren	455,007	97
Lexington–Fayette	451,141	98
Gary–Hammond	443,849	99
Lake County, Ill.	440,449	100
Total Top 100	**136,342,870**	
Syracuse	429,350	101
New Bedford–Fall River–Attleboro	426,362	102
Fresno	426,352	103
Spokane	423,005	104
Augusta	422,896	105
Beaumont–Port Arthur	421,127	106
Anchorage	418,969	107
Columbia, S.C.	418,716	108
Mobile	417,590	109
Charleston, S.C.	412,193	110
Melbourne–Titusville–Palm Bay	407,973	111
Shreveport	398,185	112
Johnson City–Kingsport–Bristol	393,632	113
Fort Wayne	384,837	114
Reno	384,341	115
Madison	376,556	116
Canton	375,388	117
Appleton–Oshkosh–Neenah	375,084	118
Springfield, Mo.	372,605	119
Fort Myers–Cape Coral	361,368	120
Davenport–Rock Island–Moline	360,805	121
Chattanooga	360,598	122
Ann Arbor	359,618	123
Lakeland–Winter Haven	355,970	124
Colorado Springs	352,642	125
Kalamazoo	330,192	126
Peoria	347,235	127
Daytona Beach	343,299	128
Green Bay	332,519	129
Santa Rosa–Petaluma	331,347	130
Huntington–Ashland	328,312	131
Sarasota	326,343	132
McAllen–Edinburg–Mission	324,485	133
Pensacola	323,319	134
Bakersfield	318,629	135
Aurora–Elgin	317,865	136
Montgomery	313,841	137
Rockford	313,019	138
Evansville	309,464	139
Reading	308,193	140
Stockton	304,510	141
Huntsville	301,400	142
Amarillo	296,439	143
York	295,396	144
Corpus Christi	292,263	145
South Bend–Mishawaka	292,015	146
Lancaster	287,793	147
Orange County, N.Y.	286,275	148
Trenton	285,351	149
Eugene–Springfield	284,969	150
Total Top 150	**153,993,887**	
Charleston, W.Va.	282,848	151
Macon–Warner Robins	280,909	152
Modesto	280,870	153
Vallejo–Fairfield–Napa	277,468	154
Roanoke	277,194	155
Poughkeepsie	274,904	156
Lubbock	267,399	157
Fayetteville, N.C.	266,310	158
Springfield, Ill.	264,814	159
Binghamton	263,497	160
Portland, Me.	263,153	161
Savannah	261,738	162
Lafayette, La.	259,065	163
Jackson, Mich.	257,648	164
Salem, Ore.	251,670	165
Atlantic City	251,403	166
Duluth	245,753	167
Utica–Rome	244,528	168
Tallahassee	239,310	169
Salinas–Seaside–Monterey	236,224	170
Erie	231,088	171
Cedar Rapids	223,533	172
Columbus, Ga.	222,667	173
Fort Smith	221,975	174
Galveston–Texas City	218,961	175
Waco	217,783	176
Joliet	212,270	177
Lincoln	209,254	178
Killeen–Temple	206,967	179
Gainesville	206,437	180
Muskegon	206,327	181
Brownsville–Harlingen	205,559	182
Fayetteville–Springdale	204,449	183
Fort Pierce	202,348	184
Parkersburg–Marietta	200,429	185
Champaign–Urbana–Rantaul	199,858	186
Fargo–Moorhead	198,959	187
Lorain–Elyria	198,594	188
Tyler	198,327	189
New London–Norwich	194,459	190
Lake Charles	191,191	191
Alexandria, La.	190,902	192
Santa Barbara–Santa Maria–Lompoc	190,026	193
Boulder–Longmont	189,186	194
Jersey City	186,835	195
Topeka	186,772	196
Lima	185,716	197
Battle Creek	182,880	198
Bradenton	181,848	199
Rochester, Minn.	181,454	200
Total Top 200	**165,287,566**	
Monroe	180,871	201
Asheville	180,292	202
Wichita Falls	179,925	203
Biloxi–Gulfport	179,623	204
Racine	178,544	205
Boise	178,106	206
Vancouver	173,628	207
Ocala	171,827	208
Wheeling	170,437	209
Texarkana	170,346	210
Sioux Falls	169,948	211
Waterloo–Cedar Falls	168,181	212
Joplin	168,179	213
Medford	167,497	214
Houma–Thibodaux	167,452	215
Niagara Falls	167,331	216
Mansfield	167,227	217
Provo–Orem	166,812	218
Beaver County, Pa.	166,680	219
Lynchburg	165,479	220
Lafayette–West Lafayette	162,938	221
Fort Walton Beach	161,452	222
Eau Claire	159,649	223
Hickory–Morganton	156,477	224
Dothan	156,200	225
Brazoria	155,894	226
Florence, Ala.	153,527	227
Benton Harbor	152,157	228
Wausau	151,511	229
Wilmington, N.C.	151,497	230
Decatur, Ill.	150,811	231
Tuscaloosa	150,730	232
Panama City	149,697	233
Bloomington–Normal	147,881	234
Janesville–Beloit	147,869	235
La Crosse	147,326	236
Lawton	145,317	237
Bangor	143,298	238
Altoona	142,690	239
Abilene	142,573	240
Hamilton–Middletown	142,035	241
Longview–Marshall	141,788	242
Sioux City	141,298	243
Naples	140,154	244
Clarksville–Hopkinsville	138,527	245
Dubuque	137,563	246
Billings	135,662	247
Columbia, Mo.	135,662	247
Richland–Kennewick–Pasco	134,877	249
Midland, Tex.	133,068	250
Total Top 250	**173,136,079**	
Albany, Ga.	131,981	251
Florence, S.C.	131,460	252
Laredo	129,305	253
Visalia–Tulare–Porterville	128,388	254
Johnstown	128,279	255
Jackson, Tenn.	127,567	256
Anderson, S.C.	126,550	257
Athens	125,963	258
St. Joseph	125,751	259
Fort Collins–Loveland	125,395	260
Hagerstown	125,252	261
Owensboro	125,195	262
Grand Forks	123,685	263
Elmira	123,266	264
Steubenville–Weirton	123,197	265
Bremerton	121,844	266
Charlottesville	120,930	267
Bismarck	120,612	268
Yakima	120,441	269
Elkhart–Goshen	117,819	270
Sheboygan	117,479	271
Terre Haute	115,717	272
Rapid City	115,578	273
Olympia	114,568	274
Pittsfield	114,427	275
Odessa	113,556	276
Sherman–Denison	113,142	277
Pueblo	112,516	278
Bellingham	112,470	279
Cumberland	111,673	280
Waco	111,136	281
Bloomington, Ind.	109,953	282
Bryan–College Station	107,497	283
Santa Cruz	107,250	284
Anniston	107,026	285
Burlington, Vt.	107,007	286
Muncie	105,299	287
Kokomo	104,850	288
Danville, Va.	103,038	289
Anderson, Ind.	102,201	290
Santa Fe	98,528	291
Redding	97,357	292
Jamestown–Dunkirk	96,722	293
Williamsport	96,328	294
Great Falls	95,888	295
Greeley	95,657	296
Glens Falls	95,542	297
Lewiston–Auburn	95,031	298
San Angelo	94,678	299
Vineland–Millville–Bridgeton	94,380	300
Jacksonville, N.C.	93,604	301
Yuma	93,049	302
Sharon	90,125	303
Iowa City	89,216	304
State College	89,139	305
Gadsden	88,599	306
Decatur, Ala.	87,910	307
Las Cruces	86,891	308
Kankakee	85,701	309
Burlington, N.C.	84,034	310
Pine Bluff	79,006	311
Enid	78,578	312
Merced	77,394	313
Victoria	76,551	314
Cheyenne	75,222	315
Pascagoula	72,801	316
Kenosha	69,485	317
Lawrence, Kans.	67,117	318
Yuba City	65,830	319
Casper	55,474	320
Total Above Areas	**180,411,211**	
Percent of U.S.	**85.1774**	
U.S. Total	**211,804,352**	

miture/Home Furnishing/Appliance Store Sales

Area	($000)	Rank
Lo... Angeles-Long Beach	4,466,415	1
New York	3,495,318	2
Chicago	2,84[illegible]922	3
Washington	2,01[illegible]305	4
Detroit	1,9[illegible]723	5
Philadelphia	1,805,862	6
Nassau-Suffolk	1,720,528	7
Boston-Lawrence-Salem-Lowell-Brockton	1,644,048	8
Anaheim-Santa Ana	1,490,907	
San Diego	1,302,092	10
Atlanta	1,289,431	11
Houston	1,186,527	12
Seattle	1,095,020	
San Francisco	1,085,550	
Dallas	1,074,351	
Oakland	1,067,602	
Phoenix	967,005	
San Jose	959,016	18
Minneapolis-St. Paul	940,347	19
Baltimore	923,136	20
Bergen-Passaic	902,067	21
Miami-Hialeah	891,497	22
Riverside-San Bernardino	859,795	23
Newark	840,449	24
Tampa-St. Petersburg-Clearwater	831,683	25
Denver	782,104	26
Pittsburgh	757,307	27
Milwaukee	749,819	28
St. Louis	736,728	29
Middlesex-Somerset-Hunterdon	659,745	30
Fort Lauderdale-Hollywood-Pompano Beach	656,932	31
Portland, Ore.	647,744	32
Cleveland	637,188	33
Sacramento	619,863	34
Hartford-New Britain-Middletown-Bristol	611,640	35
Greensboro-Winston-Salem-High Point	588,951	36
Norfolk-Virginia Beach-Newport News	581,037	37
Indianapolis	538,409	38
Kansas City	517,350	39
Cincinnati	510,474	40
West Palm Beach-Boca Raton-Delray Beach	507,430	41
[illegible]ns, Ohio	494,376	42
Fort Worth-Arlington	490,427	43
Charlotte-Gastonia-Rock Hill	486,042	44
Salt Lake City-Ogden	484,029	45
Monmouth-Ocean	472,118	46
New Orleans	458,547	47
Rochester, N.Y.	454,244	48
Bridgeport-Stamford-Norwalk-Danbury	443,455	49
Nashville	438,474	50
Total Top 50	**31,964,899**	
Orlando	435,251	51
San Antonio	406,725	52
New Haven-Waterbury-Meriden	377,552	53
Albany-Schenectady-Troy	372,380	54
Louisville	372,120	55
Buffalo	369,250	56
Memphis	361,703	57
Richmond-Petersburg	353,305	58
Jacksonville, Fla.	344,096	59
Grand Rapids	336,177	60
Oklahoma City	329,966	61
Raleigh-Durham	325,039	62
Austin	308,298	63
Honolulu	306,149	64
Worcester-Fitchburg-Leominster	303,490	65
Syracuse	301,334	66
Oxnard-Ventura	291,736	67
Providence-Pawtucket-Woonsocket	291,612	68
Dayton-Springfield	282,152	69
Las Vegas	281,602	70
Omaha	264,812	71
Tucson	264,180	72
Lake County, Ill.	261,956	73
Jersey City	261,679	74
Birmingham	257,415	75
Portsmouth-Dover-Rochester	257,136	76
Wilmington, Del.	252,277	77
Fresno	247,643	78
Allentown-Bethlehem-Easton	243,540	79
Greenville-Spartanburg	243,119	80
Akron	243,036	81
Toledo	242,826	82
Tulsa	[illegible]77	83
Madison	[illegible]3	84
Knoxville	235,747	85
Harrisburg-Lebanon-Carlisle	235,022	86
Scranton-Wilkes-Barre	233,627	87
Manchester-Nashua	224,976	88
Springfield, Mass.	222,223	89
Tacoma	217,122	90
Albuquerque	214,955	91
Lansing-East Lansing	213,281	92
Lancaster	212,936	93
Baton Rouge	199,732	94
Sarasota	198,890	95
Santa Rosa-Petaluma	197,845	96
Fort Myers-Cape Coral	194,339	97
New Bedford-Fall River-Attleboro	191,805	98
Columbia, S.C.	191,594	99
El Paso	191,519	100
Total Top 100	**58,611,068**	
Little Rock-North Little Rock	177,132	101
Colorado Springs	176,000	102
Youngstown-Warren	174,401	103
Flint	174,218	104
Lexington-Fayette	173,627	105
Trenton	169,882	106
Bakersfield	167,924	107
Charleston, S.C.	167,232	108
Santa Barbara-Santa Maria-Lompoc	164,618	109
Modesto	161,919	110
Aurora-Elgin	160,876	111
Saginaw-Bay City-Midland	150,932	112
Reading	156,742	113
Atlantic City	155,139	114
Fort Wayne	151,779	115
Appleton-Oshkosh-Neenah	150,408	116
Chattanooga	150,236	117
Stockton	149,971	118
[illegible]nsport	149,347	119
Saginaw-Bay City-Midland	146,987	120
[illegible]aires	142,293	121
[illegible]or	140,467	122
[illegible]	138,928	123
[illegible]mmond	138,461	124
[illegible]ata	134,547	125
[illegible]les	132,913	126
Fort Pierce	132,874	127
Vallejo-Fairfield-Napa	132,791	128
Daytona Beach	130,406	129
Jackson, Miss.	129,734	130
Salinas-Seaside-Monterey	129,134	131
Canton	127,900	132
Melbourne-Titusville-Palm Bay	126,964	133
Lakeland-Winter Haven	125,256	134
Fayetteville, N.C.	125,123	135
Davenport-Rock Island-Moline	121,015	136
Green Bay	120,123	137
Orange County, N.Y.	118,883	138
Reno	118,224	139
South Bend-Mishawaka	117,194	140
Rockford	117,155	141
Portland, Me.	116,546	142
Huntsville	116,289	143
Wichita	115,766	144
Spokane	111,641	145
Evansville	111,632	146
Roanoke	109,577	147
Eugene-Springfield	108,251	148
Johnson City-Kingsport-Bristol	107,255	149
Kalamazoo	107,252	150
Total Top 150	**72,552,083**	
Pensacola	105,318	151
Peoria	104,622	152
Erie	103,993	153
Poughkeepsie	103,070	154
Montgomery	100,591	155
Hickory-Morganton	100,452	156
Savannah	98,194	157
Joliet	97,219	
Binghamton	96,456	
Macon-Warner Robins	94,97[illegible]	
McAllen-Edinburg-Mission	94,3[illegible]	
Salem, Ore.	93,9[illegible]	
Santa Cruz	92,99[illegible]	
[illegible]n-Norwich	92,333	
[illegible]	91,751	
Beaumont-Port Arthur	90,974	166
Tallahassee	90,748	167
Boulder-Longmont	89,135	168
Visalia-Tulare-Porterville	85,574	169
Huntington-Ashland	84,699	170
Corpus Christi	84,632	171
Utica-Rome	84,185	172
Asheville	81,600	173
Chico	78,433	174
Boise	78,207	175
Amarillo	78,179	176
Lubbock	77,347	177
Columbus, Ga.	77,097	178
Charleston, W.Va.	75,468	179
Lorain-Elyria	75,435	180
Racine	75,022	181
Fort Collins-Loveland	74,496	182
Bradenton	74,191	183
Springfield, Ill.	70,911	184
Killeen-Temple	70,498	185
Gainesville	68,446	186
Longview-Marshall	66,573	187
Hamilton-Middletown	64,816	188
Bellingham	64,545	189
Bremerton	64,493	190
Burlington, Vt.	64,428	191
Ocala	64,246	192
Olympia	63,912	193
Cedar Rapids	63,652	194
Wilmington, N.C.	62,712	195
Champaign-Urbana-Rantoul	62,336	196
Niagara Falls	61,006	197
Provo-Orem	60,907	198
Dothan	60,784	199
Altoona	60,763	200
Total Top 200	**76,573,782**	
Lima	59,235	201
Medford	58,470	202
Duluth	58,339	203
Vancouver	58,277	204
Tyler	58,111	205
Monroe	57,819	206
St. Cloud	57,407	207
Laredo	56,587	208
Johnstown	55,490	209
Charlottesville	55,378	210
Bangor	54,850	211
Pittsfield	54,732	212
Springfield, Mo.	54,467	213
Fort Walton Beach	54,226	214
Sioux Falls	52,799	215
Bloomington-Normal	52,734	216
Fargo-Moorhead	52,448	217
Mansfield	52,431	218
Biloxi-Gulfport	52,132	219
Brownsville-Harlingen	51,942	220
Billings	51,917	221
Redding	51,404	222
Lafayette, La.	51,342	223
La Crosse	50,827	224
Tuscaloosa	50,777	225
Clarksville-Hopkinsville	50,441	226
Burlington, N.C.	50,391	227
Janesville-Beloit	50,102	228
Lynchburg	49,827	229
Waco	49,650	230
Lincoln	49,569	231
Rochester, Minn.	49,564	232
Yakima	48,635	233
Jacksonville, N.C.	48,566	234
Topeka	48,411	235
Wheeling	48,242	236
Lafayette-West Lafayette	48,206	237
Eau Claire	47,868	238
Hagerstown	47,862	239
Parkersburg-Marietta	46,600	240
State College	46,132	241
Muskegon	45,745	242
Sharon	45,431	243
Fort Smith	45,254	244
Athens	45,069	245
Albany, Ga.	44,735	246
Anderson, S.C.	44,032	247
Pueblo	43,304	248
Panama City	43,282	249
Jackson, Mich.	43,143	250
Total Top 250	**79,116,984**	
Decatur, Ala.	42,983	251
Terre Haute	42,305	252
Battle Creek	41,654	253
Santa Fe	41,560	254
Galveston-Texas City	41,529	255
Williamsport	41,343	256
Beaver County, Pa.	40,830	257
Richland-Kennewick-Pasco	39,447	258
Fayetteville-Springdale	39,199	259
Wichita Falls	38,566	260
Abilene	38,292	261
Glens Falls	38,080	262
Kokomo	37,761	263
Gadsden	37,561	264
Jamestown-Dunkirk	37,483	265
Columbia, Mo.	37,436	266
Vineland-Millville-Bridgeton	37,430	267
[illegible]d	37,416	268
[illegible]-Goshen	37,127	269
[illegible]harles	36,965	270
[illegible]u	36,868	271
[illegible]ica, Ala.	36,773	272
Texarkana	36,297	273
Muncie	36,129	274
Decatur, Ill.	35,954	275
Yuba City	35,872	276
Owensboro	35,521	277
San Angelo	35,407	278
Iowa City	34,635	279
Florence, S.C.	34,590	280
Cumberland	34,514	281
Anderson, Ind.	34,311	282
Great Falls	33,407	283
Alexandria, La.	33,016	284
Kerrville	32,504	285
Elmira	32,397	286
Houma-Thibodaux	32,270	287
Danville, Va.	31,922	288
Bryan-College Station	30,778	289
Bloomington, Ind.	30,039	290
Rapid City	30,001	291
Lawton	29,603	292
Yuma	29,458	293
Joplin	28,670	294
Benton Harbor	28,575	295
Steubenville-Weirton	28,502	296
Jackson, Tenn.	28,004	297
Dubuque	27,255	298
Brazoria	27,210	299
Victoria	26,996	300
Greeley	26,938	301
Sioux City	26,868	302
Odessa	26,670	303
Waterloo-Cedar Falls	26,626	304
Lewiston-Auburn	26,219	305
Anniston	26,134	306
Casper	25,169	307
Midland, Tex.	24,392	308
Las Cruces	24,202	309
Sherman-Denison	23,716	310
Pine Bluff	21,943	311
Kankakee	21,690	312
Bismarck	21,443	313
Grand Forks	19,677	314
Lawrence, Kans.	19,241	315
Sheboygan	18,170	316
St. Joseph	18,154	317
Cheyenne	18,106	318
Pascagoula	16,935	319
Enid	14,050	320
Total Above Areas	**81,315,774**	
Percent of U.S.	**87.8184**	
U.S. Total	**92,595,364**	

Automotive Dealer Sales

Area	($000)	Rank
Los Angeles–Long Beach	13,521,510	1
Chicago	9,012,166	2
Philadelphia	7,868,028	3
Detroit	7,864,938	4
Washington	6,851,498	5
Boston–Lawrence–[illegible]rockton	6,505,564	6
Houston	5,876,785	7
Dallas	5,851,793	8
New York	5,795,601	9
Atlanta	5,262,658	10
Nassau–Suffolk	5,177,613	11
Anaheim–Santa Ana	4,682,842	12
Minneapolis–St. Paul	4,436,322	13
St. Louis	4,189,976	14
San Diego	3,879,113	15
Phoenix	3,873,516	16
Baltimore	3,768,160	17
Tampa–St. Petersburg–Clearwater	3,706,927	18
Fort Lauderdale–Hollywood–Pompano Beach	3,467,564	19
Riverside–San Bernardino	3,403,243	20
Miami–Hialeah	3,301,462	21
Kansas City	3,181,436	22
Pittsburgh	3,165,374	23
Oakland	3,110,610	24
Seattle	3,023,520	25
Newark	3,014,388	26
Fort Worth–Arlington	2,880,840	27
Cleveland	2,687,934	28
Bergen–Passaic	2,678,035	29
Denver	2,661,632	30
Columbus, Ohio	2,506,238	31
Sacramento	2,473,348	32
Indianapolis	2,341,851	33
Milwaukee	2,341,837	34
San Jose	2,331,389	35
Orlando	2,320,382	36
Portland, Ore.	2,292,346	37
Norfolk–Virginia Beach–Newport News	2,290,169	38
Monmouth–Ocean	2,157,828	39
San Antonio	2,107,817	40
Charlotte–Gastonia–Rock Hill	2,100,149	41
Hartford–New Britain–Middletown–Bris	2,093,619	42
Cincinnati	2,043,0[illegible]	43
San Francisco	1,984[illegible]	44
Nashville	1,9[illegible]	45
Oklahoma City	1,937,930	46
Birmingham	1,882,497	47
Memphis	1,872,298	48
Rochester, N.Y.	1,838,875	49
West Palm Beach–Boca Raton–Delray Beach	1,845,504	50
Total Top 50	**187,485,470**	
Jacksonville, Fla.	1,820,858	51
Middlesex–Somerset–Hunterdon	1,785,263	52
New Orleans	1,783,843	53
Salt Lake City–Ogden	1,623,398	54
Dayton–Springfield	1,612,544	55
Albany–Schenectady–Troy	1,577,469	56
Louisville	1,569,433	57
Richmond–Petersburg	1,563,169	58
Greensboro–Winston-Salem–High Point	1,503,006	59
Buffalo	1,406,349	60
Bridgeport–Stamford–Norwalk–Danbury	1,363,977	61
Harrisburg–Lebanon–Carlisle	1,305,703	62
New Haven–Waterbury–Meriden	1,283,520	63
Tulsa	1,278,907	64
Grand Rapids	1,271,878	65
Worcester–Fitchburg–Leominster	1,268,749	66
Oxnard–Ventura	1,246,195	67
Lake County, Ill.	1,244,137	68
Raleigh–Durham	1,235,153	69
Knoxville	1,203,682	70
Providence–Pawtucket–Woonsocket	1,175,964	71
Austin	1,162,915	72
Honolulu	1,[illegible]85,872	73
Allentown–Bethlehem–Easton	1,15[illegible]223	74
Las Vegas	1,148,[illegible]35	75
Omaha	1,123,406	76
Little Rock–North Little Rock	1,078,986	77
Syracuse	1,077,923	78
Wilmington, Del.	1,036,585	79
Scranton–Wilkes-Barre	1,018,689	80
Greenville–Spartanburg	983,835	81
Albuquerque	964,265	82
Toledo	932,648	83
Fresno	920,788	84
Springfield, Mass.	878,582	85
Tucson	876,051	86
Akron	868,658	87
Baton Rouge	851,046	88
Tacoma	849,077	89
New Bedford–Fall River–Attleboro	823,363	90
Flint	798,933	91
Manchester–Nashua	788,877	92
Columbia, S.C.	781,581	93
Charleston, S.C.	772,898	94
Des Moines	768,253	95
El Paso	766,459	96
Lancaster	764,553	97
Portsmouth–Dover–Rochester	764,001	98
Youngstown–Warren	763,454	99
Jackson, Miss.	757,970	100
Total Top 100	**244,259,047**	
Mobile	755,313	101
Wichita	744,274	102
Melbourne–Titusville–Palm Bay	720,703	103
Gary–Hammond	719,029	104
Lansing–East Lansing	709,736	105
Fort Myers–Cape Coral	690,758	106
Fort Wayne	686,806	107
Saginaw–Bay City–Midland	682,979	108
Sarasota	671,525	109
Trenton	665,937	110
Spokane	661,744	111
Chattanooga	661,039	112
Bakersfield	659,560	113
Lakeland–Winter Haven	659,489	114
Lexington-Fayette	658,447	115
Madison	657,284	116
York	657,098	117
Colorado Springs	641,279	118
Atlantic City	617,956	119
Stockton	615,551	120
Johnson City–Kingsport–Bristol	615,138	121
Peoria	613,049	122
Davenport–Rock Island–Moline	612,691	123
Augusta	604,863	124
Daytona Beach	600,038	125
Beaumont–Port Arthur	597,057	126
Montgomery	591,390	127
Corpus Christi	580,242	128
Appleton–Oshkosh–Neenah	568,553	129
Reno	562,079	130
Pensacola	558,505	131
Shreveport	556,737	132
Ann Arbor	549,731	133
Canton	542,693	134
Fort Pierce	539,900	135
Joliet	539,900	136
Reading	533,748	137
Aurora–Elgin	531,618	138
Eugene–Springfield	531,094	139
Macon–Warner Robins	529,229	140
Springfield, Mo.	517,095	141
Orange County, N.Y.	516,633	142
Vallejo–Fairfield–Napa	510,350	143
Santa Rosa–Petaluma	508,593	144
Lubbock	502,485	145
Roanoke	491,388	146
Jersey City	474,883	147
Huntsville	471,070	148
Portland, Me.	470,952	149
Santa Cruz	453,439	150
Total Top 150	**274,082,744**	
Modesto	449,934	151
Hamilton–Middletown	438,368	152
Charleston, W.Va.	437,061	153
New London–Norwich	436,610	154
Poughkeepsie	435,565	155
Santa Barbara–Santa Maria–Lompoc	431,356	156
Utica–Rome	427,655	157
South Bend–Mishawaka	427,081	158
Lorain–Elyria	425,924	159
Boulder–Longmont	421,030	160
Binghamton	418,051	161
Amarillo	413,299	162
Erie	403,566	163
Salinas–Seaside–Monterey	401,701	164
Savannah	401,063	165
Rockford	400,684	166
Huntington–Ashland	392,389	167
Columbus, Ga.	382,685	168
Evansville	381,227	169
Elkhart–Goshen	378,155	170
Fayetteville, N.C.	373,852	171
Hickory–Morganton	369,741	172
Bradenton	369,129	173
Salem, Ore.	366,729	174
Green Bay	364,318	175
Gainesville	362,811	176
McAllen–Edinburg–Mission	348,164	177
Anchorage	344,859	178
Racine	341,941	179
Lincoln	338,409	180
Tallahassee	336,506	181
Kalamazoo	335,182	182
Longview–Marshall	334,110	183
Duluth	331,724	184
Bangor	328,991	185
Cedar Rapids	323,850	186
Vineland–Millville–Bridgeton	322,830	187
Monroe	317,978	188
Topeka	311,439	189
Boise	311,040	190
Clarksville–Hopkinsville	309,114	191
Tyler	307,381	192
Johnstown	301,006	193
Killeen–Temple	291,193	194
Springfield, Ill.	290,077	195
Lima	288,930	196
Waterloo–Cedar Falls	283,586	197
Sioux Falls	282,068	198
Galveston–Texas City	281,439	199
Niagara Falls	280,491	200
Total Top 200	**292,135,868**	
Lafayette, La.	279,553	201
Ocala	277,733	202
Visalia–Tulare–Porterville	277,452	203
Fort Collins–Loveland	274,543	204
St. Cloud	274,217	205
Dothan	273,040	206
Biloxi–Gulfport	272,875	207
Fargo–Moorhead	272,580	208
Medford	271,765	209
Glens Falls	259,115	210
Brazoria	258,381	211
Fort Smith	255,664	212
Rochester, Minn.	253,131	213
Billings	250,977	214
Brownsville–Harlingen	247,049	215
Janesville–Beloit	247,023	216
Fayetteville–Springdale	246,080	217
Decatur, Ala.	246,068	218
Parkersburg–Marietta	245,343	219
Tuscaloosa	245,054	220
Kokomo	242,771	221
Joplin	240,978	222
Naples	240,957	223
Waco	239,738	224
Asheville	238,072	225
Richland–Kennewick–Pasco	237,517	226
Florence, S.C.	235,604	227
Benton Harbor	234,598	228
Vancouver	231,465	229
Wilmington, N.C.	230,448	230
Muskegon	228,799	231
Rapid City	226,621	232
Fort Walton Beach	226,364	233
Anderson, S.C.	225,994	234
Yakima	225,223	235
Hagerstown	222,719	236
Battle Creek	222,194	237
Altoona	219,993	238
Lafayette–West Lafayette	219,546	239
Abilene	218,797	240
Provo–Orem	217,015	241
Bloomington–Normal	216,249	242
Pittsfield	214,010	243
Eau Claire	213,952	244
Columbia, Mo.	213,262	245
Florence, Ala.	213,672	246
Anderson, Ind.	210,305	247
Anniston	210,127	248
Lake Charles	209,918	249
Houma–Thibodaux	209,537	250
Total Top 250	**304,168,148**	
Panama City	209,042	251
Decatur, Ill.	208,450	252
Redding	208,091	253
Williamsport	207,439	254
Jamestown–Dunkirk	207,302	255
Burlington, Vt.	206,928	256
Odessa	206,521	257
Burlington, N.C.	204,022	258
Merced	203,925	259
Wichita Falls	202,898	260
Lewiston–Auburn	202,253	261
Alexandria, La.	201,812	262
Olympia	198,281	263
La Crosse	194,665	264
Champaign–Urbana–Rantoul	193,922	265
Chico	193,247	266
Texarkana	191,918	267
Charlottesville	189,604	268
Yuma	186,287	269
Jacksonville, N.C.	184,039	270
Pueblo	183,889	271
Sherman–Denison	183,764	272
Bismarck	181,478	273
Jackson, Mich.	180,559	[illegible]
Lynchburg	175,965	275
Wausau	175,810	276
Beaver County, Pa.	173,979	277
Wheeling	173,180	278
Kankakee	172,156	279
Bremerton	172,104	280
Sharon	170,681	281
Midland, Tex.	169,798	282
Muncie	167,620	283
Terre Haute	165,359	284
State College	162,633	285
Athens	162,039	286
Bryan–College Station	160,869	287
Albany, Ga.	160,607	288
Grand Forks	160,375	289
Gadsden	156,974	290
Sioux City	156,020	291
Greeley	152,073	292
Merced	148,720	293
San Angelo	146,554	294
Dubuque	146,359	295
Danville, Va.	144,099	296
Victoria	143,143	297
Santa Fe	142,467	298
Lawton	141,510	299
Sheboygan	140,992	300
St. Joseph	139,528	301
Bellingham	139,261	302
Elmira	138,732	303
Great Falls	138,283	304
Steubenville–Weirton	136,464	305
Las Cruces	133,244	306
Pine Bluff	131,149	307
Owensboro	130,403	308
Bloomington, Ind.	129,178	309
Jackson, Tenn.	128,346	310
Cheyenne	127,439	311
Iowa City	116,003	312
Yuba City	113,917	313
Pascagoula	110,497	314
Kenosha	108,423	315
Laredo	104,783	316
Casper	101,770	317
Cumberland	99,779	318
Enid	87,693	319
Lawrence, Kans.	83,875	320
Total Above Areas	**315,382,557**	
Percent of U.S.	**82.6044**	
U.S. Total	**381,798,762**	

Drugstore Sales

Area	($000)	Rank
Los Angeles–Long Beach	2,570,327	1
Chicago	2,309,915	2
New York	2,123,374	3
Detroit	1,422,334	4
Philadelphia	1,319,476	5
Washington	1,240,552	6
Boston–Lawrence–Salem–Lowell–Brockton	1,135,949	7
Oakland	946,009	8
Nassau–Suffolk	853,003	9
Anaheim–Santa Ana	821,996	10
San Francisco	814,268	11
Atlanta	805,538	12
Miami–Hialeah	769,760	13
Houston	745,731	14
San Diego	738,583	15
Seattle	727,741	16
San Jose	684,080	17
Tampa–St. Petersburg–Clearwater	677,194	18
Baltimore	640,893	19
Cleveland	639,335	20
Riverside–San Bernardino	634,282	21
Phoenix	617,921	22
Sacramento	617,033	23
St. Louis	608,592	24
Pittsburgh	558,969	25
Fort Lauderdale–Hollywood–Pompano Beach	532,473	26
Honolulu	510,888	27
Dallas	503,557	28
Milwaukee	471,092	29
Minneapolis–St. Paul	462,239	30
New Orleans	461,719	31
Cincinnati	423,309	32
Newark	419,446	33
Jacksonville, Fla.	374,693	34
Bergen–Passaic	356,119	35
Charlotte–Gastonia–Rock Hill	355,505	36
Indianapolis	353,093	37
Columbus, Ohio	348,834	38
West Palm Beach–Boca Raton–Delray Beach	346,572	39
Norfolk–Virginia Beach–Newport News	345,761	40
Kansas City	345,505	41
Louisville	337,436	42
Buffalo	336,737	43
Fort Worth–Arlington	321,263	44
Hartford–New Britain–Middletown–Bristol	311,850	45
Memphis	310,512	46
Providence–Pawtucket–Woonsocket	301,155	47
Greensboro–Winston-Salem–High Point	291,387	48
Fresno	284,200	49
Rochester, N.Y.	268,596	50
Total Top 50	**34,596,846**	
Birmingham	265,347	51
Denver	262,694	52
Richmond–Petersburg	261,697	53
Orlando	259,709	54
Nashville	254,634	55
Monmouth–Ocean	252,934	56
Albany–Schenectady–Troy	251,632	57
Oxnard–Ventura	225,416	58
Raleigh–Durham	224,605	59
Dayton–Springfield	223,568	60
San Antonio	222,875	61
Scranton–Wilkes-Barre	221,406	62
Portland, Ore.	220,611	63
Bakersfield	215,699	64
Modesto	211,561	65
Tucson	210,704	66
Gary–Hammond	208,411	67
Middlesex–Somerset–Hunterdon	207,479	68
Stockton	204,189	69
Bridgeport–Stamford–Norwalk–Danbury	202,697	70
Greenville–Spartanburg	201,948	71
Oklahoma City	196,349	72
Santa Rosa–Petaluma	193,772	73
Worcester–Fitchburg–Leominster	193,689	74
Syracuse	191,962	75
Wilmington, Del.	186,725	76
Las Vegas	185,522	77
New Haven–Waterbury–Meriden	185,195	78
Lake County, Ill.	181,003	79
Allentown–Bethlehem–Easton	178,780	80
Vallejo–Fairfield–Napa	174,796	81
Knoxville	165,287	82
Mobile	164,163	83
Austin	161,089	84
Terre Haute	159,012	85
Toledo	157,923	86
Springfield, Mass.	157,043	87
Tacoma	156,877	88
Youngstown–Warren	152,484	89
Baton Rouge	151,715	90
Santa Barbara–Santa Maria–Lompoc	149,190	91
Omaha	147,176	92
New Bedford–Fall River–Attleboro	144,581	93
Daytona Beach	143,291	94
Harrisburg–Lebanon–Carlisle	141,858	95
Albuquerque	140,560	96
Tulsa	133,866	97
Akron	133,816	98
Jersey City	131,980	99
Sarasota	130,146	100
Total Top 100	**44,096,912**	
Salinas–Seaside–Monterey	129,995	101
Grand Rapids	128,769	102
Lakeland–Winter Haven	127,127	103
Augusta	125,704	104
Salt Lake City–Ogden	125,631	105
Columbia, S.C.	125,602	106
Flint	124,906	107
Davenport–Rock Island–Moline	121,917	108
Visalia–Tulare–Porterville	121,804	109
Reno	119,111	110
Fort Wayne	116,926	111
Charleston, S.C.	116,636	112
Shreveport	114,359	113
Aurora–Elgin	113,110	114
Joliet	112,593	115
Fort Myers–Cape Coral	111,151	116
Lexington-Fayette	108,923	117
Utica–Rome	107,996	118
Johnson City–Kingsport–Bristol	107,747	119
Santa Cruz	106,599	120
Lancaster	102,871	121
Des Moines	102,583	122
Jackson, Miss.	98,913	123
Spokane	97,693	124
Fort Pierce	97,030	125
Saginaw–Bay City–Midland	96,324	126
Manchester–Nashua	95,731	127
Chattanooga	94,497	128
Little Rock–North Little Rock	94,471	129
Atlantic City	92,807	130
Peoria	92,372	131
Pensacola	90,929	132
Binghamton	89,198	133
Beaumont–Port Arthur	88,008	134
Portsmouth–Dover–Rochester	87,984	135
Redding	86,552	136
Madison	86,529	137
Chico	86,520	138
St. Cloud	86,326	139
El Paso	85,303	140
Trenton	84,114	141
Huntington–Ashland	84,073	142
Lansing–East Lansing	83,997	143
Melbourne–Titusville–Palm Bay	83,387	144
Lorain–Elyria	83,099	145
Erie	83,004	146
Salem, Ore.	82,294	147
South Bend–Mishawaka	81,056	148
Charleston, W.Va.	80,995	149
York	80,153	150
Total Top 150	**49,142,331**	
Macon–Warner Robins	80,099	151
Evansville	79,236	152
Portland, Me.	79,051	153
Canton	78,870	154
Wichita	76,315	155
Savannah	76,164	156
Reading	73,916	157
Niagara Falls	73,839	158
Ocala	73,630	159
Ann Arbor	73,458	160
Poughkeepsie	73,189	161
Roanoke	72,888	162
Eugene–Springfield	72,516	163
Orange County, N.Y.	70,820	164
Rockford	69,877	165
Johnstown	69,376	166
Montgomery	69,030	167
Hickory–Morganton	66,743	168
Vancouver	65,506	169
Bremerton	65,367	170
Bradenton	65,220	171
Naples	64,526	172
Richland–Kennewick–Pasco	63,887	173
Springfield, Ill.	63,540	174
Merced	63,359	175
Columbus, Ga.	61,821	176
Hamilton–Middletown	61,610	177
Houma–Thibodaux	60,050	178
Kalamazoo	58,875	179
Colorado Springs	58,314	180
Lafayette, La.	58,168	181
Appleton–Oshkosh–Neenah	57,941	182
Duluth	55,356	183
Longview–Marshall	53,504	184
Topeka	53,115	185
Tallahassee	52,882	186
Sioux Falls	52,454	187
Cedar Rapids	51,381	188
Yakima	51,138	189
Monroe	50,531	190
Lake Charles	50,011	191
Corpus Christi	49,947	192
Elkhart–Goshen	49,854	193
Fayetteville, N.C.	49,604	194
Biloxi–Gulfport	49,501	195
Lynchburg	49,349	196
Olympia	48,906	197
Asheville	47,853	198
New London–Norwich	47,604	199
Tuscaloosa	47,278	200
Total Top 200	**52,249,700**	
Muskegon	45,879	201
Benton Harbor	45,677	202
Lincoln	45,567	203
Racine	45,492	204
Anchorage	44,972	205
Boulder–Longmont	44,891	206
Provo–Orem	44,750	207
Anderson, S.C.	44,231	208
Beaver County, Pa.	43,383	209
Fort Walton Beach	43,346	210
Decatur, Ill.	42,800	211
Bellingham	42,797	212
Huntsville	42,556	213
Athens	42,306	214
Bloomington–Normal	42,089	215
Champaign–Urbana–Rantoul	41,895	216
Wilmington, N.C.	41,757	217
Wheeling	41,384	218
Gainesville	41,306	219
Galveston–Texas City	40,936	220
Lima	40,773	221
Battle Creek	39,721	222
Hagerstown	39,517	223
Vineland–Millville–Bridgeton	39,356	224
Glens Falls	39,026	225
Amarillo	38,969	226
Pittsfield	38,443	227
Panama City	38,342	228
Altoona	38,281	229
Janesville–Beloit	37,995	230
Bangor	37,956	231
Jackson, Mich.	37,398	232
Waterloo–Cedar Falls	37,113	233
Charlottesville	37,038	234
McAllen–Edinburg–Mission	36,720	235
Burlington, N.C.	36,676	236
Danville, Va.	36,589	237
Parkersburg–Marietta	36,374	238
Brazoria	35,806	239
Boise	35,752	240
Sherman–Denison	35,351	241
Lafayette–West Lafayette	35,299	242
Tyler	35,157	243
Alexandria, La.	35,142	244
Killeen–Temple	34,977	245
Waco	34,396	246
Jamestown–Dunkirk	34,060	247
Anderson, Ind.	33,928	248
Yuba City	33,587	249
Williamsport	33,006	250
Total Top 250	**54,528,363**	
Steubenville–Weirton	32,954	251
Muncie	32,816	252
Lubbock	32,732	253
Kankakee	32,426	254
Wichita Falls	32,280	255
Fort Smith	32,232	256
Elmira	32,168	257
Cumberland	31,808	258
Yuma	30,988	259
Burlington, Vt.	30,632	260
Brownsville–Harlingen	30,586	261
Fargo–Moorhead	30,010	262
Sharon	29,963	263
Springfield, Mo.	29,568	264
Owensboro	29,536	265
Pascagoula	29,470	266
Medford	29,411	267
Clarksville–Hopkinsville	29,394	268
Fort Collins–Loveland	29,208	269
Kokomo	29,117	270
Anniston	28,893	271
Midland, Tex.	28,085	272
State College	27,632	273
Florence, S.C.	26,960	274
Dubuque	26,487	275
Santa Fe	26,419	276
Gadsden	26,345	277
Green Bay	26,260	278
Sioux City	26,074	279
Dothan	25,461	280
Iowa City	25,416	281
Odessa	24,395	282
Bloomington, Ind.	24,066	283
Lewiston–Auburn	24,065	284
Florence, Ala.	24,040	285
Abilene	23,988	286
Albany, Ga.	23,341	287
Pine Bluff	23,208	288
Sheboygan	23,032	289
Decatur, Ala.	23,014	290
Bismarck	22,272	291
Eau Claire	22,003	292
Mansfield	21,213	293
Texarkana	20,776	294
Pueblo	20,636	295
Kenosha	19,484	296
Jacksonville, N.C.	19,392	297
La Crosse	19,219	298
Jackson, Tenn.	19,074	299
Billings	18,982	300
Rapid City	18,412	301
Rochester, Minn.	18,302	302
Joplin	17,617	303
Great Falls	16,433	304
Las Cruces	14,378	305
Enid	13,246	306
Bryan–College Station	14,237	307
Greeley	14,230	308
Lawton	14,095	309
San Angelo	13,930	310
Victoria	13,[illegible]	311
Columbia, Mo.	13,[illegible]	312
St. Joseph	12,723	313
Fayetteville–Springdale	12,256	314
Laredo	11,983	315
Wausau	11,006	316
Grand Forks	10,653	317
Lawrence, Kans.	9,481	318
Casper	6,771	319
Cheyenne	4,807	320
Total Above Areas	**55,813,436**	
Percent of U.S.	**81.3886**	
U.S. Total	**68,577,862**	

Apparel and Accessories Store Sales

Area	($000)	Rank
New York	5,007,905	1
Los Angeles–Long Beach	4,729,745	2
Chicago	3,605,018	3
Philadelphia	2,180,724	4
Detroit	2,026,741	5
Boston–Lawrence–Salem–Lowell–Brockton	1,986,253	6
Washington	1,967,692	7
Nassau–Suffolk	1,727,774	8
Anaheim–Santa Ana	1,462,932	9
Houston	1,448,739	10
Dallas	1,337,105	11
Atlanta	1,235,079	12
San Francisco	1,226,437	13
Seattle	1,187,408	14
San Diego	1,170,334	15
Miami–Hialeah	1,051,108	16
Minneapolis–St. Paul	1,020,840	17
Bergen–Passaic	999,109	18
Baltimore	967,259	19
Newark	897,494	20
San Jose	876,321	21
Oakland	852,905	22
St. Louis	841,707	23
Pittsburgh	761,828	24
Phoenix	729,159	25
Cleveland	700,774	26
Riverside–San Bernardino	681,276	27
Honolulu	660,860	28
Denver	651,789	29
Portland, Ore.	639,351	30
Tampa–St. Petersburg–Clearwater	603,481	31
San Antonio	584,297	32
Fort Lauderdale–Hollywood–Pompano Beach	573,904	33
Middlesex–Somerset–Hunterdon	572,875	34
Kansas City	570,294	35
Bridgeport–Stamford–Norwalk–Danbury	547,625	36
New Orleans	541,048	37
Milwaukee	532,188	38
Norfolk–Virginia Beach–Newport News	523,682	39
Cincinnati	519,518	40
West Palm Beach–Boca Raton–Delray Beach	510,333	41
Sacramento	506,286	42
Columbus, Ohio	501,352	43
Birmingham	485,902	44
Hartford–New Britain–Middletown–Bristol	476,046	45
Charlotte–Gastonia–Rock Hill	468,902	46
Monmouth–Ocean	464,341	47
Fort Worth–Arlington	463,993	48
Orlando	436,611	49
Jersey City	434,877	50
Total Top 50	**54,949,219**	
Salt Lake City–Ogden	431,388	51
Indianapolis	429,252	52
Oklahoma City	416,043	53
Nashville	400,542	54
Memphis	389,661	55
Greensboro–Winston-Salem–High Point	388,222	56
Rochester, N.Y.	362,664	57
New Haven–Waterbury–Meriden	355,437	58
Austin	354,552	59
Providence–Pawtucket–Woonsocket	351,499	60
Richmond–Petersburg	342,058	61
Buffalo	330,541	62
Albany–Schenectady–Troy	326,828	63
Las Vegas	324,979	64
Louisville	315,833	65
Grand Rapids	313,577	66
Tulsa	312,091	67
Raleigh–Durham	288,165	68
Greenville–Spartanburg	277,613	69
Syracuse	276,816	70
Knoxville	270,160	71
Jacksonville, Fla.	269,309	72
Allentown–Bethlehem–Easton	257,086	73
Dayton–Springfield	256,216	74
Scranton–Wilkes-Barre	253,430	75
New Bedford–Fall River–Attleboro	242,598	76
Little Rock–North Little Rock	236,497	77
Reading	229,708	78
Lake County, Ill.	225,816	79
Worcester–Fitchburg–Leominster	222,197	80
Springfield, Mass.	218,159	81
Tucson	214,431	82
Oxnard–Ventura	213,200	83
Albuquerque	211,236	84
Omaha	206,017	85
Charleston, S.C.	195,092	86
Atlantic City	191,887	87
Tacoma	189,929	88
Fresno	189,649	89
Manchester–Nashua	188,935	90
Baton Rouge	187,566	91
Trenton	186,938	92
Toledo	185,136	93
El Paso	184,132	94
Aurora–Elgin	182,384	95
Wilmington, Del.	180,707	96
Anchorage	180,108	97
Columbia, S.C.	179,441	98
Des Moines	176,551	99
Madison	176,143	100
Total Top 100	**68,237,678**	
Santa Barbara–Santa Maria–Lompoc	170,952	101
Akron	166,805	102
Harrisburg–Lebanon–Carlisle	165,577	103
Chattanooga	163,925	104
Spokane	163,493	105
Wichita	161,896	106
Youngstown–Warren	159,641	107
Lexington–Fayette	158,862	108
Terre Haute	157,883	109
Gary–Hammond	154,966	110
Mobile	153,529	111
Flint	152,494	112
Saginaw–Bay City–Midland	152,246	113
Lansing–East Lansing	151,346	114
Portland, Me.	151,011	115
Lancaster	150,383	116
Portsmouth–Dover–Rochester	145,575	117
Huntsville	138,710	118
Fort Myers–Cape Coral	137,430	119
Shreveport	137,320	120
Salinas–Seaside–Monterey	136,833	121
Poughkeepsie	135,261	122
Colorado Springs	134,710	123
Jackson, Miss.	134,601	124
Ann Arbor	133,315	125
Beaumont–Port Arthur	132,459	126
Bakersfield	128,655	127
Santa Rosa–Petaluma	127,885	128
Orange County, N.Y.	127,485	129
McAllen–Edinburg–Mission	127,345	130
Sarasota	119,648	131
Montgomery	114,610	132
Amarillo	114,544	133
Davenport–Rock Island–Moline	112,692	134
Fort Wayne	111,172	135
Reno	109,929	136
Stockton	108,645	137
New London–Norwich	106,455	138
Brownsville–Harlingen	105,876	139
Johnson City–Kingsport–Bristol	105,377	140
Lubbock	104,337	141
Canton	103,507	142
Eugene–Springfield	102,852	143
Daytona Beach	102,469	144
Corpus Christi	102,206	145
Lafayette, La.	101,864	146
Utica–Rome	101,635	147
Kalamazoo	101,112	148
Augusta	101,075	149
Roanoke	100,347	150
Total Top 150	**74,780,633**	
Appleton–Oshkosh–Neenah	99,220	151
York	98,062	152
Pensacola	96,744	153
Naples	95,961	154
Evansville	93,882	155
Vallejo–Fairfield–Napa	93,861	156
Lincoln	93,113	157
Columbus, Ga.	91,533	158
Peoria	91,327	159
Lakeland–Winter Haven	90,863	160
Savannah	89,774	161
Modesto	87,307	162
Rockford	87,143	163
Macon–Warner Robins	85,627	164
Galveston–Texas City	84,257	165
Salem, Ore.	83,807	166
Boulder–Longmont	83,783	167
Binghamton	83,085	168
Niagara Falls	80,166	169
Laredo	77,403	170
South Bend–Mishawaka	77,207	171
Asheville	76,337	172
Huntington–Ashland	75,319	173
Tallahassee	73,846	174
Charleston, W.Va.	71,848	175
Erie	71,722	176
Springfield, Mo.	71,439	177
Monroe	71,307	178
Longview–Marshall	71,243	179
Green Bay	70,967	180
Melbourne–Titusville–Palm Bay	70,221	181
Hickory–Morganton	69,510	182
Fort Pierce	69,247	183
Tyler	68,748	184
Champaign–Urbana–Rantoul	67,975	185
Fayetteville, N.C.	67,077	186
Duluth	66,489	187
Visalia–Tulare–Porterville	65,960	188
Charlottesville	65,710	189
Santa Cruz	65,230	190
Waco	63,941	191
Burlington, Vt.	63,437	192
Cedar Rapids	61,938	193
Provo–Orem	61,673	194
Boise	61,573	195
Joliet	59,938	196
Alexandria, La.	59,239	197
Tuscaloosa	58,719	198
Burlington, N.C.	58,039	199
Bangor	57,515	200
Total Top 200	**78,582,956**	
Vancouver	57,132	201
Lake Charles	57,054	202
Wilmington, N.C.	56,462	203
Sioux Falls	56,017	204
Dothan	55,851	205
Pittsfield	55,559	206
Gainesville	55,426	207
Yakima	55,248	208
Fargo–Moorhead	55,170	209
Racine	54,873	210
Bradenton	53,866	211
Springfield, Ill.	53,114	212
Topeka	52,353	213
Billings	51,925	214
Santa Fe	51,349	215
Fort Smith	49,501	216
Medford	49,424	217
Killeen–Temple	49,091	218
Fort Collins–Loveland	48,155	219
Clarksville–Hopkinsville	47,414	220
Williamsport	46,401	221
Bremerton	45,732	222
Lima	45,704	223
Kenosha	45,437	224
Anderson, S.C.	45,429	225
Midland, Tex.	45,410	226
Rochester, Minn.	45,367	227
St. Cloud	44,835	228
Bloomington, Ind.	44,670	229
Elkhart–Goshen	44,572	230
Vineland–Millville–Bridgeton	44,318	231
Johnstown	43,545	232
Wichita Falls	43,356	233
Altoona	43,195	234
Lynchburg	43,066	235
Columbia, Mo.	42,686	236
Eau Claire	42,662	237
Brazoria	42,588	238
San Angelo	42,343	239
Abilene	42,297	240
Joplin	42,225	241
Odessa	42,067	242
Panama City	42,013	243
Wheeling	41,865	244
State College	40,925	245
Lorain–Elyria	40,889	246
Glens Falls	40,702	247
Lafayette–West Lafayette	40,685	248
Houma–Thibodaux	40,451	249
Bryan–College Station	40,376	250
Total Top 250	**80,943,353**	
Chico	39,943	251
Sioux City	39,864	252
Fayetteville–Springdale	39,781	253
Bloomington–Normal	39,508	254
Bellingham	38,509	255
Ocala	38,371	256
Sharon	38,313	257
Florence, Ala.	38,044	258
Athens	37,597	259
Florence, S.C.	37,450	260
Rapid City	37,243	261
Decatur, Ala.	37,[illegible]	262
Fort Walton Beach	37,190	263
Benton Harbor	37,077	264
Elmira	36,982	265
Texarkana	36,515	266
Anniston	36,093	267
Grand Forks	35,504	268
Olympia	35,355	269
Muncie	35,009	270
Gadsden	34,359	271
La Crosse	34,103	272
Battle Creek	33,909	273
Decatur, Ill.	33,660	274
Victoria	32,693	275
Beaver County, Pa.	32,267	276
Waterloo–Cedar Falls	31,915	277
Owensboro	31,555	278
Jackson, Tenn.	30,970	279
Parkersburg–Marietta	30,904	280
Redding	30,531	281
Biloxi–Gulfport	30,502	282
Albany, Ga.	30,197	283
Mansfield	30,191	284
Wausau	29,943	285
Anderson, Ind.	29,138	286
Jacksonville, N.C.	29,052	287
Janesville–Beloit	28,967	288
Las Cruces	28,912	289
Lawton	28,725	290
Jamestown–Dunkirk	28,668	291
Sherman–Denison	28,051	292
Iowa City	27,811	293
Muskegon	27,551	294
Great Falls	26,584	295
Merced	25,727	296
Hagerstown	25,655	297
Dubuque	24,211	298
Hamilton–Middletown	24,191	299
Bismarck	23,989	300
Enid	23,507	301
Pueblo	23,352	302
Cumberland	23,322	303
Steubenville–Weirton	23,273	304
Pine Bluff	22,880	305
Richland–Kennewick–Pasco	22,791	306
Pascagoula	22,092	307
Lewiston–Auburn	21,820	308
Cheyenne	21,781	309
Lawrence, Kans.	20,681	310
Yuma	19,869	311
Yuba City	19,476	312
Greeley	18,108	313
Jackson, Mich.	17,859	314
Casper	15,635	315
Kankakee	15,491	316
Sheboygan	14,116	317
Danville, Va.	11,969	318
St. Joseph	10,512	319
Kokomo	1,457	320
Total Above Areas	**82,949,812**	
Percent of U.S.	**87.6438**	
U.S. Total	**94,645,313**	

Building Material and Hardware Store Sales

Area	($000)	Rank
Los Angeles–Long Beach	3,086,447	1
Chicago	1,959,994	2
Detroit	1,597,786	3
Atlanta	1,402,654	4
Boston–Lawrence–Salem–Lowell–Brockton	1,353,208	5
Washington	1,320,175	6
Philadelphia	1,296,550	7
Nassau–Suffolk	1,293,737	8
New York	1,291,523	9
Minneapolis–St. Paul	1,224,288	10
Riverside–San Bernardino	1,182,541	11
San Diego	1,078,206	12
Anaheim–Santa Ana	1,068,847	13
St. Louis	915,594	14
Seattle	888,951	15
Tampa–St. Petersburg–Clearwater	826,206	16
Dallas	790,870	17
Baltimore	771,576	18
Oakland	766,081	19
Houston	718,605	20
Sacramento	676,863	21
Phoenix	672,824	22
Kansas City	660,705	23
San Francisco	616,570	24
San Jose	594,034	25
Cincinnati	573,821	26
Cleveland	567,690	27
Charlotte–Gastonia–Rock Hill	561,028	28
Indianapolis	547,630	29
Milwaukee	543,309	30
Pittsburgh	534,614	31
Newark	529,585	32
Columbus, Ohio	524,975	33
Portland, Ore.	517,226	34
Denver	510,730	35
Norfolk–Virginia Beach–Newport News	492,574	36
Hartford–New Britain–Middletown–Bristol	483,288	37
Miami–Hialeah	475,839	38
Fort Lauderdale–Hollywood–Pompano Beach	472,585	39
Greensboro–Winston-Salem–High Point	460,037	40
Orlando	443,145	41
Middlesex–Somerset–Hunterdon	432,430	42
Monmouth–Ocean	429,294	43
Fort Worth–Arlington	426,396	44
Raleigh–Durham	423,321	45
Grand Rapids	410,000	46
Bergen–Passaic	403,528	47
Nashville	400,007	48
Bridgeport–Stamford–Norwalk–Danbury	386,001	49
Salt Lake City–Ogden	383,457	50
Total Top 50	**39,987,345**	
New Haven–Waterbury–Meriden	373,121	51
Jacksonville, Fla.	358,220	52
Louisville	357,469	53
Albany–Schenectady–Troy	338,136	54
Rochester, N.Y.	332,129	55
Dayton–Springfield	330,826	56
Las Vegas	330,205	57
Richmond–Petersburg	327,521	58
Providence–Pawtucket–Woonsocket	326,892	59
New Orleans	320,941	60
West Palm Beach–Boca Raton–Delray Beach	315,462	61
Allentown–Bethlehem–Easton	310,439	62
Scranton–Wilkes-Barre	305,711	63
Akron	300,947	64
Birmingham	293,739	65
Greenville–Spartanburg	293,674	66
Tucson	293,362	67
Santa Rosa–Petaluma	287,798	68
Oxnard–Ventura	287,043	69
Lake County, Ill.	279,387	70
Aurora–Elgin	279,191	71
Columbia, S.C.	260,345	72
Memphis	259,037	73
Worcester–Fitchburg–Leominster	256,690	74
San Antonio	252,265	75
Lancaster	249,172	76
Tacoma	247,627	77
Tulsa	247,056	78
Springfield, Mass.	246,497	79
Portsmouth–Dover–Rochester	245,490	80
Oklahoma City	241,856	81
Little Rock–North Little Rock	240,806	82
Knoxville	236,910	83
Honolulu	234,307	84
Buffalo	232,373	85
Albuquerque	230,403	86
Fort Myers–Cape Coral	229,645	87
Flint	229,029	88
Syracuse	228,003	89
Wilmington, Del.	225,016	90
Fresno	224,626	91
Fort Wayne	224,235	92
Lakeland–Winter Haven	223,486	93
Austin	218,543	94
Harrisburg–Lebanon–Carlisle	217,718	95
Charleston, S.C.	214,421	96
Bakersfield	212,786	97
Madison	212,034	98
Augusta	205,515	99
Wichita	199,871	100
Total Top 100	**53,375,330**	
Sarasota	199,208	101
Joliet	197,619	102
Omaha	197,324	103
Toledo	197,196	104
Lansing–East Lansing	192,766	105
Modesto	188,306	106
Manchester–Nashua	186,070	107
Vallejo–Fairfield–Napa	185,862	108
Appleton–Oshkosh–Neenah	183,445	109
Daytona Beach	182,391	110
Gary–Hammond	180,859	111
Baton Rouge	179,194	112
New Bedford–Fall River–Attleboro	176,169	113
Stockton	174,130	114
Des Moines	172,605	115
Rockford	166,238	116
Johnson City–Kingsport–Bristol	166,134	117
El Paso	165,141	118
Colorado Springs	162,311	119
Melbourne–Titusville–Palm Bay	162,127	120
Youngstown–Warren	161,843	121
Fort Pierce	160,496	122
Chattanooga	159,400	123
Mobile	158,696	124
Evansville	156,080	125
Orange County, N.Y.	155,635	126
Saginaw–Bay City–Midland	152,518	127
St. Cloud	148,743	128
Reno	144,927	129
Jackson, Miss.	144,555	130
Tallahassee	142,944	131
Santa Barbara–Santa Maria–Lompoc	142,319	132
Ann Arbor	140,764	133
Canton	138,150	134
Portland, Me.	135,836	135
Peoria	134,966	136
Springfield, Mo.	134,675	137
York	134,675	137
Poughkeepsie	133,909	139
Green Bay	133,643	140
Spokane	131,272	141
Lexington-Fayette	129,779	142
Roanoke	127,391	143
Ocala	127,116	144
New London–Norwich	126,665	145
Macon–Warner Robins	123,313	146
Atlantic City	121,448	147
Boulder–Longmont	118,977	148
South Bend–Mishawaka	118,579	149
Fayetteville, N.C.	118,211	150
Total Top 150	**61,147,960**	
Pensacola	117,505	151
Salem, Ore.	115,779	152
Springfield, Ill.	115,526	153
Santa Cruz	115,268	154
Elkhart–Goshen	114,736	155
Davenport–Rock Island–Moline	114,672	156
Hickory–Morganton	114,166	157
Shreveport	112,464	158
Montgomery	109,863	159
Lincoln	107,996	160
Utica–Rome	107,465	161
Eugene–Springfield	106,051	162
Reading	105,043	163
Salinas–Seaside–Monterey	103,437	164
Anchorage	101,416	165
Visalia–Tulare–Porterville	100,268	166
Bremerton	99,796	167
Fort Collins–Loveland	99,646	168
Kalamazoo	99,235	169
Charleston, W.Va.	97,880	170
Huntington–Ashland	97,651	171
Duluth	97,522	172
Binghamton	95,498	173
Racine	95,040	174
Olympia	93,185	175
Beaumont–Port Arthur	93,102	176
Fort Smith	91,838	177
Huntsville	90,462	178
Vancouver	89,577	179
Lorain–Elyria	87,990	180
Cedar Rapids	87,655	181
Florence, S.C.	86,853	182
Columbus, Ga.	86,829	183
Columbia, Mo.	86,250	184
McAllen–Edinburg–Mission	86,111	185
Bangor	85,890	186
Redding	85,656	187
Topeka	85,461	188
Savannah	85,424	189
Gainesville	85,351	190
Fargo–Moorhead	84,777	191
Boise	83,676	192
Anderson, S.C.	81,909	193
Bradenton	81,905	194
Champaign–Urbana–Rantoul	81,799	195
Yakima	81,482	196
Asheville	81,117	197
Trenton	80,478	198
Burlington, Vt.	80,216	199
Hamilton–Middletown	78,939	200
Total Top 200	**65,915,795**	
Janesville–Beloit	78,717	201
Pittsfield	78,320	202
Chico	78,277	203
Bellingham	76,847	204
Naples	75,448	205
Eau Claire	74,464	206
Houma–Thibodaux	74,338	207
Fort Walton Beach	74,093	208
Killeen–Temple	73,294	209
Jersey City	72,854	210
Sioux City	72,054	211
Athens	71,774	212
Wausau	70,582	213
Medford	70,517	214
Corpus Christi	70,332	215
Benton Harbor	70,114	216
Tuscaloosa	69,154	217
Lubbock	68,784	218
Clarksville–Hopkinsville	67,941	219
Erie	67,848	220
Joplin	67,144	221
Charlottesville	66,709	222
Longview–Marshall	66,237	223
Provo–Orem	66,204	224
Dothen	66,061	225
Bloomington–Normal	65,213	226
Panama City	65,043	227
Anderson, Ind.	64,881	228
Decatur, Ill.	64,710	229
Santa Fe	63,696	230
Merrifield	63,548	231
Lima	62,703	232
Lynchburg	62,482	233
Amarillo	62,405	234
Rochester, Minn.	62,114	235
Terre Haute	62,094	236
Tyler	61,316	237
Jackson, Mich.	61,200	238
Sioux Falls	61,159	239
Waco	60,263	240
Florence, Ala.	59,962	241
Burlington, N.C.	59,849	242
Fayetteville–Springdale	59,485	243
Lafayette–West Lafayette	58,906	244
Lake Charles	58,330	245
Wilmington, N.C.	57,640	246
Johnstown	56,346	247
Richland–Kennewick–Pasco	56,176	248
Las Cruces	55,670	249
Glens Falls	54,678	250
Total Top 250	**69,223,771**	
Waterloo–Cedar Falls	54,556	251
Alexandria, La.	54,446	252
Parkersburg–Marietta	54,085	253
Biloxi–Gulfport	54,047	254
Yuma	53,847	255
Yuba City	53,367	256
Muskegon	53,285	257
Jackson, Tenn.	51,727	258
Brownsville–Harlingen	51,161	259
Billings	50,299	260
Sheboygan	50,285	261
Monroe	50,185	262
Rapid City	49,949	263
Sherman–Denison	49,404	264
Hagerstown	49,285	265
Wichita Falls	48,738	266
Jacksonville, N.C.	47,622	267
Albany, Ga.	47,498	268
Texarkana	47,300	269
Kokomo	47,231	270
Galveston–Texas City	46,723	271
Lewiston–Auburn	46,663	272
Altoona	45,953	273
State College	45,006	274
Wheeling	44,812	275
Pueblo	43,648	276
Bloomington, Ind.	43,150	277
Owensboro	42,709	278
Battle Creek	42,233	279
Lawton	41,592	280
Kankakee	41,504	281
Merced	40,894	282
Vineland–Millville–Bridgeton	40,397	283
Brazoria	40,302	284
Decatur, Ala.	39,904	285
Pascagoula	39,660	286
Lafayette, La.	39,415	287
Williamsport	39,367	288
Grand Forks	39,327	289
Jamestown–Dunkirk	39,067	290
Muncie	38,705	291
Niagara Falls	38,529	292
Danville, Va.	38,325	293
Anniston	37,681	294
La Crosse	37,534	295
Abilene	37,518	296
Greeley	37,192	297
Dubuque	36,246	298
Iowa City	35,518	299
Cumberland	34,616	300
Steubenville–Weirton	34,238	301
Beaver County, Pa.	32,677	302
Lawrence, Kans.	31,321	303
Great Falls	31,212	304
Laredo	30,672	305
Bryan–College Station	30,334	306
Pine Bluff	30,331	307
San Angelo	30,120	308
Kenosha	29,755	309
Gadsden	29,748	310
Bismarck	29,022	311
Cheyenne	26,747	312
Elmira	24,577	313
Sharon	24,133	314
St. Joseph	21,645	315
Casper	19,825	316
Odessa	18,414	317
Victoria	17,778	318
Midland, Tex.	15,422	319
Enid	12,124	320
Total Above Areas	**71,976,373**	
Percent of U.S.	**77.6193**	
U.S. Total	**92,730,015**	

Gasoline Service Station Sales

Area	($000)	Rank
Los Angeles–Long Beach	4,049,933	1
Chicago	2,997,459	2
Detroit	2,682,321	3
Washington	2,070,392	4
Philadelphia	1,964,126	5
New York	1,710,159	6
Boston–Lawrence–Salem–Lowell–Brockton	1,677,271	7
Minneapolis–St. Paul	1,656,307	8
Atlanta	1,631,167	9
St. Louis	1,591,140	10
Riverside–San Bernardino	1,487,348	11
Dallas	1,452,443	12
Houston	1,360,455	13
Nassau–Suffolk	1,331,198	14
Anaheim–Santa Ana	1,270,943	15
San Diego	1,270,915	16
Seattle	1,156,731	17
Baltimore	1,103,949	18
Cleveland	1,031,379	19
Oakland	990,252	20
Tampa–St. Petersburg–Clearwater	978,021	21
Milwaukee	964,072	22
Kansas City	936,887	23
Pittsburgh	933,110	24
Miami–Hialeah	894,277	25
Phoenix	888,839	26
Newark	876,244	27
Denver	865,803	28
Columbus, Ohio	853,283	29
Cincinnati	809,966	30
Sacramento	807,906	31
Fort Worth–Arlington	789,134	32
San Francisco	788,962	33
Indianapolis	771,706	34
Norfolk–Virginia Beach–Newport News	704,603	35
San Jose	664,269	36
Portland, Ore.	656,963	37
San Antonio	641,949	38
Bergen–Passaic	640,926	39
New Orleans	618,904	40
Jacksonville, Fla.	605,943	41
Hartford–New Britain–Middletown–Bristol	599,417	42
Fort Lauderdale–Hollywood–Pompano Beach	598,672	43
Dayton–Springfield	592,627	44
Memphis	579,562	45
Nashville	577,829	46
Charlotte–Gastonia–Rock Hill	566,665	47
Gary–Hammond	560,612	48
Richmond–Petersburg	551,015	49
New Haven–Waterbury–Meriden	550,992	50
Total Top 50	**56,255,046**	
Orlando	539,279	51
Monmouth–Ocean	515,000	52
Louisville	513,276	53
Greensboro–Winston-Salem–High Point	512,643	54
Middlesex–Somerset–Hunterdon	509,475	55
Oklahoma City	493,170	56
Harrisburg–Lebanon–Carlisle	474,330	57
Honolulu	473,322	58
Salt Lake City–Ogden	471,931	59
West Palm Beach–Boca Raton–Delray Beach	464,766	60
Providence–Pawtucket–Woonsocket	457,516	61
Bridgeport–Stamford–Norwalk–Danbury	456,343	62
Buffalo	450,620	63
Knoxville	447,097	64
Scranton–Wilkes-Barre	440,367	65
Birmingham	437,949	66
Rochester, N.Y.	433,695	67
Toledo	424,308	68
Greenville–Spartanburg	406,349	69
Grand Rapids	401,048	70
Oxnard–Ventura	400,472	71
Albany–Schenectady–Troy	398,343	72
Akron	397,493	73
Austin	384,813	74
Wilmington, Del.	383,831	75
Omaha	356,749	76
Worcester–Fitchburg–Leominster	356,591	77
Bakersfield	353,459	78
Flint	346,969	79
El Paso	336,352	80
Allentown–Bethlehem–Easton	334,880	81
Las Vegas	331,018	82
Youngstown–Warren	323,008	83
Syracuse	318,077	84
Springfield, Mass.	316,013	85
Tucson	314,625	86
Lake County, Ill.	309,943	87
Fresno	306,229	88
Raleigh–Durham	295,173	89
Tacoma	293,900	90
Baton Rouge	290,550	91
Davenport–Rock Island–Moline	285,715	92
Charleston, S.C.	285,347	93
Mobile	275,316	94
Madison	274,626	95
New Bedford–Fall River–Attleboro	272,508	96
Joliet	270,558	97
Stockton	269,026	98
Little Rock–North Little Rock	268,940	99
Tulsa	267,544	100
Total Top 100	**75,295,598**	
Chattanooga	265,418	101
Des Moines	264,847	102
Melbourne–Titusville–Palm Bay	263,337	103
Vallejo–Fairfield–Napa	256,523	104
Wichita	254,750	105
Columbia, S.C.	253,954	106
Saginaw–Bay City–Midland	253,470	107
Lansing–East Lansing	251,240	108
Santa Barbara–Santa Maria–Lompoc	250,053	109
Lexington-Fayette	245,041	110
Lakeland–Winter Haven	234,913	111
Shreveport	223,972	112
Canton	218,064	113
Pensacola	215,226	114
Rockford	211,414	115
Beaumont–Port Arthur	206,897	116
Peoria	206,592	117
Santa Rosa–Petaluma	205,963	118
Fort Wayne	205,861	119
Jersey City	204,097	120
Colorado Springs	200,580	121
Albuquerque	200,015	122
Salinas–Seaside–Monterey	198,133	123
Jackson, Miss.	194,192	124
Roanoke	193,500	125
Fort Myers–Cape Coral	190,139	126
Augusta	188,538	127
Montgomery	185,197	128
Spokane	184,890	129
Appleton–Oshkosh–Neenah	184,533	130
Portsmouth–Dover–Rochester	184,217	131
Daytona Beach	183,555	132
Amarillo	181,902	133
Johnson City–Kingsport–Bristol	179,732	134
Benton Harbor	179,239	135
Aurora–Elgin	178,244	136
Manchester–Nashua	172,813	137
Duluth	170,322	138
Sarasota	170,140	139
Trenton	164,794	140
Atlantic City	163,910	141
Evansville	160,323	142
Ann Arbor	157,812	143
Macon–Warner Robins	154,706	144
Savannah	154,664	145
Huntington–Ashland	153,289	146
Lubbock	152,796	147
Lorain–Elyria	152,762	148
Columbus, Ga.	150,685	149
Johnstown	149,212	150
Total Top 150	**85,222,464**	
Modesto	149,145	151
Salem, Ore.	146,032	152
Reading	145,411	153
Corpus Christi	144,255	154
Reno	142,241	155
Hickory–Morganton	142,049	156
Ocala	140,850	157
Hamilton–Middletown	140,620	158
Tallahassee	134,061	159
Lancaster	132,774	160
Green Bay	132,408	161
Waco	131,761	162
Eugene–Springfield	130,928	163
Springfield, Ill.	129,925	164
Joplin	128,995	165
Cedar Rapids	128,694	166
Fayetteville, N.C.	127,703	167
York	127,605	168
Erie	127,307	169
Athens	126,829	170
Springfield, Mo.	126,739	171
Anchorage	126,603	172
Provo–Orem	125,465	173
Orange County, N.Y.	125,093	174
Lafayette, La.	124,618	175
Poughkeepsie	124,348	176
Longview–Marshall	124,115	177
Bloomington–Normal	123,933	178
Binghamton	122,933	179
Lincoln	121,758	180
Eau Claire	121,246	181
Lima	121,010	182
Niagara Falls	120,896	183
Racine	120,683	184
Boulder–Longmont	119,452	185
Visalia–Tulare–Porterville	117,878	186
Merced	116,793	187
Kalamazoo	116,720	188
Bradenton	116,648	189
Portland, Me.	115,151	190
Bangor	114,512	191
Battle Creek	114,481	192
Fargo–Moorhead	114,375	193
New London–Norwich	113,778	194
Bellingham	113,686	195
Utica–Rome	111,842	196
Mansfield	110,890	197
Fort Collins–Loveland	110,139	198
Topeka	109,692	199
Fort Pierce	109,419	200
Total Top 200	**91,486,433**	
Janesville–Beloit	109,209	201
Boise	107,492	202
Terre Haute	105,344	203
Killeen–Temple	105,058	204
Lynchburg	103,719	205
Charleston, W.Va.	103,162	206
Wheeling	102,933	207
Redding	102,044	208
Huntsville	100,503	209
Sioux Falls	100,097	210
Olympia	99,808	211
St. Cloud	99,799	212
South Bend–Mishawaka	98,374	213
Burlington, N.C.	98,330	214
McAllen–Edinburg–Mission	98,308	215
Gainesville	96,977	216
Champaign–Urbana–Rantoul	96,909	217
Santa Cruz	96,849	218
Yakima	96,807	219
Texarkana	96,241	220
Fort Walton Beach	94,217	221
Tuscaloosa	92,159	222
Biloxi–Gulfport	91,962	223
Medford	91,763	224
Parkersburg–Marietta	89,288	225
Fort Smith	88,933	226
Elkhart–Goshen	87,301	227
Sioux City	86,529	228
Kenosha	86,403	229
Anderson, S.C.	85,760	230
Vancouver	85,523	231
Abilene	84,840	232
Asheville	84,794	233
Wichita Falls	84,693	234
Burlington, Vt.	84,498	235
Brownsville–Harlingen	83,386	236
St. Joseph	83,276	237
Bremerton	79,835	238
Waterloo–Cedar Falls	79,126	239
Florence, S.C.	77,761	240
Rochester, Minn.	77,418	241
Alexandria, La.	76,204	242
Anniston	74,785	243
Lafayette–West Lafayette	74,584	244
Clarksville–Hopkinsville	73,501	245
Jackson, Mich.	73,264	246
Lake Charles	72,797	247
Steubenville–Weirton	72,250	248
Richland–Kennewick–Pasco	71,612	249
Pittsfield	71,481	250
Total Top 250	**95,964,839**	
Wausau	71,479	251
Tyler	70,785	252
Sheboygan	70,336	253
La Crosse	70,125	254
State College	69,313	255
Glens Falls	68,783	256
Rapid City	68,758	257
Bismarck	68,418	258
Galveston–Texas City	68,326	259
Danville, Va.	68,247	260
Naples	68,130	261
Chico	67,439	262
Wilmington, N.C.	65,156	263
Grand Forks	64,252	264
Houma–Thibodaux	64,089	265
Muncie	63,995	266
Billings	62,701	267
Decatur, Ill.	62,445	268
Sherman–Denison	62,440	269
Columbia, Mo.	61,857	270
Anderson, Ind.	61,050	271
Midland, Tex.	60,341	272
Hagerstown	59,980	273
Beaver Coun.,	59,807	274
San Angelo	59,643	275
Jackson, Tenn.	58,542	276
Cheyenne	58,454	277
Muskegon	58,159	278
Kankakee	58,047	279
Cumberland	57,607	280
Yuma	57,445	281
Jamestown–Dunkirk	56,323	282
Altoona	55,451	283
Brazoria	54,877	284
Sharon	54,007	285
Charlottesville	53,855	286
Pascagoula	53,267	287
Jacksonville, N.C.	52,847	288
Greeley	52,224	289
Yuba City	52,178	290
Panama City	49,416	291
Kokomo	49,204	292
Fayetteville–Springdale	49,094	293
Lawton	48,691	294
Laredo	48,481	295
Lewiston–Auburn	48,392	296
Elmira	48,067	297
Odessa	47,784	298
Vineland–Millville–Bridgeton	47,736	299
Gadsden	46,923	300
Santa Fe	45,508	301
Dothan	45,220	302
Bryan–College Station	44,577	303
Pueblo	44,091	304
Williamsport	42,676	305
Monroe	41,698	306
Albany, Ga.	41,538	307
Casper	41,337	308
Bloomington, Ind.	41,256	309
Las Cruces	40,985	310
Great Falls	40,004	311
Florence, Ala.	38,857	312
Pine Bluff	38,527	313
Iowa City	37,917	314
Victoria	36,828	315
Dubuque	36,366	316
Owensboro	35,624	317
Decatur, Ala.	34,858	318
Lawrence, Kans.	34,493	319
Enid	26,820	320
Total Above Areas	**99,708,985**	
Percent of U.S.	**75.8930**	
U.S. Total	**131,381,006**	

SECTION C

METRO, COUNTY & CITY DATA BY STATE

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Alabama

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ANNISTON	**116.2**	**.0464**	**32.8**	**12.6**	**15.6**	**20.3**	**26.2**	**43.0**
Calhoun	116.2	.0464	32.8	12.6	15.6	20.3	26.2	43.0
* Anniston	26.7	.0106	35.5	8.6	14.8	19.0	31.7	10.8
SUBURBAN TOTAL	89.5	.0358	32.0	13.8	15.9	20.8	24.5	32.2
BIRMINGHAM	**911.0**	**.3632**	**33.8**	**9.7**	**16.6**	**21.3**	**26.8**	**346.6**
Blount	39.4	.0157	34.6	9.8	15.0	21.4	28.0	14.7
Jefferson	651.4	.2597	34.2	9.7	16.6	20.9	27.7	251.4
* Bessemer	33.5	.0134	34.1	9.7	14.5	17.4	31.3	12.6
* Birmingham	265.9	.1060	32.9	10.6	17.6	18.9	27.5	105.4
St. Clair	30.8	.0203	33.5	9.5	16.0	21.9	25.8	18.0
Shelby	101.7	.0405	31.4	10.1	19.2	24.1	19.0	36.9
Walker	67.7	.0270	35.2	9.6	14.7	20.8	29.4	25.6
SUBURBAN TOTAL	611.6	.2438	34.3	9.4	16.3	22.6	26.2	228.6
DECATUR	**101.1**	**.0403**	**33.7**	**9.2**	**16.8**	**21.9**	**26.0**	**38.2**
Morgan	101.1	.0403	33.7	9.2	16.8	21.9	26.0	38.2
* Decatur	49.3	.0197	33.6	9.1	17.2	21.4	26.2	19.3
SUBURBAN TOTAL	51.8	.0206	33.8	9.4	16.2	22.4	25.7	18.9
DOTHAN	**131.9**	**.0526**	**31.6**	**10.7**	**17.1**	**20.2**	**24.1**	**48.8**
Dale	49.9	.0199	29.5	13.0	19.3	18.5	20.9	17.7
Houston	82.0	.0327	33.2	9.3	15.9	21.1	25.9	31.1
* Dothan	54.0	.0215	33.4	9.1	15.8	21.4	26.0	20.8
SUBURBAN TOTAL	77.9	.0311	30.6	11.8	18.1	19.3	22.6	28.0
FLORENCE	**131.1**	**.0523**	**35.3**	**10.4**	**14.9**	**20.6**	**29.8**	**50.9**
Colbert	51.5	.0205	35.9	9.4	14.9	20.7	30.5	20.0
Lauderdale	79.6	.0318	34.9	11.1	15.0	20.5	29.2	30.9
* Florence	36.4	.0145	34.7	13.1	14.4	18.7	30.9	14.9
SUBURBAN TOTAL	94.7	.0378	35.5	9.4	15.1	21.3	29.4	36.0
GADSDEN	**99.7**	**.0397**	**36.1**	**9.5**	**14.1**	**20.5**	**31.2**	**38.6**
Etowah	99.7	.0397	36.1	9.5	14.1	20.5	31.2	38.6
* Gadsden	42.5	.0169	37.7	9.7	13.6	17.5	35.9	17.5
SUBURBAN TOTAL	57.2	.0228	35.2	9.3	14.4	22.7	27.7	21.1
HUNTSVILLE	**242.7**	**.0968**	**32.0**	**11.4**	**19.7**	**21.1**	**23.1**	**92.7**
Madison	242.7	.0968	32.0	11.4	19.7	21.1	23.1	92.7
* Huntsville	162.3	.0647	32.9	12.1	18.4	20.8	25.3	64.0
SUBURBAN TOTAL	80.4	.0321	30.6	9.8	22.3	21.5	18.8	28.7
MOBILE	**479.4**	**.1911**	**32.6**	**9.8**	**15.8**	**20.4**	**25.8**	**174.9**
Baldwin	99.7	.0397	35.7	8.3	14.5	20.7	30.4	37.6
Mobile	379.7	.1514	31.8	10.2	16.2	20.3	24.6	137.3
* Mobile	196.8	.0785	32.5	10.9	16.3	19.4	26.6	75.6
SUBURBAN TOTAL	282.6	.1126	32.6	9.0	15.4	21.1	25.3	99.3
MONTGOMERY	**294.6**	**.1175**	**31.9**	**10.8**	**16.7**	**20.7**	**24.1**	**106.3**
Autauga	34.5	.0138	31.7	9.5	16.1	21.1	23.6	11.9
Elmore	49.9	.0199	33.0	10.4	16.8	21.3	25.2	16.8
Montgomery	210.2	.0838	31.7	11.1	16.9	20.5	23.9	77.6
* Montgomery	188.1	.0750	31.5	11.0	17.1	20.3	23.8	70.3
SUBURBAN TOTAL	106.5	.0425	32.7	10.3	16.3	21.4	24.8	36.0

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ANNISTON	**751,821**	**99,091**	**72,927**	**107,026**	**26,134**	**210,127**	**28,893**
Calhoun	751,821	99,091	72,927	107,026	26,134	210,127	28,893
* Anniston	473,135	57,157	35,017	58,754	17,671	190,786	16,083
SUBURBAN TOTAL	278,686	41,934	37,910	48,272	8,463	19,341	12,810
BIRMINGHAM	**6,764,710**	**1,123,439**	**586,583**	**868,491**	**257,415**	**1,882,497**	**265,347**
Blount	141,633	30,473	6,746	9,799	2,001	45,463	5,454
Jefferson	5,587,052	875,916	510,042	778,388	223,354	1,565,911	216,342
* Bessemer	348,078	73,659	18,818	46,611	10,701	123,457	10,834
* Birmingham	2,595,812	337,591	258,859	309,324	122,486	861,104	76,564
St. Clair	181,669	34,086	13,939	4,250	1,737	73,708	7,727
Shelby	386,065	83,536	29,898	35,762	12,532	68,277	14,044
Walker	468,291	99,418	25,898	40,292	17,791	129,138	21,780
SUBURBAN TOTAL	3,820,820	712,179	308,846	512,556	124,228	897,936	177,949
DECATUR	**757,069**	**113,096**	**62,093**	**87,910**	**42,983**	**246,068**	**23,014**
Morgan	757,069	113,096	62,093	87,910	42,983	246,068	23,014
* Decatur	607,176	78,322	51,380	83,293	31,154	208,373	13,168
SUBURBAN TOTAL	149,893	34,774	10,713	4,617	11,829	37,695	9,846
DOTHAN	**1,045,272**	**177,969**	**99,264**	**156,200**	**60,784**	**273,040**	**25,461**
Dale	180,108	43,777	33,019	17,418	2,762	35,044	6,609
Houston	865,164	134,192	66,345	138,782	58,022	237,996	18,852
* Dothan	725,811	118,026	55,651	70,271	52,836	234,846	15,398
SUBURBAN TOTAL	319,461	59,943	43,713	85,929	7,948	38,194	10,063
FLORENCE	**898,520**	**185,789**	**71,592**	**153,527**	**36,773**	**213,672**	**24,040**
Colbert	345,507	86,505	33,020	43,030	8,578	81,105	7,190
Lauderdale	553,013	99,284	38,572	110,497	28,195	132,567	16,850
* Florence	465,156	70,201	35,136	104,971	22,977	114,067	13,231
SUBURBAN TOTAL	433,364	115,588	36,456	48,556	13,796	99,605	10,809
GADSDEN	**652,827**	**132,098**	**51,400**	**88,599**	**37,561**	**156,974**	**26,345**
Etowah	652,827	132,098	51,400	88,599	37,561	156,974	26,345
* Gadsden	507,396	96,420	37,107	67,168	35,785	143,598	18,415
SUBURBAN TOTAL	145,431	35,678	14,293	21,431	1,776	13,376	7,930
HUNTSVILLE	**1,935,343**	**324,629**	**188,452**	**301,400**	**116,289**	**471,070**	**42,556**
Madison	1,935,343	324,629	188,452	301,400	116,289	471,070	42,556
* Huntsville	1,769,326	265,205	162,332	300,729	101,942	455,135	39,511
SUBURBAN TOTAL	166,017	59,424	26,120	671	14,347	15,935	3,045
MOBILE	**3,290,987**	**634,204**	**300,902**	**417,590**	**138,928**	**755,313**	**164,163**
Baldwin	622,223	135,863	65,240	73,277	18,364	117,714	32,739
Mobile	2,668,762	498,341	235,662	344,313	120,564	637,599	131,424
* Mobile	2,123,474	322,379	194,379	307,581	105,095	569,915	92,764
SUBURBAN TOTAL	1,167,513	311,825	106,523	110,009	33,833	185,398	71,399
MONTGOMERY	**2,180,197**	**330,271**	**200,670**	**313,841**	**100,591**	**591,290**	**69,030**
Autauga	213,465	44,863	16,570	30,809	6,221	63,247	7,506
Elmore	179,075	58,288	12,036	8,147	5,935	40,909	11,895
Montgomery	1,787,657	217,120	172,064	274,885	88,435	487,234	49,629
* Montgomery	1,741,123	210,558	167,564	266,938	85,570	481,925	47,880
SUBURBAN TOTAL	439,074	109,713	33,106	46,903	15,021	109,465	21,150

Notes on Metro and County Data:

Sales & Marketing Management's *Survey of Buying Power* includes population, retail sales, and income data for all 320 Metropolitan Markets and 3,139 Counties in the U.S. In addition, data for individual cities are included if they meet one or more of the following criteria:

1. A city with a population of 40,000 or more as of the 1990 Census of Population.
2. A Central City of a designated Metropolitan Market.
3. An Independent City (which is not a part of the surrounding County).

The following symbols are used in Section C:

□ This indicates that a County is part of a Metro Market in another state.

* This designates the Central City of a Metro Market.

Boldface type is used for Metro Market and State data.

Medium face type indicates County and Suburban data.

Lightface type is used for City data.

Italics indicate Metro Counties and Cities located in another state.

The "Total Metro Counties" line that appears at the end of each state listing pertains only to Metropolitan Counties within that state.

A blank space under any of the "Retail Sales by Store Group" columns indicates no sales in that category.

For more complete definitions of any of the data columns and/or terms in this issue, see the "Definition of Terms" in Section A.

ALA. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
TUSCALOOSA	**151.6**	**.0604**	**30.7**	**17.2**	**15.7**	**19.4**	**23.8**	**55.8**	**1,062,508**	**174,683**	**94,197**	**150,730**	**50,777**	**245,054**	**47,278**
Tuscaloosa	151.6	.0604	30.7	17.2	15.7	19.4	23.8	55.8	1,062,508	174,683	94,197	150,730	50,777	245,054	47,278
* Tuscaloosa	78.3	.0312	28.6	23.8	15.3	17.0	23.2	29.7	859,899	121,898	76,869	146,660	42,749	210,779	34,832
SUBURBAN TOTAL	73.3	.0292	32.8	10.0	16.0	22.0	24.5	26.1	202,609	52,785	17,328	4,070	8,028	34,275	12,446
OTHER COUNTIES															
Barbour	25.5	.0102	32.9	9.1	14.2	19.4	27.7	9.2	122,804	40,922	10,515	8,363	2,448	34,023	7,098
Bibb	16.7	.0066	32.0	10.5	14.6	20.2	25.5	5.8	55,549	15,839	3,039	6,730	1,219	11,195	1,342
Bullock	11.2	.0045	31.8	9.0	15.0	18.0	27.2	3.8	34,960	9,439	2,957	3,039	1,087	1,723	2,708
Butler	21.9	.0087	33.5	8.3	13.4	18.0	30.0	7.9	96,147	26,197	8,630	5,727	2,573	18,280	6,324
Chambers	36.8	.0146	35.0	9.8	13.9	19.1	30.9	13.8	150,682	39,633	9,502	6,170	11,370	34,301	6,335
Cherokee	19.7	.0079	36.4	9.5	14.2	20.9	31.2	7.5	64,908	11,016	4,053	7,780	1,525	16,556	5,712
Chilton	32.6	.0130	34.1	9.4	14.9	20.3	28.4	12.2	157,778	42,813	8,578	19,041	6,580	46,440	4,535
Choctaw	16.0	.0064	33.0	9.3	14.0	19.4	27.7	5.7	61,795	21,234	3,308	3,866	1,515	4,443	3,649
Clarke	27.2	.0108	31.8	10.1	14.4	18.8	26.5	9.5	143,816	42,712	7,544	6,940	6,502	36,176	10,962
Clay	13.2	.0053	33.9	9.7	14.0	19.2	32.0	5.0	48,828	15,283	1,762	1,285	265	14,585	2,212
Cleburne	12.8	.0051	34.2	10.0	15.0	20.8	28.0	4.8	47,122	6,392	904	2,760	21	23,169	1,715
Coffee	40.3	.0161	34.2	9.7	15.7	21.1	27.7	15.3	284,146	61,075	17,191	28,365	18,800	91,236	9,288
Conecuh	13.9	.0055	34.6	8.6	13.9	18.2	31.3	5.2	41,224	13,155	3,836	1,971	906	5,207	2,904
Coosa	11.0	.0044	34.1	10.1	15.1	18.7	29.9	4.0	12,503	4,790	326	370	1,346	621	1,279
Covington	36.5	.0146	36.3	8.8	14.0	18.9	32.8	14.5	223,887	66,552	13,254	6,339	14,023	36,862	15,870
Crenshaw	13.6	.0054	36.0	8.6	13.2	18.8	32.5	5.2	40,752	13,831	2,730	1,099	1,054	8,596	2,216
Cullman	68.0	.0271	34.9	9.7	15.0	20.4	29.5	25.8	427,626	79,664	32,020	48,557	14,156	105,133	12,905
Dallas	47.6	.0190	31.1	9.8	14.1	17.8	26.7	16.8	265,543	65,850	13,724	28,946	8,220	60,836	12,801
De Kalb	54.8	.0218	35.1	9.4	14.8	20.7	29.4	21.0	281,361	47,578	19,205	30,756	12,337	75,887	12,259
Escambia	35.3	.0141	33.9	9.6	15.2	20.0	28.4	12.8	196,212	32,247	12,675	16,659	4,681	46,177	12,696
Fayette	17.8	.0071	35.8	9.3	13.7	20.2	31.0	6.8	75,924	22,508	4,175	7,060	3,512	15,832	4,946
Franklin	27.7	.0111	36.0	9.4	14.3	20.0	31.3	10.8	171,755	34,662	8,749	16,381	9,475	59,758	4,700
Geneva	23.6	.0094	36.6	9.3	13.5	19.5	32.6	9.2	81,717	24,154	1,405	7,513	1,789	22,740	5,274

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POPULATION

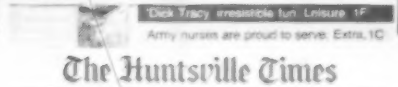
S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Greene	10.1	.0040	31.2	8.6	13.3	16.4	28.6	3.5
Hale	15.6	.0062	31.8	8.7	14.1	17.0	28.5	5.4
Henry	15.4	.0062	33.6	9.2	13.2	20.0	30.8	5.8
Jackson	47.7	.0190	34.8	9.5	14.8	21.8	27.9	18.0
Lamar	15.6	.0062	35.6	9.4	14.2	19.7	31.1	6.0
Lawrence	31.6	.0126	32.3	10.8	15.9	20.1	25.6	11.4
Lee	87.6	.0349	26.4	25.6	15.3	17.6	19.2	33.3
Limestone	56.9	.0219	32.9	10.5	18.0	21.0	25.2	20.0
Lowndes	12.6	.0050	28.4	10.2	14.1	16.3	24.3	4.0
Macon	24.9	.0099	29.1	17.8	12.5	16.4	26.2	8.5
Morengo	23.0	.0092	32.6	9.2	13.7	18.5	28.2	8.1
Marion	29.8	.0118	35.9	10.0	14.1	20.5	30.7	11.5
Marshall	71.4	.0285	35.4	9.3	15.2	21.0	29.7	28.0
Monroe	24.1	.0096	31.4	9.7	14.6	18.9	25.9	8.5
Perry	12.6	.0051	30.2	12.1	11.9	15.4	28.9	4.1
Pickens	20.6	.0082	34.4	8.8	13.3	17.3	31.9	7.5
Pike	27.4	.0110	30.1	18.0	13.2	17.1	26.5	10.3
Randolph	19.9	.0079	35.0	9.5	14.3	18.5	31.5	7.6
Russell	47.0	.0187	33.1	10.4	15.6	19.7	27.5	17.6
Sumter	16.0	.0064	28.8	13.6	14.0	15.3	26.1	5.5
Talladega	74.1	.0296	33.1	10.3	14.6	20.3	26.9	26.4
Tallapoosa	38.9	.0155	35.7	9.5	13.8	19.8	31.1	14.7
Washington	16.7	.0067	31.5	9.7	15.0	19.5	25.2	5.7
Wilcox	13.4	.0053	30.4	9.0	12.8	15.9	28.1	4.4
Winston	22.0	.0088	35.6	9.7	14.7	21.2	29.6	8.5
TOTAL METRO COUNTIES	**2,706.3**	**1.0790**	**33.0**	**10.6**	**16.5**	**20.8**	**25.9**	**1,013.4**
TOTAL STATE	**4,086.1**	**1.6172**	**33.1**	**10.7**	**16.0**	**20.3**	**26.6**	**1,512.7**

RETAIL SALES BY STORE GROUP

	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Greene	24,554	6,627	1,992	2,251	1,049	5,973	1,014
Hale	49,424	18,979	868	1,362	2,862	15,112	2,755
Henry	32,397	19,408	3,492	1,527	1,902	9,638	1,468
Jackson	248,386	51,987	17,987	28,999	7,632	72,115	7,634
Lamar	48,746	14,193	2,247	2,200	2,561	11,293	3,981
Lawrence	85,291	27,047	4,427	14,575	1,371	15,675	5,266
Lee	593,878	114,729	50,023	94,286	23,709	181,168	8,667
Limestone	264,248	68,019	20,340	30,933	9,082	56,738	11,852
Lowndes	30,308	12,802	204	784	397	4,717	301
Macon	88,525	17,154	9,635	11,405	366	22,182	3,408
Morengo	104,802	37,630	6,590	13,854	3,468	15,305	4,713
Marion	123,333	32,068	7,531	16,072	5,465	23,702	5,372
Marshall	742,415	125,116	39,467	56,968	28,222	288,600	21,366
Monroe	146,489	25,831	7,406	4,619	1,448	30,880	7,979
Perry	34,172	11,349	3,292	1,723	999	6,671	2,911
Pickens	72,045	23,139	3,981	4,838	3,205	17,596	4,182
Pike	159,462	43,679	15,539	16,444	2,641	32,553	6,212
Randolph	83,235	21,642	4,729	11,243	2,572	11,097	3,241
Russell	167,863	50,602	21,252	19,217	4,153	22,118	12,385
Sumter	49,161	14,098	4,077	8,263	609	3,052	1,210
Talladega	402,838	93,505	26,852	43,324	13,028	106,957	18,378
Tallapoosa	201,029	53,042	11,889	23,964	10,214	45,095	9,050
Washington	55,990	11,529	4,049	2,908	222	15,051	2,134
Wilcox	38,386	17,070	2,042	4,881	524	3,641	1,560
Winston	79,935	29,204	4,867	10,874	3,936	4,374	3,755
TOTAL METRO COUNTIES	**19,507,117**	**3,335,861**	**1,749,372**	**2,664,531**	**872,388**	**5,067,323**	**728,512**
TOTAL STATE	**26,373,305**	**4,963,296**	**2,192,980**	**3,348,645**	**1,125,256**	**6,830,256**	**1,016,651**

HUNTSVILLE



Alabama's highest average EBI of $40,552 - 37% greater than the state average

The Greater Huntsville Market (Madison, Limestone and Marshall Counties) ranks third in Alabama with a total population of 369,000, total EBI of $5,072,838,000

SOURCE: S&MM - August 1991

HUNTSVILLE TIMES AND NEWS

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ALA. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
ANNISTON	**1,220,726**	**20,765**	**25.0**	**27.4**	**14.7**	**9.6**	**.0391**
Calhoun	1,220,726	20,765	25.0	27.4	14.7	9.6	.0391
• Anniston	280,703	17,482	25.9	22.6	11.4	10.9	.0140
SUBURBAN TOTAL	940,023	21,787	24.6	29.2	15.8	9.1	.0251
BIRMINGHAM	**11,120,764**	**24,052**	**21.5**	**25.1**	**16.2**	**16.2**	**.3439**
Blount	316,579	16,679	28.7	26.0	10.6	4.6	.0100
Jefferson	8,358,304	24,759	20.9	24.6	16.3	17.7	.2640
• Bessemer	319,196	17,866	21.3	22.3	13.3	10.7	.0130
• Birmingham	2,877,842	19,252	24.7	23.4	13.1	12.0	.1054
St. Clair	466,649	20,573	25.9	29.6	14.0	7.7	.0139
Shelby	1,296,902	28,720	18.7	24.8	20.8	18.7	.0330
Walker	682,330	20,353	24.3	26.2	14.8	9.8	.0230
SUBURBAN TOTAL	7,923,726	26,749	20.1	25.9	17.9	18.4	.2255
DECATUR	**1,095,308**	**22,772**	**22.8**	**27.7**	**16.7**	**11.3**	**.0363**
Morgan	1,095,308	22,772	22.8	27.7	16.7	11.3	.0363
• Decatur	592,124	24,971	20.4	26.0	18.6	14.1	.0225
SUBURBAN TOTAL	503,184	21,098	25.0	29.6	14.7	8.4	.0138
DOTHAN	**1,395,972**	**20,829**	**25.5**	**27.9**	**13.8**	**10.3**	**.0478**
Dale	516,982	20,413	27.2	28.3	13.5	9.2	.0143
Houston	878,990	21,095	24.5	27.7	14.0	10.9	.0335
• Dothan	629,658	22,322	23.8	27.8	14.8	12.7	.0254
SUBURBAN TOTAL	766,314	19,852	26.8	28.0	13.1	8.5	.0224
FLORENCE	**1,470,726**	**22,349**	**23.3**	**26.5**	**16.1**	**12.2**	**.0464**
Colbert	542,648	21,437	24.1	27.6	15.6	9.9	.0176
Lauderdale	928,078	23,042	22.9	25.4	16.5	13.8	.0288
• Florence	452,424	22,504	22.4	24.2	15.8	14.8	.0171
SUBURBAN TOTAL	1,018,302	22,287	23.7	27.2	16.3	11.2	.0293
GADSDEN	**974,058**	**18,290**	**25.9**	**24.6**	**13.5**	**8.0**	**.0326**
Etowah	974,058	18,290	25.9	24.6	13.5	8.0	.0326
• Gadsden	426,248	15,908	26.3	21.0	11.7	8.7	.0179
SUBURBAN TOTAL	547,810	20,121	25.4	27.7	15.1	7.5	.0147
HUNTSVILLE	**3,759,177**	**30,483**	**18.0**	**24.4**	**16.8**	**26.7**	**.1052**
Madison	3,759,177	30,483	18.0	24.4	16.8	26.7	.1052
• Huntsville	2,692,224	32,070	17.1	23.6	16.6	29.3	.0808
SUBURBAN TOTAL	1,066,953	27,525	19.9	26.5	17.1	21.0	.0244
MOBILE	**5,555,815**	**24,001**	**21.7**	**25.2**	**16.5**	**15.8**	**.1722**
Baldwin	1,170,484	23,745	23.2	26.1	16.5	14.9	.0350
Mobile	4,385,331	24,079	21.2	24.9	16.6	16.1	.1372
• Mobile	2,469,323	23,750	21.7	24.6	15.4	17.0	.0862
SUBURBAN TOTAL	3,086,492	24,194	21.7	25.5	17.4	15.0	.0860
MONTGOMERY	**3,445,673**	**24,176**	**21.2**	**25.6**	**16.6**	**16.2**	**.1093**
Autauga	389,054	27,047	17.7	27.0	19.5	16.5	.0119
Elmore	497,795	22,761	21.7	26.7	17.7	11.7	.0140
Montgomery	2,578,824	24,033	21.6	25.1	16.0	17.1	.0834
• Montgomery	2,323,345	24,095	21.6	25.4	16.1	16.9	.0771
SUBURBAN TOTAL	1,142,328	24,339	20.3	25.9	17.7	14.8	.0322
TUSCALOOSA	**1,578,330**	**20,449**	**22.8**	**24.4**	**14.6**	**11.9**	**.0522**
Tuscaloosa	1,578,330	20,449	22.8	24.4	14.6	11.9	.0522
• Tuscaloosa	813,750	17,838	23.3	22.1	12.2	11.6	.0321
SUBURBAN TOTAL	764,580	23,373	22.2	27.1	17.3	12.2	.0201

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
OTHER COUNTIES							
Barbour	214,889	16,021	25.3	21.9	10.4	8.5	.0071
Bibb	136,206	17,900	25.5	27.3	11.6	6.3	.0042
Bullock	86,578	14,933	28.0	18.8	9.5	8.6	.0028
Butler	189,791	16,925	27.2	24.8	10.1	7.7	.0060
Chambers	395,025	21,825	24.0	25.4	15.8	12.4	.0111
Cherokee	189,986	18,411	27.3	26.9	13.4	6.3	.0054
Chilton	320,743	19,822	24.8	27.2	13.1	9.3	.0098
Choctaw	159,402	18,221	21.6	19.8	12.9	14.0	.0046
Clarke	255,327	19,000	21.6	22.6	14.1	11.3	.0083
Clay	113,770	16,647	27.0	26.9	10.3	5.1	.0034
Cleburne	128,675	21,569	23.6	28.0	16.6	9.0	.0035
Coffee	402,609	20,849	23.2	29.1	14.1	8.6	.0139
Conecuh	112,412	14,067	23.4	22.9	8.8	5.8	.0034
Coosa	108,600	19,544	24.8	27.9	13.5	7.7	.0025
Covington	348,851	17,528	26.0	25.3	11.7	7.3	.0117
Crenshaw	93,627	12,129	28.2	19.0	6.8	3.6	.0030
Cullman	656,084	18,441	26.6	26.3	11.6	8.5	.0220
Dallas	358,534	14,536	26.9	20.7	9.9	6.0	.0133
De Kalb	500,569	17,185	25.7	25.6	12.3	6.2	.0163
Escambia	323,009	17,693	25.3	25.6	11.9	8.1	.0107
Fayette	189,391	20,844	22.2	26.3	14.8	10.6	.0055
Franklin	283,708	19,416	23.8	25.2	13.4	10.3	.0091
Geneva	234,872	16,909	24.2	25.6	11.5	6.6	.0066
Greene	76,719	13,358	25.4	16.8	9.5	8.2	.0023
Hale	113,277	13,023	24.0	19.1	8.7	6.9	.0036
Henry	150,849	19,359	26.2	25.8	13.7	9.3	.0043
Jackson	441,382	19,444	25.3	28.0	13.8	6.9	.0143
Lamar	157,738	20,500	24.2	26.5	16.5	8.2	.0043
Lawrence	312,480	21,000	21.7	23.4	16.7	11.7	.0084
Lee	947,252	19,312	22.2	21.5	14.3	12.9	.0304
Limestone	650,350	25,030	20.4	25.4	17.5	16.7	.0181
Lowndes	95,264	15,376	26.5	19.4	10.9	8.7	.0029
Macon	182,465	13,230	26.2	18.0	9.0	7.4	.0060
Marengo	185,797	15,105	22.0	18.5	13.5	8.4	.0062
Marion	304,104	20,474	24.2	29.2	13.1	8.8	.0088
Marshall	663,011	17,709	26.8	26.0	11.2	7.6	.0275
Monroe	237,533	19,685	22.9	23.4	13.6	12.5	.0077
Perry	82,681	12,789	25.9	18.6	8.6	6.1	.0027
Pickens	161,759	15,311	27.7	23.0	11.1	4.3	.0051
Pike	241,795	15,823	25.6	22.4	11.1	7.5	.0083
Randolph	182,769	18,318	25.6	25.5	13.0	7.7	.0056
Russell	446,755	18,780	23.9	24.8	13.4	9.4	.0128
Sumter	127,714	14,370	23.6	19.4	10.0	9.0	.0040
Talladega	768,434	21,852	23.3	25.1	15.8	12.8	.0235
Tallapoosa	393,140	20,041	25.9	26.8	14.8	8.5	.0121
Washington	172,145	24,247	19.6	22.4	19.9	14.4	.0046
Wilcox	93,904	13,634	24.6	17.6	9.4	8.0	.0032
Winston	197,408	16,976	29.6	24.7	10.9	6.6	.0058
TOTAL METRO COUNTIES	**32,083,304**	**23,588**	**21.9**	**25.5**	**16.0**	**15.5**	**.9978**
TOTAL STATE	**44,825,982**	**21,714**	**22.8**	**25.1**	**15.0**	**13.4**	**1.4017**

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Alaska

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ANCHORAGE	**226.8**	**.0904**	**29.7**	**10.5**	**21.2**	**25.6**	**13.0**	**82.9**
Anchorage	226.8	.0904	29.7	10.5	21.2	25.6	13.0	82.9
* Anchorage	226.8	.0904	29.7	10.5	21.2	25.6	13.0	82.9
OTHER COUNTIES								
Aleutians East	2.5	.0010	29.4	16.1	26.2	23.4	11.9	.5
Aleutians West	9.7	.0039	27.2	23.2	30.5	20.5	5.7	2.0
Bethel	13.8	.0055	25.0	10.7	18.4	18.9	12.7	3.6
Bristol Bay	1.4	.0005	29.4	10.7	27.5	23.2	11.5	.4
Dillingham	4.1	.0017	27.0	8.6	18.9	21.0	13.9	1.2
Fairbanks North Star	78.8	.0314	27.6	12.9	21.6	23.2	10.8	27.1
Haines	2.1	.0008	34.4	6.1	16.7	28.0	21.1	.8
Juneau	26.8	.0107	31.6	7.9	19.1	28.5	15.0	9.9
Kenai Peninsula	41.3	.0165	30.5	7.3	17.8	26.6	15.4	14.4
Ketchikan Gateway	13.9	.0055	31.4	8.5	18.1	25.8	17.6	5.1
Kodiak Island	13.5	.0054	28.6	10.7	22.6	24.6	10.9	4.1
Lake and Peninsula	1.7	.0007	26.9	7.9	20.6	18.6	14.7	.5
Matanuska-Susitna	40.3	.0161	29.9	5.9	17.7	26.7	14.3	13.6
Nome	8.4	.0033	26.3	9.1	18.2	20.2	13.9	2.4
North Slope	6.1	.0024	26.6	9.2	19.5	21.0	12.7	1.7
Northwest Arctic	6.2	.0025	22.5	10.4	17.5	16.0	12.8	1.5
Prince of Wales-Outer Ketchikan	6.4	.0026	29.9	8.2	19.0	26.6	13.7	2.1
Sitka	8.6	.0034	30.2	9.1	19.4	24.1	16.5	2.9
Skagway-Yakutat-Angoon	4.5	.0018	30.6	6.6	18.7	25.8	16.0	1.5
Southeast Fairbanks	5.9	.0023	28.2	8.3	18.3	24.4	13.1	1.9
Valdez-Cordova	10.0	.0040	31.6	7.9	19.4	27.8	15.5	3.4
Wade Hampton	5.9	.0024	20.5	10.9	16.1	14.3	12.5	1.4
Wrangell-Petersburg	7.2	.0028	31.3	7.5	18.4	25.3	17.9	2.6
Yukon-Koyukuk	8.6	.0035	29.2	7.3	18.6	24.3	14.9	2.8
TOTAL METRO COUNTIES	**226.8**	**.0904**	**29.7**	**10.5**	**21.2**	**25.6**	**13.0**	**82.9**
TOTAL STATE	**554.5**	**.2211**	**29.2**	**10.0**	**20.4**	**24.9**	**13.2**	**190.3**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ANCHORAGE	**2,483,915**	**496,448**	**385,747**	**418,969**	**91,751**	**344,859**	**44,972**
Anchorage	2,483,915	496,448	385,747	418,969	91,751	344,859	44,972
* Anchorage	2,483,915	496,448	385,747	418,969	91,751	344,859	44,972
OTHER COUNTIES							
Aleutians East	5,589	2,065	1,593	1,791			
Aleutians West	29,707	11,261	8,477	7,485	203	579	
Bethel	57,105	23,524	2,834	15,005	355	1,594	
Bristol Bay	9,634	3,976	1,621			511	
Dillingham	13,654	1,024	736	6,204	134	195	
Fairbanks North Star	612,016	175,544	63,333	40,621	28,188	104,679	19,263
Haines	15,319	5,509	1,732	151	150	2,934	823
Juneau	234,675	40,085	30,419	42,212	7,115	24,462	11,479
Kenai Peninsula	302,933	104,244	39,898	3,391	7,954	31,052	14,707
Ketchikan Gateway	131,049	45,844	9,988	4,033	4,021	6,563	2,147
Kodiak Island	97,684	38,334	8,559		3,657	7,329	3,712
Lake and Peninsula	5,135	410	381	2,123	50	139	
Matanuska-Susitna	246,815	88,249	19,961	1,850	5,844	46,572	12,590
Nome	53,084	23,035	4,889	1,794	390	1,300	314
North Slope	39,285	15,398	5,161	17,083	56	104	229
Northwest Arctic	30,092	10,897	2,664	10,704	107	638	
Prince of Wales-Outer Ketchikan	28,693	14,763	1,662	1,440	506	583	
Sitka	69,094	22,403	8,695	495	1,063	3,478	1,103
Skagway-Yakutat-Angoon	25,321	11,117	5,652	676	104	335	
Southeast Fairbanks	19,806	4,686	3,244	427	171	208	
Valdez-Cordova	66,585	16,896	9,032	1,952	469	4,211	3,367
Wade Hampton	18,046	9,099	126	6,145	26		
Wrangell-Petersburg	49,792	26,016	6,937	1,396	595	1,434	810
Yukon-Koyukuk	23,647	6,057	1,780	5,754	61	29	
TOTAL METRO COUNTIES	**2,483,915**	**496,448**	**385,747**	**418,969**	**91,751**	**344,859**	**44,972**
TOTAL STATE	**4,668,675**	**1,196,884**	**625,121**	**591,701**	**152,972**	**583,788**	**115,516**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
ANCHORAGE	**3,806,227**	**36,633**	**16.1**	**21.6**	**18.6**	**33.5**	**.1137**
Anchorage	3,806,227	36,633	16.1	21.6	18.6	33.5	.1137
* Anchorage	3,806,227	36,633	16.1	21.6	18.6	33.5	.1137
OTHER COUNTIES							
Aleutians East	37,508	26,636	20.4	28.0	15.8	22.0	.0008
Aleutians West	179,632	30,344	17.9	26.5	15.2	28.2	.0039
Bethel	119,340	20,409	23.3	19.1	13.2	18.5	.0038
Bristol Bay	36,899	44,500	8.0	19.5	21.5	44.5	.0007
Dillingham	40,879	22,933	19.6	20.3	13.2	20.5	.0012
Fairbanks North Star	1,307,108	36,329	17.2	19.0	16.2	35.2	.0351
Haines	24,355	24,150	23.9	25.7	12.4	18.5	.0008
Juneau	500,195	43,019	11.8	21.2	20.6	39.9	.0132
Kenai Peninsula	598,426	32,161	15.6	19.9	16.6	30.3	.0168
Ketchikan Gateway	235,182	38,295	9.4	22.7	20.6	33.4	.0067
Kodiak Island	214,613	38,469	15.9	18.2	18.3	36.0	.0057

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
Lake and Peninsula	16,062	20,125	20.2	21.8	10.6	17.8	.0005
Matanuska-Susitna	442,265	25,852	19.7	26.3	16.7	18.2	.0137
Nome	89,816	24,036	19.6	18.2	14.2	23.8	.0028
North Slope	105,640	39,846	13.5	17.0	20.1	36.2	.0026
Northwest Arctic	57,952	27,591	21.0	21.2	14.9	23.6	.0018
Prince of Wales-Outer Ketchikan	112,079	38,515	13.2	17.1	20.8	35.3	.0026
Sitka	163,946	48,027	9.7	19.0	17.1	48.1	.0042
Skagway-Yakutat-Angoon	61,780	30,742	19.9	21.0	12.4	30.7	.0017
Southeast Fairbanks	67,621	21,667	27.3	19.6	15.9	17.4	.0017
Valdez-Cordova	168,301	35,950	14.7	17.8	14.3	36.8	.0043
Wade Hampton	31,038	14,744	27.4	21.8	8.6	6.6	.0013
Wrangell-Petersburg	98,860	28,734	18.7	28.9	20.6	18.8	.0028
Yukon-Koyukuk	78,276	12,718	20.2	18.1	10.1	9.7	.0022
TOTAL METRO COUNTIES	**3,806,227**	**36,633**	**16.1**	**21.6**	**18.6**	**33.5**	**.1137**
TOTAL STATE	**8,594,000**	**34,130**	**16.5**	**21.2**	**17.5**	**31.5**	**.2446**

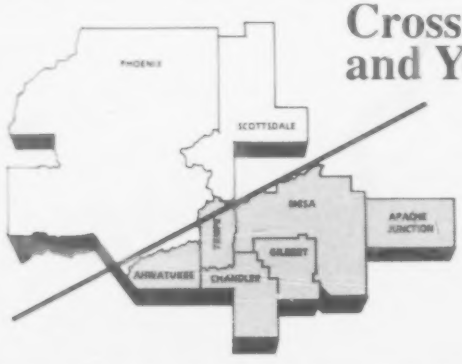
Arizona

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
PHOENIX	**2,169.7**	**.8651**	**32.2**	**10.5**	**18.3**	**20.5**	**24.3**	**826.0**	**16,652,405**	**3,700,497**	**1,723,990**	**1,841,473**	**967,005**	**3,873,516**	617,921
Maricopa	2,169.7	.8651	32.2	10.5	18.3	20.5	24.3	826.0	16,652,405	3,700,497	1,723,990	1,841,473	967,005	3,873,516	617,921
Chandler	92.6	.0369	28.7	9.2	23.9	22.0	12.9	32.2	387,229	118,879	42,085	46,969	21,271	64,337	8,716
Glendale	151.5	.0604	30.2	11.3	18.0	22.6	18.8	54.9	1,160,905	232,605	77,355	77,652	45,252	511,386	37,065
* Mesa	294.6	.1175	30.6	10.8	18.6	19.2	22.6	110.3	2,681,029	504,851	227,493	504,364	162,463	654,594	107,804
Peoria	51.8	.0207	32.4	6.4	19.3	19.1	25.9	18.7	175,131	85,299	16,180	21,172	12,020	11,530	4,648
* Phoenix	1,005.5	.4009	31.2	10.6	19.2	21.5	21.3	378.2	8,081,647	1,778,366	878,580	877,085	502,638	1,575,792	305,673
* Scottsdale	133.0	.0530	39.2	8.6	17.1	22.5	33.9	58.9	1,816,074	306,160	209,255	226,798	97,392	560,102	49,418
* Tempe	145.0	.0578	28.8	20.5	20.9	20.8	16.3	56.8	1,330,138	351,194	165,755	59,882	89,748	334,757	44,663
SUBURBAN TOTAL	591.6	.2359	34.4	8.3	16.1	19.0	30.0	221.8	2,743,517	759,926	242,907	173,344	114,764	748,271	110,363
TUCSON	**677.9**	**.2703**	**32.8**	**11.6**	**17.0**	**20.1**	**26.2**	**266.2**	**4,617,475**	**949,482**	**461,572**	**634,344**	**264,180**	**876,051**	**210,704**
Pima	677.9	.2703	32.8	11.6	17.0	20.1	26.2	266.2	4,617,475	949,482	461,572	634,344	264,180	876,051	210,704
* Tucson	412.1	.1643	30.9	14.3	18.7	18.4	23.8	165.4	3,801,018	700,349	362,347	573,228	241,848	817,150	170,666
SUBURBAN TOTAL	265.8	.1060	36.6	7.5	14.2	22.7	29.9	100.8	816,457	249,133	99,225	61,116	22,332	58,901	40,038
YUMA	**108.9**	**.0434**	**30.7**	**11.2**	**15.8**	**17.0**	**26.2**	**36.5**	**691,353**	**140,869**	**52,846**	**93,049**	**29,458**	**186,287**	**30,988**
Yuma	108.9	.0434	30.7	11.2	15.8	17.0	26.2	36.5	691,353	140,869	52,846	93,049	29,458	186,287	30,988
* Yuma	56.0	.0223	29.7	10.6	17.8	17.8	22.8	19.7	571,679	104,894	46,635	89,897	25,279	165,018	30,253
SUBURBAN TOTAL	52.9	.0211	32.0	12.0	13.6	16.2	29.8	16.8	119,674	35,975	4,211	3,152	4,179	21,269	735
OTHER COUNTIES															
Apache	62.7	.0250	23.5	10.3	14.9	16.4	16.5	16.3	159,624	45,910	7,995	28,956	2,643	10,342	5,100
Cochise	98.8	.0394	32.7	9.8	15.4	19.8	26.6	35.0	485,410	114,293	33,084	51,824	17,660	96,689	19,289
Coconino	98.6	.0393	26.2	16.6	17.0	20.0	15.1	30.6	701,763	169,316	93,068	91,625	28,103	90,472	24,708
Flagstaff	46.8	.0187	24.7	25.5	17.5	19.3	12.3	14.7	485,485	96,087	58,984	70,808	26,705	82,306	18,222
Gila	40.7	.0162	39.0	6.6	11.5	18.7	36.4	15.6	206,326	62,717	20,134	10,837	4,561	28,731	12,182
Graham	26.9	.0107	29.4	10.5	13.9	17.6	24.6	8.0	111,451	34,635	10,013	4,547	3,452	24,566	7,120
Greenlee	7.8	.0031	31.9	6.1	13.8	20.6	25.1	2.7	19,301	7,750	1,888	3,675	570	538	832
La Paz	14.0	.0056	37.5	7.4	12.8	17.9	35.2	5.4	85,818	17,635	9,251	1,504	267	3,157	3,967
Mohave	96.2	.0383	41.0	6.7	13.0	18.7	39.0	37.9	612,233	156,884	51,782	35,073	26,105	103,158	31,626
Navajo	78.4	.0313	26.4	9.2	14.8	17.6	19.7	22.4	361,707	110,654	29,337	27,078	12,434	63,137	13,872
Pinal	118.3	.0471	32.6	9.0	15.0	18.9	27.6	39.8	523,184	177,493	40,959	38,741	10,772	79,204	35,340
Santa Cruz	30.4	.0122	29.2	9.2	14.5	18.7	23.0	9.0	224,314	45,938	12,054	69,480	6,842	16,444	5,830
Yavapai	110.7	.0441	42.6	6.8	11.2	19.4	41.0	46.1	684,752	182,036	62,972	42,378	28,551	103,746	22,816
TOTAL METRO COUNTIES	**2,956.5**	**1.1780**	**32.2**	**10.8**	**17.9**	**20.3**	**24.8**	**1,128.7**	**21,961,233**	**4,790,848**	**2,238,408**	**2,568,866**	**1,260,643**	**4,935,854**	**859,613**
TOTAL STATE	**3,740.0**	**1.4911**	**32.3**	**10.5**	**17.1**	**20.0**	**25.4**	**1,397.5**	**26,137,116**	**5,916,109**	**2,610,945**	**2,974,584**	**1,402,603**	**5,556,038**	**1,042,295**



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ARIZ. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
PHOENIX	**30,177,804**	**28,778**	**20.1**	**26.7**	**18.6**	**21.2**	**.8806**
Maricopa	30,177,804	28,778	20.1	26.7	18.6	21.2	.8806
Chandler	1,077,315	28,747	18.9	27.8	21.4	17.1	.0292
Glendale	2,006,211	31,283	18.8	25.4	21.2	22.5	.0600
• Mesa	3,875,391	29,097	20.2	27.3	20.4	19.6	.1234
Peoria	595,894	24,902	24.7	28.9	18.7	13.0	.0156
• Phoenix	13,509,682	28,239	20.1	26.9	18.6	20.2	.4074
• Scottsdale	2,618,105	36,029	16.2	22.9	19.1	32.3	.0782
• Tempe	2,214,178	32,171	17.6	24.5	20.2	25.3	.0653
SUBURBAN TOTAL	7,960,488	27,211	21.6	27.5	17.2	19.8	.2063
TUCSON	**7,683,515**	**21,969**	**25.9**	**27.3**	**14.8**	**12.1**	**.2404**
Pima	7,683,515	21,969	25.9	27.3	14.8	12.1	.2404
• Tucson	4,262,027	19,778	28.1	27.3	13.3	8.8	.1569
SUBURBAN TOTAL	3,421,488	26,529	22.6	27.2	17.2	17.6	.0835
YUMA	**906,864**	**18,485**	**31.6**	**26.7**	**12.1**	**7.1**	**.0332**
Yuma	906,864	18,485	31.6	26.7	12.1	7.1	.0332
• Yuma	529,497	20,399	29.3	28.1	15.2	7.6	.0215
SUBURBAN TOTAL	377,367	16,645	34.1	25.0	8.6	6.6	.0117

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
OTHER COUNTIES							
Apache	393,183	18,078	22.9	22.6	12.6	10.6	.0133
Cochise	916,911	19,557	29.8	27.0	13.0	8.8	.0289
Coconino	928,790	23,249	23.2	27.7	16.1	13.1	.0329
Flagstaff	481,734	24,173	23.5	27.8	16.7	14.4	.0187
Gila	430,553	22,186	23.9	24.3	17.9	11.4	.0127
Graham	187,033	17,067	29.5	25.1	10.5	7.3	.0067
Greenlee	86,501	31,195	17.5	29.8	27.1	12.0	.0022
La Paz	121,187	16,005	33.2	22.1	8.3	8.0	.0043
Mohave	893,773	17,781	31.1	26.1	11.1	6.9	.0226
Navajo	649,561	22,620	20.9	23.7	15.8	15.3	.0216
Pinal	1,081,897	21,622	25.6	29.6	14.5	9.5	.0335
Santa Cruz	279,386	22,891	26.5	27.1	14.7	14.6	.0103
Yavapai	1,132,031	18,135	30.1	26.2	11.4	7.6	.0363
TOTAL METRO COUNTIES	**38,768,183**	**26,645**	**21.8**	**26.9**	**17.5**	**18.6**	**1.1542**
TOTAL STATE	**45,868,989**	**25,218**	**22.8**	**26.8**	**16.7**	**16.9**	**1.3875**

Arkansas

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
FAYETTEVILLE–SPRINGDALE	**114.6**	**.0457**	**31.1**	**15.0**	**16.6**	**20.2**	**23.2**	**43.9**
Washington	114.6	.0457	31.1	15.0	16.6	20.2	23.2	43.9
• Fayetteville	42.5	.0169	27.3	25.2	18.3	17.6	18.3	17.1
• Springdale	30.3	.0121	32.9	9.9	16.7	21.2	25.3	11.6
SUBURBAN TOTAL	41.8	.0167	34.3	8.2	15.0	22.3	26.6	15.2
FORT SMITH	**177.3**	**.0707**	**33.5**	**9.2**	**15.8**	**20.9**	**26.7**	**67.4**
Crawford	43.1	.0172	32.6	8.7	16.0	20.9	25.2	15.5
Sebastian	100.1	.0399	33.9	9.4	16.3	21.0	27.1	39.5
• Fort Smith	73.2	.0292	34.0	9.7	16.5	20.4	27.9	29.8
Sequoyah, Okla.	*34.1*	*.0136*	*33.5*	*9.3*	*14.2*	*20.3*	*27.6*	*12.4*
SUBURBAN TOTAL	104.1	.0415	33.1	8.8	15.4	21.1	25.9	37.6
LITTLE ROCK–NORTH LITTLE ROCK	**516.1**	**.2058**	**32.3**	**10.4**	**17.5**	**21.5**	**23.8**	**196.6**
Faulkner	61.2	.0244	29.9	16.1	16.2	19.6	22.2	21.8
Lonoke	39.7	.0158	32.5	8.4	15.9	21.5	24.6	14.0
Pulaski	350.1	.1396	32.5	10.0	18.2	21.6	23.8	137.4
• Jacksonville	29.1	.0116	27.4	13.8	21.7	17.6	15.9	9.9
• Little Rock	176.0	.0702	32.9	10.3	18.6	21.6	24.5	72.7
• North Little Rock	61.8	.0246	34.6	8.9	16.2	20.2	29.2	25.0
Saline	65.1	.0260	33.5	8.7	16.2	22.6	25.0	23.4
SUBURBAN TOTAL	249.2	.0994	32.0	10.5	16.8	22.1	22.9	89.0
PINE BLUFF	**85.4**	**.0341**	**32.0**	**11.2**	**14.8**	**19.2**	**26.3**	**30.0**
Jefferson	85.4	.0341	32.0	11.2	14.8	19.2	26.3	30.0
• Pine Bluff	57.1	.0228	31.7	11.3	14.5	17.4	27.7	20.9
SUBURBAN TOTAL	28.3	.0113	32.5	11.0	15.6	22.9	23.2	9.1
TEXARKANA	**120.4**	**.0480**	**33.7**	**9.0**	**15.2**	**20.6**	**27.5**	**45.0**
Miller	38.5	.0153	32.8	9.7	14.9	19.5	27.3	14.3
• Texarkana	22.7	.0091	32.9	9.9	15.3	18.6	28.1	8.7
Bowie, Tex.	*81.9*	*.0327*	*34.1*	*8.7*	*15.3*	*21.1*	*27.6*	*30.7*
• *Texarkana*	*31.7*	*.0126*	*34.0*	*9.3*	*14.9*	*19.0*	*29.5*	*12.5*
SUBURBAN TOTAL	66.0	.0263	33.9	8.6	15.2	22.0	26.3	23.8

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
FAYETTEVILLE–SPRINGDALE	**999,758**	**196,480**	**64,810**	**204,449**	**39,199**	**246,080**	**12,256**
Washington	999,758	196,480	64,810	204,449	39,199	246,080	12,256
• Fayetteville	547,514	98,199	41,993	124,320	20,237	136,604	7,116
• Springdale	394,902	76,136	20,832	74,264	17,770	100,398	4,175
SUBURBAN TOTAL	57,342	22,145	1,985	5,865	1,192	9,078	965
FORT SMITH	**1,307,386**	**305,826**	**122,290**	**221,975**	**45,254**	**255,664**	**32,232**
Crawford	201,062	65,276	15,846	25,606	6,918	36,656	4,849
Sebastian	956,642	194,040	91,897	177,905	35,290	199,657	25,066
• Fort Smith	921,938	179,420	90,397	177,163	34,202	194,865	23,728
Sequoyah, Okla.	*149,682*	*46,510*	*14,547*	*18,464*	*3,046*	*19,351*	*2,317*
SUBURBAN TOTAL	385,448	126,406	31,893	44,812	11,052	60,799	8,504
LITTLE ROCK–NORTH LITTLE ROCK	**4,147,589**	**731,164**	**346,611**	**629,074**	**177,152**	**1,078,986**	**94,471**
Faulkner	351,112	83,463	29,706	35,442	13,601	72,627	9,897
Lonoke	155,491	42,646	7,254	18,974	3,636	35,454	6,535
Pulaski	3,378,752	533,225	290,995	549,980	148,132	901,170	68,477
• Jacksonville	243,790	37,320	19,470	24,433	9,047	104,052	4,616
• Little Rock	2,021,288	324,221	193,981	330,270	103,743	520,303	43,975
• North Little Rock	858,599	137,426	65,698	187,259	28,476	155,719	17,193
Saline	262,234	71,830	18,656	24,678	11,783	69,735	9,562
SUBURBAN TOTAL	1,023,912	232,197	67,462	87,112	35,886	298,912	28,687
PINE BLUFF	**561,482**	**115,517**	**41,411**	**79,008**	**21,943**	**135,149**	**23,203**
Jefferson	561,482	115,517	41,411	79,008	21,943	135,149	23,203
• Pine Bluff	531,726	105,689	39,201	79,008	20,694	127,704	22,569
SUBURBAN TOTAL	29,756	9,828	2,210		1,249	7,445	634
TEXARKANA	**894,116**	**162,917**	**66,094**	**170,346**	**36,297**	**191,918**	**20,776**
Miller	221,690	73,204	19,805	35,640	3,979	13,900	6,164
• Texarkana	209,890	70,353	19,210	35,639	3,947	10,729	6,163
Bowie, Tex.	*672,426*	*89,713*	*46,289*	*134,706*	*32,318*	*178,018*	*14,612*
• *Texarkana*	*504,083*	*48,953*	*37,258*	*127,051*	*28,358*	*139,903*	*7,002*
SUBURBAN TOTAL	180,143	43,611	9,626	7,656	3,992	41,286	7,611

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
OTHER COUNTIES															
Arkansas	21.5	.0086	35.6	7.6	13.9	20.1	30.8	8.3	127,965	31,728	10,645	16,815	4,079	23,141	6,038
Ashley	24.2	.0096	34.0	9.1	14.0	20.1	28.5	8.8	106,867	32,308	5,195	15,034	2,251	26,617	4,151
Baxter	31.5	.0126	47.1	5.8	10.5	17.4	45.8	13.6	219,106	61,421	14,969	32,327	14,096	34,905	3,826
Benton	99.4	.0396	36.1	8.7	14.8	19.1	32.4	38.3	596,968	133,488	41,844	68,101	24,389	186,867	10,457
Boone	28.5	.0114	36.6	8.7	14.1	19.8	32.5	11.2	239,155	47,858	14,697	29,296	10,079	78,511	6,166
Bradley	11.7	.0047	36.9	8.7	12.9	18.5	33.8	4.5	52,258	17,371	2,327	2,116	1,270	9,926	2,008
Calhoun	5.8	.0023	34.4	8.7	13.2	18.5	30.5	2.2	13,201	4,932	419	217	228	3,384	1,386
Carroll	18.8	.0075	38.2	7.6	13.3	20.9	33.8	7.6	135,940	32,444	13,521	12,461	3,171	30,253	3,888
Chicot	13.5	.0062	31.9	9.0	12.2	16.7	29.5	5.5	56,170	17,135	3,081	2,191	1,167	9,463	4,359
Clark	21.2	.0084	32.5	17.8	12.8	19.1	29.7	7.8	172,635	31,285	14,247	16,722	2,057	49,235	6,041
Clay	18.0	.0072	39.7	8.1	10.9	18.5	37.3	7.5	77,482	20,993	2,914	7,348	1,071	30,195	2,727
Cleburne	19.6	.0078	41.9	6.8	12.9	18.6	39.8	8.0	103,382	28,431	4,601	11,486	1,654	31,199	4,163
Cleveland	7.8	.0031	35.8	9.1	13.4	20.8	30.3	2.9	8,811	4,448	213		315	421	1,011
Columbia	25.7	.0103	33.7	11.2	14.2	17.4	30.7	9.6	149,969	33,149	9,895	24,857	6,443	28,733	6,019
Conway	19.1	.0076	34.8	8.5	14.3	18.4	31.4	7.2	104,641	24,407	4,747	11,912	3,091	31,876	2,897
Craighead	69.5	.0277	31.8	14.2	15.8	19.9	25.1	26.5	573,899	101,770	32,106	104,258	33,281	114,604	9,427
Jonesboro	46.9	.0187	30.8	16.7	16.1	19.4	23.8	18.1	528,714	81,390	31,300	104,258	32,242	106,810	8,840
☐ Crittenden	50.1	.0199	29.9	10.0	15.9	19.3	22.6	17.2	407,428	78,538	25,030	32,616	6,278	75,538	15,473
• West Memphis	28.4	.0113	30.3	10.3	15.9	19.9	22.6	9.9	341,442	62,829	25,523	27,666	6,216	72,832	14,585
Cross	19.1	.0077	32.4	9.1	14.2	19.7	26.6	6.7	82,511	23,846	3,797	16,915	2,936	17,202	3,534
Dallas	9.5	.0037	36.6	8.0	13.1	19.8	32.4	3.6	59,168	14,453	1,758	7,627	2,844	15,049	2,830
Desha	16.6	.0067	31.6	9.0	13.9	18.2	27.0	5.9	84,695	19,785	4,303	12,338	3,600	17,966	3,496
Drew	17.3	.0069	31.9	12.2	14.3	19.1	26.4	6.3	100,098	26,021	8,173	17,793	4,181	20,721	2,687
Franklin	8.4	.0059	35.8	8.8	14.0	19.6	31.2	5.6	49,684	7,515	3,927	7,794	1,396	12,046	3,261
Fulton	8.1	.0040	40.7	7.1	11.8	19.1	38.3	4.0	28,294	9,891	1,481	437	477	5,578	2,676
Garland	73.7	.0294	41.0	7.6	12.9	18.9	38.9	31.0	622,093	129,406	53,871	93,226	19,011	143,462	24,233
Grant	14.1	.0056	34.8	8.8	14.9	22.2	27.1	5.2	45,478	14,022	2,669	8,860	606	8,157	626
Greene	31.9	.0128	35.7	9.4	14.3	20.4	30.5	12.4	171,527	30,223	13,034	21,799	4,067	46,896	8,143
Hempstead	21.5	.0085	34.5	8.1	14.8	18.9	30.4	8.2	102,027	37,225	8,341	3,453	2,643	17,562	4,248
Hot Spring	26.1	.0104	36.5	8.1	13.6	20.4	31.8	10.1	113,140	30,998	9,306	15,893	2,127	31,712	3,407
Howard	13.6	.0055	34.6	8.7	14.0	18.9	30.7	5.0	62,136	16,587	2,139	13,710	1,131	12,790	3,137
Independence	31.2	.0124	34.9	9.0	14.7	20.7	29.2	11.8	194,328	40,782	14,036	30,272	4,745	56,222	4,153
Izard	11.4	.0045	44.0	6.4	11.4	17.7	42.7	4.7	45,498	16,863	2,145	1,643	473	9,449	2,474
Jackson	18.8	.0075	36.8	7.8	13.9	19.8	32.6	7.3	99,140	13,423	7,091	15,058	1,229	26,555	5,029
Johnson	18.2	.0072	35.4	10.5	14.1	18.3	32.2	7.1	107,354	24,046	4,102	9,051	3,285	38,131	3,854
Lafayette	9.6	.0039	35.3	8.9	12.9	18.9	31.5	3.6	26,813	11,753	1,448	1,925	1,141	3,296	1,627
Lawrence	17.3	.0069	36.8	9.4	13.4	19.0	33.4	6.8	95,001	21,615	4,744	11,653	2,754	32,709	2,336
Lee	12.9	.0051	31.9	8.4	11.4	17.0	29.4	4.5	33,562	12,146	700	2,189	145	9,787	1,116
Lincoln	13.7	.0055	32.5	10.7	21.2	20.4	24.3	3.8	17,944	8,438	540	1,035	465	1,759	1,231
Little River	14.0	.0056	33.9	9.3	14.0	20.6	27.8	5.2	60,647	17,538	4,152	7,882	2,080	18,303	1,893
Logan	20.6	.0082	35.5	8.4	13.8	19.4	31.2	7.6	91,534	24,535	7,265	15,189	3,240	22,979	1,715
Madison	11.7	.0047	36.2	8.0	13.4	20.5	31.2	4.4	38,369	4,659	2,802	10,795	227	9,723	1,770
Marion	12.1	.0048	42.8	6.4	11.5	19.0	41.0	5.0	28,402	13,409	1,810	458	203	3,855	1,638
Mississippi	57.3	.0229	29.7	10.8	16.2	18.2	23.3	20.3	286,800	69,289	21,858	40,000	6,215	61,840	9,749
Monroe	11.1	.0044	34.7	7.8	13.1	17.1	32.4	4.3	63,714	20,837	5,902	5,725	1,479	7,746	3,448
Montgomery	7.9	.0032	40.3	7.6	12.5	18.9	37.8	3.1	23,409	8,500	1,495	1,152	280	3,275	1,292
Nevada	10.0	.0039	35.7	6.6	13.1	19.1	31.9	3.8	34,824	9,230	1,120	571	1,541	5,668	2,629
Newton	7.7	.0031	35.9	7.6	13.1	21.2	30.1	2.8	9,745	6,386	307	172	60	266	1,236
Ouachita	30.6	.0122	35.3	7.9	14.4	19.8	30.8	11.7	201,079	57,434	11,009	17,502	8,469	39,294	7,319
Perry	8.0	.0032	36.5	8.8	13.6	20.2	31.9	3.1	26,178	9,221	526		669	1,397	170
Phillips	28.4	.0113	30.8	8.4	12.3	16.7	28.1	10.0	151,525	38,206	11,957	17,546	3,793	32,837	7,032
Pike	10.1	.0041	36.6	8.2	13.6	19.5	32.5	3.9	46,503	11,395	1,526	3,126	320	16,367	1,767
Poinsett	24.6	.0098	34.8	9.1	14.4	19.9	29.8	9.3	101,872	25,681	4,973	9,919	2,341	25,140	3,781
Polk	17.4	.0069	38.2	7.7	12.3	18.8	35.3	6.8	79,762	25,018	4,966	14,880	1,244	15,991	3,060
Pope	46.4	.0185	32.0	12.6	15.5	20.1	25.2	17.0	365,003	83,930	27,427	44,455	16,766	86,787	11,081
Prairie	9.5	.0038	36.2	8.3	14.1	19.8	31.8	3.7	39,276	8,167	2,594	1,260	333	15,575	401
Randolph	16.5	.0065	36.8	8.4	13.4	19.2	33.2	6.4	75,533	25,676	3,136	10,911	1,623	9,792	1,909
St. Francis	28.3	.0113	31.0	8.6	13.7	18.7	25.8	9.9	143,762	39,581	9,538	22,927	5,280	17,045	6,001
Scott	10.3	.0041	36.4	8.9	13.8	18.7	33.0	4.0	39,698	12,058	2,306	8,723	1,243	5,126	2,701
Searcy	7.7	.0031	39.7	7.2	11.7	20.1	36.5	3.1	28,769	10,178	833	2,626	693	5,490	1,347
Sevier	13.6	.0054	35.1	8.9	14.7	19.5	30.6	5.1	81,439	25,749	4,795	14,260	1,018	16,306	1,577
Sharp	14.1	.0056	44.9	6.5	10.5	16.7	44.5	5.8	71,403	36,960	2,674	10,572	1,860	8,835	761
Stone	9.9	.0040	39.4	6.5	13.0	20.7	35.5	3.9	41,541	16,035	2,382	1,387	823	13,427	360
Union	46.6	.0185	34.6	8.2	14.8	19.4	30.0	17.8	369,892	83,279	16,412	35,827	14,072	85,857	13,391
Van Buren	14.1	.0057	43.3	6.6	11.0	17.4	42.5	5.7	64,108	22,070	2,277	4,893	5,331	8,370	2,176
White	55.0	.0219	33.3	13.1	14.0	19.2	28.4	19.9	348,384	84,438	21,829	45,447	11,231	96,404	9,821
Woodruff	9.4	.0037	34.4	8.3	13.5	18.6	30.6	3.6	35,462	10,798	706	3,511	1,120	7,254	2,545
Yell	17.9	.0072	35.7	8.9	14.3	19.4	31.6	7.0	62,813	19,734	3,063	11,948	685	15,637	4,045
TOTAL METRO COUNTIES	**947.9**	**.3779**	**32.2**	**10.8**	**16.9**	**20.8**	**24.5**	**357.0**	**7,495,651**	**1,454,239**	**608,410**	**1,184,398**	**290,759**	**1,785,966**	**181,482**
TOTAL STATE	**2,358.0**	**.9402**	**34.0**	**9.9**	**15.1**	**19.8**	**28.6**	**894.3**	**15,386,039**	**3,406,436**	**1,113,276**	**2,195,804**	**552,896**	**3,658,931**	**446,759**

ARK. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
FAYETTEVILLE-SPRINGDALE	**1,346,156**	**21,939**	**25.6**	**27.5**	**13.8**	**13.0**	**.0451**
Washington	1,346,156	21,939	25.6	27.5	13.8	13.0	.0451
• Fayetteville	524,149	19,317	26.8	23.1	11.2	14.2	.0200
• Springdale	375,399	25,398	23.3	30.0	18.0	13.6	.0143
SUBURBAN TOTAL	446,608	22,140	26.0	30.6	13.4	11.3	.0108
FORT SMITH	**1,912,959**	**20,265**	**26.3**	**27.2**	**13.3**	**10.1**	**.0632**
Crawford	420,495	21,134	25.1	31.0	13.1	8.6	.0127
Sebastian	1,255,213	22,357	25.1	27.0	15.5	12.8	.0419
• Fort Smith	969,185	22,427	25.0	26.5	15.0	13.9	.0350
Sequoyah, Okla.	*237,251*	*14,073*	*32.0*	*22.6*	*6.7*	*3.5*	*.0086*
SUBURBAN TOTAL	943,774	18,727	27.4	27.7	12.0	7.1	.0282
LITTLE ROCK-NORTH LITTLE ROCK	**6,915,308**	**25,920**	**21.9**	**27.0**	**17.1**	**17.7**	**.2087**
Faulkner	724,555	24,351	23.6	26.3	17.1	15.1	.0210
Lonoke	367,700	19,584	25.1	26.9	13.7	8.5	.0110
Pulaski	5,133,425	27,274	21.1	26.5	17.2	20.5	.1573
• Jacksonville	354,420	25,992	25.8	33.7	17.0	14.7	.0114
• Little Rock	2,816,398	27,001	21.1	25.7	16.1	21.7	.0878
• North Little Rock	901,525	26,899	20.2	25.7	16.6	20.8	.0321
Saline	689,628	24,105	23.1	31.2	18.2	9.1	.0194
SUBURBAN TOTAL	2,842,965	24,859	22.6	27.7	18.0	14.0	.0774
PINE BLUFF	**850,202**	**20,222**	**23.3**	**23.4**	**13.4**	**13.5**	**.0283**
Jefferson	850,202	20,222	23.3	23.4	13.4	13.5	.0283
• Pine Bluff	576,401	19,100	23.6	23.1	12.1	13.0	.0216
SUBURBAN TOTAL	273,801	23,174	22.5	24.6	16.2	14.7	.0067
TEXARKANA	**1,303,254**	**21,584**	**22.7**	**25.8**	**15.6**	**11.9**	**.0430**
Miller	443,753	23,282	21.1	25.2	16.7	14.3	.0130
• Texarkana	264,872	22,267	22.1	24.6	17.2	12.9	.0091
Bowie, Tex.	*859,501*	*20,905*	*23.5*	*26.1*	*15.0*	*10.8*	*.0300*
• *Texarkana*	*331,938*	*18,935*	*24.9*	*24.6*	*12.6*	*10.2*	*.0156*
SUBURBAN TOTAL	706,444	22,982	21.9	26.9	16.5	12.4	.0183
OTHER COUNTIES							
Arkansas	228,688	18,771	25.9	24.4	11.7	11.2	.0070
Ashley	249,162	21,468	20.6	22.9	16.6	12.5	.0073
Baxter	381,787	20,929	30.1	30.6	13.3	8.8	.0116
Benton	1,289,621	25,471	23.3	30.5	16.9	14.9	.0363
Boone	277,851	17,402	30.9	24.8	10.6	7.6	.0102
Bradley	114,897	18,359	22.6	24.0	13.8	8.8	.0035
Calhoun	58,932	19,231	23.0	24.7	16.2	7.8	.0014
Carroll	188,125	18,279	29.4	27.0	10.7	7.7	.0065
Chicot	116,450	12,835	26.2	18.5	7.1	7.4	.0039
Clark	207,799	17,521	25.8	23.6	13.1	8.3	.0076
Clay	163,622	14,905	31.6	21.7	9.0	4.9	.0049
Cleburne	204,422	18,608	28.6	26.2	10.7	9.1	.0063
Cleveland	71,747	17,757	26.1	22.5	14.6	8.3	.0017
Columbia	298,199	20,877	23.2	24.2	14.0	13.7	.0088
Conway	202,415	20,477	23.1	25.2	13.8	11.9	.0062
Craighead	777,594	21,013	25.8	28.3	13.6	10.7	.0262
Jonesboro	575,037	21,824	24.6	28.0	13.1	13.2	.0207
☐ Crittenden	437,485	17,455	24.6	22.8	13.3	8.7	.0171
• West Memphis	274,458	20,129	23.4	25.4	15.2	9.6	.0119
Cross	166,593	17,329	28.1	26.2	10.0	7.0	.0052
Dallas	100,768	19,660	25.8	28.4	11.8	8.9	.0032
Desha	148,204	15,491	26.6	19.4	11.4	9.4	.0048
Drew	188,373	21,044	23.2	23.7	13.7	14.9	.0058
Franklin	152,151	20,832	26.1	29.5	13.8	8.9	.0042
Fulton	67,497	12,736	36.0	19.1	4.1	1.7	.0023
Garland	926,060	20,691	25.7	25.2	13.5	12.7	.0294
Grant	150,724	22,765	20.4	28.0	15.1	12.0	.0041
Greene	348,062	20,951	25.2	28.6	14.6	9.5	.0102
Hempstead	202,594	17,527	26.7	24.9	13.0	7.3	.0063
Hot Spring	254,887	18,920	25.7	25.9	14.3	7.1	.0077
Howard	121,444	17,756	25.9	27.9	10.7	6.1	.0038
Independence	306,004	19,385	28.2	27.2	13.2	8.0	.0102
Izard	106,575	16,437	30.3	25.2	9.5	5.6	.0031
Jackson	182,320	17,173	26.9	24.9	9.5	8.5	.0058
Johnson	174,458	17,209	28.9	26.5	9.4	7.0	.0058
Lafayette	91,324	16,932	24.0	20.4	12.2	11.0	.0024
Lawrence	150,974	15,543	29.4	23.9	8.7	5.5	.0031
Lee	87,002	11,993	27.1	17.5	7.2	5.1	.0028
Lincoln	90,331	15,550	26.9	22.0	9.9	6.5	.0026
Little River	150,597	20,500	21.4	23.9	12.9	14.0	.0044
Logan	191,611	17,420	29.7	23.9	10.5	8.6	.0059
Madison	94,557	16,350	30.1	28.4	8.6	3.0	.0029
Marion	124,331	17,232	30.6	25.0	9.3	8.5	.0033
Mississippi	562,607	19,500	27.1	26.1	12.7	9.9	.0174
Monroe	86,890	12,947	25.4	19.1	8.0	6.0	.0032
Montgomery	70,052	16,836	30.4	25.6	10.1	5.1	.0019
Nevada	88,113	16,000	29.3	22.3	11.0	5.9	.0027
Newton	47,266	12,319	33.8	18.9	5.3	2.3	.0015
Ouachita	294,694	17,784	25.1	29.2	13.0	8.7	.0100
Perry	68,716	16,776	28.9	27.2	10.5	4.3	.0021
Phillips	218,815	13,410	24.7	19.5	9.5	6.9	.0079
Pike	71,619	13,120	32.7	19.9	6.1	3.3	.0025
Poinsett	211,902	15,774	30.0	24.5	7.0	6.8	.0066
Polk	165,686	16,268	29.6	24.2	9.0	6.3	.0052
Pope	483,831	20,363	25.5	25.9	14.2	10.8	.0166
Prairie	80,879	15,018	28.4	22.1	8.3	6.1	.0027
Randolph	145,380	16,371	30.3	26.3	8.2	5.8	.0046
St. Francis	229,546	14,978	25.8	22.8	9.2	7.3	.0080
Scott	91,716	15,852	32.8	22.7	9.7	5.7	.0028
Searcy	46,532	10,411	31.4	13.4	4.9	2.1	.0017
Sevier	129,058	19,171	24.4	26.2	13.9	8.2	.0042
Sharp	129,588	15,779	33.1	24.0	7.4	5.8	.0041
Stone	74,208	12,780	31.6	17.7	7.6	4.1	.0026
Union	481,709	18,710	23.7	23.4	13.0	11.0	.0167
Van Buren	114,543	15,176	31.5	23.6	7.2	4.1	.0038
White	517,647	18,519	27.3	25.6	12.5	8.4	.0175
Woodruff	71,564	12,991	27.9	21.4	6.3	4.4	.0024
Yell	177,084	18,296	28.2	25.8	11.6	8.0	.0049
TOTAL METRO COUNTIES	**11,668,612**	**23,830**	**23.1**	**26.6**	**15.8**	**15.3**	**.3668**
TOTAL STATE	**25,737,009**	**20,361**	**25.3**	**25.8**	**13.5**	**11.5**	**.8111**

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California

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ANAHEIM-SANTA ANA	**2,451.1**	**.9773**	**31.6**	**12.3**	**19.8**	**21.9**	**21.3**	**841.2**
Orange	2,451.1	.977[illegible]	31.6	12.3	19.8	21.9	21.3	841.2
• Anaheim	270.9	.1080	30.2	13.1	20.6	20.0	20.1	89.1
Buena Park	69.9	.0279	30.8	11.6	20.1	20.0	21.5	22.6
Costa Mesa	98.0	.0391	31.4	13.6	25.9	21.1	19.6	38.1
Cypress	43.4	.0173	33.1	10.9	17.0	23.2	23.6	14.5
Fountain Valley	54.6	.0218	34.7	11.8	14.8	26.1	23.4	17.7
Fullerton	116.1	.0463	31.9	13.9	19.3	20.2	23.7	41.6
Garden Grove	145.5	.0580	30.7	11.9	20.5	19.9	21.2	45.3
Huntington Beach	184.6	.0736	32.9	12.2	21.0	23.9	21.8	70.0
Irvine	112.2	.0447	31.3	13.7	18.8	27.2	15.7	40.9
Laguna Niguel	45.1	.0180	33.3	8.3	21.1	28.2	18.3	17.4
La Habra	52.1	.0208	31.3	12.1	19.9	19.0	23.6	18.4
Mission Viejo	74.0	.0295	33.2	8.3	16.9	28.0	19.0	25.6
Newport Beach	67.8	.0270	39.5	10.0	19.2	24.3	33.1	31.4
Orange	112.5	.0449	31.6	12.5	19.6	21.8	21.5	37.4
Placentia	42.0	.0167	31.3	13.3	17.2	22.5	21.2	13.6
San Clemente	41.8	.0167	34.5	9.8	19.7	23.0	26.1	17.0
• Santa Ana	298.7	.1191	26.1	16.8	22.1	16.8	13.5	72.8
Tustin	51.5	.0205	29.7	14.9	23.4	19.7	17.8	18.6
Westminster	79.4	.0317	31.4	12.3	19.2	19.8	23.4	25.5
Yorba Linda	53.3	.0213	32.2	8.6	15.9	29.2	16.4	17.1
SUBURBAN TOTAL	1,881.5	.7502	32.8	11.5	19.3	23.0	22.7	679.3
BAKERSFIELD	**558.9**	**.2228**	**29.7**	**9.9**	**18.0**	**19.5**	**20.9**	**186.8**
Kern	558.9	.2228	29.7	9.9	18.0	19.5	20.9	186.8
• Bakersfield	179.8	.0717	29.6	10.3	18.9	20.6	19.1	64.2
SUBURBAN TOTAL	379.1	.1511	29.7	9.7	17.6	19.1	21.6	122.6
CHICO	**185.3**	**.0739**	**33.9**	**13.6**	**14.3**	**19.0**	**29.4**	**73.0**
Butte	185.3	.0739	33.9	13.6	14.3	19.0	29.4	73.0
• Chico	40.8	.0163	24.7	32.7	18.1	15.2	15.1	15.8
SUBURBAN TOTAL	144.5	.0576	37.4	8.2	13.2	20.0	33.5	57.2
FRESNO	**682.9**	**.2723**	**29.4**	**11.1**	**16.8**	**19.3**	**21.3**	**226.2**
Fresno	682.9	.2723	29.4	11.1	16.8	19.3	21.3	226.2
Clovis	51.5	.0205	29.3	10.5	19.9	22.1	16.6	18.7
• Fresno	362.4	.1445	28.5	11.8	17.6	18.7	19.9	124.6
SUBURBAN TOTAL	320.5	.1278	30.4	10.3	15.9	19.9	22.9	101.6
LOS ANGELES-LONG BEACH	**8,967.9**	**3.5756**	**30.8**	**12.1**	**19.6**	**20.7**	**21.2**	**3,025.8**
Los Angeles	8,967.9	3.5756	30.8	12.1	19.6	20.7	21.2	3,025.8
Alhambra	83.1	.0331	32.2	12.2	20.6	19.9	24.3	28.6
Arcadia	48.9	.0195	38.9	9.1	13.1	23.8	32.4	18.6
Azusa	41.8	.0167	27.2	16.2	21.5	16.9	16.3	12.8
Baldwin Park	70.1	.0279	25.6	13.4	18.7	18.3	14.2	16.8
Bellflower	62.5	.0249	31.0	11.3	20.7	19.7	22.1	23.2
Bell Gardens	42.8	.0171	22.5	14.6	18.8	15.7	10.3	9.3
• Burbank	94.7	.0378	34.8	10.1	20.0	22.3	27.4	39.7
Carson	85.0	.0339	31.4	11.9	16.5	21.2	22.9	24.1
Cerritos	53.9	.0215	34.0	11.4	12.0	28.9	20.0	15.2
Compton	91.5	.0365	24.9	13.3	17.9	16.2	15.7	22.6
Covina	43.7	.0174	32.2	11.1	18.6	20.9	23.9	15.7
Diamond Bar	54.3	.0216	31.7	9.8	17.2	28.8	15.5	17.1
Downey	92.5	.0369	33.2	10.8	17.7	19.8	27.1	33.4
El Monte	107.5	.0429	25.6	14.5	19.6	16.8	14.8	26.4
Gardena	50.4	.0201	32.9	10.7	20.1	20.7	25.1	18.3
Glendale	182.2	.0726	34.4	9.9	19.3	22.2	26.7	69.4
Glendora	48.4	.0193	33.7	9.0	16.6	22.6	25.2	16.5
Hawthorne	72.2	.0288	29.7	13.4	23.6	19.8	17.7	27.5
Huntington Park	56.7	.0226	24.7	15.8	19.8	16.4	13.2	14.1
Inglewood	110.9	.0442	28.5	12.4	20.4	20.5	16.3	36.5
Lakewood	74.4	.0297	33.8	8.8	18.6	22.0	25.8	26.4
La Mirada	40.9	.0163	33.4	12.2	16.1	19.8	27.6	12.9
Lancaster	98.4	.0392	29.5	10.2	21.5	19.8	18.4	33.3
• Long Beach	434.5	.1732	30.3	13.2	21.0	19.6	20.6	160.8
• Los Angeles	3,526.6	1.4061	30.9	13.0	20.4	20.4	21.2	1,231.8
Lynwood	62.7	.0250	24.1	14.0	18.9	17.3	12.0	14.3
Montebello	60.3	.0240	30.7	12.3	18.0	17.6	24.7	18.8
Monterey Park	61.4	.0245	34.1	11.2	17.6	19.5	29.0	19.7
Norwalk	95.4	.0380	29.3	11.7	18.8	19.1	20.3	26.7
Palmdale	69.7	.0278	27.4	8.8	23.7	19.8	12.1	22.2
Paramount	48.2	.0192	25.6	13.6	19.6	17.0	14.5	13.1
• Pasadena	133.1	.0531	32.9	11.2	21.0	20.8	24.7	50.8
Pico Rivera	59.9	.0239	29.2	12.6	16.8	17.9	22.4	16.2
• Pomona	133.3	.0531	26.8	13.2	20.2	18.2	15.4	36.9
Rancho Palos Verdes	42.1	.0168	41.7	7.6	10.4	25.5	35.0	15.1

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ANAHEIM-SANTA ANA	**22,166,980**	**3,759,874**	**[illegible]6,344**	**2,492,899**	**1,490,907**	**4,682,842**	**821,996**
Orange	22,166,980	3,759,874	2,[illegible]5,364	2,492,899	1,490,907	4,682,842	821,996
• Anaheim	2,272,750	427,046	357,897	143,544	208,668	432,966	90,705
Buena Park	796,463	119,433	79,818	98,395	26,174	231,667	38,979
Costa Mesa	2,034,430	166,537	182,031	330,521	133,595	420,797	31,336
Cypress	262,911	47,259	40,990	30,139	10,800	55,391	12,782
Fountain Valley	437,928	105,671	58,196	11,073	50,694	11,654	43,260
Fullerton	1,190,176	163,525	137,827	273,543	65,381	247,180	48,208
Garden Grove	1,200,706	263,485	134,869	103,118	70,941	343,620	44,384
Huntington Beach	1,593,869	277,729	193,045	173,672	135,432	361,798	57,494
Irvine	1,102,468	170,89[illegible]	141,205	37,676	65,841	495,720	33,221
Laguna Niguel	240,113	40,915	16,636	174	12,482	47,617	10,874
La Habra	426,722	102,226	49,075	54,791	39,506	63,689	22,941
Mission Viejo	580,173	100,351	65,73[illegible]	65,139	46,024	76,471	31,910
Newport Beach	1,214,023	155,749	238,802	117,148	39,708	367,247	35,469
Orange	1,515,605	187,958	184,797	189,554	101,326	321,520	41,926
Placentia	216,444	35,087	24,303	865	11,538	55,611	11,848
San Clemente	253,603	70,091	42,897	15,028	8,697	36,441	15,182
• Santa Ana	2,226,262	364,417	249,446	373,921	151,973	460,627	77,659
Tustin	476,882	111,505	73,841	13,522	27,955	73,420	26,110
Westminster	945,639	189,502	71,290	152,073	56,959	244,781	23,303
Yorba Linda	185,991	68,051	23,029	414	4,105	38,456	7,986
SUBURBAN TOTAL	17,667,968	2,968,391	2,198,021	1,975,434	1,130,266	3,789,249	653,632
BAKERSFIELD	**3,375,887**	**746,014**	**329,483**	**318,629**	**167,924**	**659,560**	**215,699**
Kern	3,375,887	746,014	329,483	318,629	167,924	659,560	215,699
• Bakersfield	1,919,559	309,191	182,890	263,129	128,517	478,326	109,551
SUBURBAN TOTAL	1,456,328	436,823	146,593	55,500	39,407	181,234	106,148
CHICO	**1,133,067**	**256,050**	**124,434**	**111,136**	**78,433**	**193,247**	**86,520**
Butte	1,133,067	256,050	124,434	111,136	78,433	193,247	86,520
• Chico	503,731	95,140	61,500	26,377	43,191	98,178	43,457
SUBURBAN TOTAL	629,336	160,910	62,934	84,759	35,242	95,069	43,063
FRESNO	**4,412,904**	**975,274**	**454,287**	**426,352**	**247,643**	**920,788**	**284,200**
Fresno	4,412,904	975,274	454,287	426,352	247,643	920,788	284,200
Clovis	461,486	117,482	38,215	1,796	14,543	154,078	31,682
• Fresno	3,047,731	546,943	322,417	400,463	210,973	568,405	193,915
SUBURBAN TOTAL	1,365,173	428,331	131,870	25,889	36,670	352,383	90,285
LOS ANGELES-LONG BEACH	**67,141,917**	**12,454,087**	**8,036,686**	**6,621,401**	**4,466,415**	**14,521,510**	**2,570,327**
Los Angeles	67,141,917	12,454,087	8,036,686	6,621,401	4,466,415	13,521,510	2,570,327
Alhambra	810,059	122,255	72,592	103,938	39,413	339,876	18,640
Arcadia	566,527	112,671	74,987	117,440	24,126	49,743	30,370
Azusa	343,547	43,140	24,597	54,784	7,073	45,162	44,992
Baldwin Park	202,279	68,159	24,117	14,950	6,410	33,919	6,393
Bellflower	408,118	59,180	48,527	13,349	30,111	124,374	24,582
Bell Gardens	107,102	35,839	7,039	10,461	1,920	13,511	2,741
• Burbank	943,219	176,258	132,854	188,820	55,769	106,912	47,663
Carson	703,216	111,270	53,119	73,927	56,279	225,359	15,739
Cerritos	1,415,025	83,199	75,419	266,994	57,934	632,635	12,100
Compton	239,475	68,940	24,718	18,983	2,815	47,528	21,488
Covina	673,882	153,039	64,430	93,112	26,687	169,963	26,884
Diamond Bar	215,660	57,188	40,578	18,813	6,051	8,024	10,096
Downey	1,151,780	129,308	97,116	92,199	39,794	555,796	34,999
El Monte	810,483	112,010	45,633	44,387	22,405	400,385	26,318
Gardena	552,477	121,030	52,235	35,521	22,561	146,741	24,406
Glendale	1,772,846	264,933	184,896	192,256	105,548	483,350	47,173
Glendora	478,415	80,139	36,625	8,973	18,030	235,315	21,752
Hawthorne	502,858	125,535	48,004	60,252	21,201	62,943	33,817
Huntington Park	313,152	46,069	24,029	8,064	34,401	62,725	17,811
Inglewood	702,315	120,125	64,193	121,898	32,293	165,409	33,032
Lakewood	823,296	142,680	100,552	149,182	67,986	120,876	32,368
La Mirada	261,643	72,059	32,843	13,442	16,398	23,315	24,173
Lancaster	811,902	149,729	60,708	106,825	48,760	204,515	43,741
• Long Beach	2,700,966	574,861	394,852	169,091	107,674	621,084	111,306
• Los Angeles	24,594,288	4,639,294	3,248,635	2,060,559	1,818,870	3,932,578	966,212
Lynwood	166,873	74,207	16,119	14,943	6,080	4,589	14,299
Montebello	537,309	119,405	58,005	70,161	36,795	54,663	26,332
Monterey Park	369,526	117,407	59,672	11,764	20,124	50,902	27,054
Norwalk	743,286	139,503	59,136	133,607	20,063	183,802	17,982
Palmdale	282,434	100,561	34,920	20,036	13,586	17,045	15,862
Paramount	209,148	76,922	19,187	9,739	18,830	19,394	6,398
• Pasadena	1,609,635	212,952	197,148	267 320	104,741	432,991	45,689
Pico Rivera	202,290	68,756	34,135	29,399	5,338	5,156	11,457
• Pomona	724,279	148,638	88,232	84,398	19,619	166,807	27,330
Rancho Palos Verdes	78,898	31,064	13,454	301	2,529	5,578	1,154

CAL. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Redondo Beach	60.9	.0243	33.2	9.6	29.4	25.9	18.8	27.0
Rosemead	52.2	.0208	28.9	12.4	18.2	18.9	20.0	13.8
Santa Clarita	111.9	.0446	30.8	10.2	20.2	25.2	16.3	38.9
Santa Monica	87.9	.0350	38.3	7.1	22.4	26.8	29.8	45.4
South Gate	87.3	.0348	25.7	14.0	18.6	17.4	15.3	22.7
Torrance	134.7	.0537	35.8	9.1	19.1	23.6	27.7	53.2
West Covina	97.2	.0388	31.1	11.3	17.8	21.7	21.4	30.4
Whittier	78.6	.0313	32.1	11.1	18.2	19.1	25.7	28.0
SUBURBAN TOTAL	4,645.7	1.8523	30.8	11.4	18.8	21.0	21.2	1,505.8
LOS ANGELES-ANAHEIM-RIVERSIDE CONSOLIDATED AREA	***14,823.7***	***5.9104***	***30.9***	***11.7***	***19.3***	***20.8***	***21.3***	***5,001.9***
MERCED	**181.8**	**.0724**	**28.0**	**10.7**	**17.1**	**18.0**	**19.9**	**56.4**
Merced	181.8	.0724	28.0	10.7	17.1	18.0	19.9	56.4
• Merced	57.3	.0228	27.2	11.2	18.0	17.4	18.5	18.6
SUBURBAN TOTAL	124.5	.0496	28.3	10.4	16.8	18.2	20.6	37.8
MODESTO	**384.4**	**.1532**	**30.5**	**9.7**	**17.4**	**20.1**	**22.1**	**130.2**
Stanislaus	384.4	.1532	30.5	9.7	17.4	20.1	22.1	130.2
• Modesto	170.9	.0681	30.8	9.4	17.7	21.2	21.3	60.1
• Turlock	43.8	.0175	30.3	10.9	18.1	18.9	22.6	15.2
SUBURBAN TOTAL	169.7	.0676	30.3	9.6	16.8	19.4	22.7	54.9
OAKLAND	**2,111.7**	**.8420**	**33.3**	**10.2**	**18.5**	**23.8**	**23.0**	**790.9**
Alameda	1,291.7	.5150	32.7	11.1	19.5	23.3	22.3	484.4
Alameda	77.2	.0308	33.3	13.3	20.2	23.1	23.4	29.4
• Berkeley	103.7	.0413	32.1	22.2	18.8	23.6	21.0	43.9
Fremont	175.0	.0698	31.7	9.5	21.7	24.3	18.5	60.8
Hayward	112.6	.0449	31.8	11.2	20.3	20.5	23.0	40.5
• Livermore	57.3	.0228	31.6	9.3	20.1	24.3	18.9	20.8
• Oakland	375.9	.1499	32.7	10.4	18.8	22.8	22.9	145.9

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Redondo Beach	606,387	124,817	89,837	57,318	45,915	13,779	16,928
Rosemead	268,769	49,803	35,863	33,960	17,256	22,291	12,332
Santa Clarita	1,046,489	246,965	101,825	79,192	42,029	305,498	51,612
Santa Monica	1,551,859	161,164	228,704	113,768	122,452	434,512	55,516
South Gate	638,622	115,009	34,656	63,422	7,348	317,865	15,745
Torrance	2,544,617	339,093	210,982	370,967	298,888	567,712	66,351
West Covina	999,801	178,641	84,909	121,923	53,004	327,526	38,951
Whittier	727,950	109,785	60,468	70,073	40,527	239,096	29,012
SUBURBAN TOTAL	36,569,530	6,702,084	3,974,965	3,856,213	2,359,742	8,261,138	1,372,127
LOS ANGELES-ANAHEIM-RIVERSIDE CONSOLIDATED AREA	***111,466,605***	***20,577,934***	***13,052,590***	***11,818,733***	***7,108,853***	***22,853,788***	***4,252,021***
MERCED	**848,452**	**210,467**	**72,516**	**77,394**	**37,416**	**148,720**	**63,359**
Merced	848,452	210,467	72,516	77,394	37,416	148,720	63,359
• Merced	523,838	117,483	34,792	65,777	28,295	116,485	39,042
SUBURBAN TOTAL	324,614	92,984	37,724	11,617	9,121	32,235	24,317
MODESTO	**2,519,243**	**540,675**	**240,313**	**280,870**	**161,919**	**449,934**	**211,561**
Stanislaus	2,519,243	540,675	240,313	280,870	161,919	449,934	211,561
• Modesto	1,555,796	302,935	148,639	236,159	115,249	261,475	121,365
• Turlock	333,227	85,720	34,430	27,685	18,662	51,316	34,291
SUBURBAN TOTAL	630,220	152,020	57,244	17,026	28,008	137,143	55,915
OAKLAND	**16,201,188**	**3,184,993**	**1,751,688**	**1,794,237**	**1,067,602**	**3,110,610**	**946,009**
Alameda	10,077,953	1,954,639	1,137,962	1,075,963	667,675	2,050,470	564,930
Alameda	860,571	123,511	84,042	226,388	37,676	116,727	47,634
• Berkeley	1,022,230	183,244	145,467	65,944	84,419	137,951	35,077
Fremont	1,360,268	261,324	131,234	75,985	99,203	411,433	66,035
Hayward	1,197,977	182,347	101,853	242,729	71,317	353,054	59,238
• Livermore	367,160	92,117	35,407	19,795	14,584	80,038	26,813
• Oakland	2,193,731	462,085	319,831	125,065	132,402	409,475	162,821

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1,242,864

For the second year in a row big circulation gains have made the Los Angeles Times the nation's largest metropolitan daily. Weekday circulation is up 32,787. Sunday circulation has leaped to 1,576,425, an increase of 71,885.

To reader and advertiser alike, we promise to continue delivering the finest newspaper possible, every day.

Los Angeles Times

The Nation's Largest Metropolitan Daily Newspaper

Source: ABC Publishers Statement for the six months ending March 31, 1991

Circle No. 129 on Reader Service Card

CAL. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Pleasanton	51.0	.0203	33.3	9.2	17.8	29.6	17.5	18.6
San Leandro	68.9	.0275	38.2	8.5	17.5	20.6	34.2	29.4
Union City	54.3	.0216	30.4	10.5	18.0	23.9	17.8	15.9
Contra Costa	**820.0**	**.3270**	**34.1**	**8.8**	**17.4**	**24.6**	**23.9**	**306.5**
Antioch	63.5	.0253	30.0	9.3	19.2	23.1	17.4	21.9
Concord	113.6	.0453	32.7	10.1	19.7	23.4	22.0	42.8
Pittsburg	48.5	.0193	29.0	10.4	20.5	20.6	17.1	16.0
Richmond	89.2	.0356	32.4	10.0	18.1	22.0	23.3	33.4
Walnut Creek	61.8	.0246	42.2	7.3	15.3	22.4	38.6	28.9
SUBURBAN TOTAL	1,574.8	.6280	33.5	9.4	18.5	24.0	23.3	580.3
OXNARD-VENTURA	**680.7**	**.2714**	**31.7**	**10.5**	**17.8**	**22.8**	**21.3**	**221.2**
Ventura	680.7	.2714	31.7	10.5	17.8	22.8	21.3	221.2
Camarillo	53.2	.0212	34.2	8.0	15.5	22.3	29.6	18.4
• Oxnard	144.7	.0577	28.5	12.5	18.9	18.9	18.8	40.0
Simi Valley	102.0	.0407	30.8	10.7	18.8	25.5	16.7	32.6
Thousand Oaks	106.2	.0423	34.7	10.2	15.4	25.6	23.0	37.1
• Ventura	94.2	.0376	33.7	9.7	19.1	23.0	24.6	36.0
SUBURBAN TOTAL	441.8	.1761	32.3	10.1	17.3	24.0	21.4	145.2
REDDING	**151.6**	**.0605**	**33.0**	**7.9**	**14.5**	**22.1**	**27.8**	**57.7**
Shasta	151.6	.0605	33.0	7.9	14.5	22.1	27.8	57.7
• Redding	68.5	.0273	33.6	9.1	16.2	20.8	26.9	26.9
SUBURBAN TOTAL	83.1	.0332	36.2	6.9	13.2	23.2	28.7	30.8
RIVERSIDE-SAN BERNARDINO	**2,724.0**	**1.0861**	**30.3**	**10.3**	**18.4**	**19.7**	**21.6**	**913.7**
Riverside	1,242.1	.4953	31.5	9.7	17.8	19.1	24.7	427.4
Corona	80.8	.0322	28.4	11.5	21.2	21.1	14.7	25.4
Moreno Valley	126.1	.0503	27.0	8.6	21.3	21.3	11.6	37.1
• Palm Springs	42.6	.0170	43.9	7.7	14.2	18.9	42.7	19.7
• Riverside	240.4	.0958	29.0	13.1	19.2	19.6	18.9	80.1

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Pleasanton	436,922	106,829	53,298	46,421	13,023	89,340	21,645
San Leandro	908,352	191,579	82,378	164,816	61,663	126,428	61,223
Union City	563	56,761	16,624		4,421	13,938	4,535
Contra Costa	**6,123,235**	**1,230,354**	**613,726**	**718,274**	**399,927**	**1,060,140**	**381,079**
Antioch	384,358	96,027	39,172	65,101	10,785	73,229	26,033
Concord	1,446,378	213,896	114,357	240,512	145,953	343,693	58,181
Pittsburg	202,392	58,046	18,950	4,065	6,231	48,565	19,756
Richmond	589,147	81,405	35,200	165,739	32,334	118,788	14,350
Walnut Creek	1,037,983	129,121	92,769	46,958	37,010	315,023	60,104
SUBURBAN TOTAL	12,618,067	2,447,547	1,250,983	1,583,433	836,197	2,483,146	719,298
OXNARD-VENTURA	**5,393,117**	**945,354**	**529,237**	**654,185**	**291,736**	**1,246,193**	**225,416**
Ventura	5,393,117	945,354	529,237	654,185	291,736	1,246,193	225,416
Camarillo	399,985	76,694	45,267	30,535	9,610	21,169	28,244
• Oxnard	945,128	168,829	107,691	117,919	56,552	240,812	34,358
Simi Valley	686,742	167,588	76,183	68,667	36,870	123,246	32,456
Thousand Oaks	1,255,982	149,239	109,882	178,662	71,930	407,408	58,305
• Ventura	1,287,921	178,009	115,174	133,765	97,813	393,520	41,495
SUBURBAN TOTAL	3,160,068	598,516	306,372	402,501	137,371	611,861	149,563
REDDING	**1,107,147**	**265,612**	**95,153**	**97,357**	**51,404**	**208,091**	**86,532**
Shasta	1,107,147	265,612	95,153	97,357	51,404	208,091	86,532
• Redding	855,935	165,424	75,260	93,400	47,167	190,825	65,842
SUBURBAN TOTAL	251,212	100,188	19,893	3,957	4,237	17,266	20,710
RIVERSIDE-SAN BERNARDINO	**16,764,591**	**3,418,619**	**1,681,303**	**2,050,248**	**859,795**	**3,403,243**	**634,282**
Riverside	7,584,296	1,603,684	796,533	735,115	375,498	1,621,963	295,750
Corona	644,475	106,132	57,016	47,625	17,783	251,455	19,395
Moreno Valley	152,851	33,969	17,751	3,982	12,241	6,258	14,277
• Palm Springs	627,822	111,205	94,047	51,770	25,312	132,483	28,705
• Riverside	2,254,954	325,004	19[illegible]2	301,199	151,262	642,500	58,241

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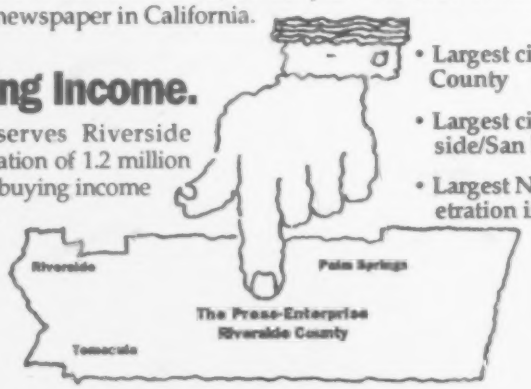

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Source: Audit Bureau of Circulations, one-day gross distribution, March 31, 1991; State Board of Equalization and Department of Finance.

NDM: Newspaper Designated Market
* Newspapers with a circulation of 150,000 or more.

Circle No. 133 on Reader Service Card

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
San Bernardino	1,481.9	.5908	29.3	10.7	18.9	20.2	19.0	486.3
Apple Valley	48.1	.0192	30.7	8.5	16.7	20.8	22.0	16.3
Chino	62.4	.0249	28.4	14.3	21.3	22.8	13.2	16.3
Colton	42.0	.0167	27.2	12.4	22.2	17.5	15.2	14.1
Fontana	91.5	.0365	26.4	10.5	21.8	18.6	12.7	27.6
Hesperia	52.7	.0210	30.1	8.3	16.7	19.7	22.1	17.3
Ontario	139.1	.0555	27.3	12.2	20.5	19.4	14.8	42.1
Rancho Cucamonga	105.9	.0422	29.2	9.7	20.1	24.8	13.6	35.1
Redlands	63.1	.0252	32.3	10.7	16.6	22.3	23.3	23.0
Rialto	75.6	.0301	27.5	9.6	18.3	20.0	16.2	22.9
* San Bernardino	171.5	.0684	28.3	11.7	19.4	17.4	19.7	56.9
Upland	66.2	.0264	32.5	10.4	17.1	23.5	22.1	24.1
Victorville	42.5	.0169	29.6	9.8	19.5	17.5	22.0	14.9
SUBURBAN TOTAL	2,269.5	.9049	30.4	9.9	18.4	19.9	21.6	757.0
SACRAMENTO	1,523.3	.6073	32.3	10.3	18.4	22.1	22.9	572.8
El Dorado	129.9	.0518	35.4	6.6	16.1	25.6	25.2	48.3
Placer	179.3	.0715	35.2	7.6	15.7	25.2	25.2	66.6
* Roseville	46.4	.0185	33.2	7.8	18.0	24.3	22.5	17.2

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
San Bernardino	9,180,295	1,814,935	884,770	1,315,133	484,297	1,781,280	338,532
Apple Valley	91,051	34,644	8,302	1,279	782	4,939	9,174
Chino	386,094	84,984	40,330	78,006	13,028	65,669	17,189
Colton	469,984	71,906	32,158	136,714	9,882	103,023	12,172
Fontana	474,261	125,572	48,710	46,919	12,045	111,201	23,829
Hesperia	221,074	78,169	21,411	14,453	10,214	13,449	13,416
Ontario	975,144	189,891	93,683	108,217	19,681	279,341	30,943
Rancho Cucamonga	322,460	91,381	56,123	30,664	11,958	17,351	16,672
Redlands	558,805	97,514	57,009	62,727	27,553	181,155	28,793
Rialto	259,028	99,784	28,042	21,301	3,716	11,770	14,777
* San Bernardino	1,816,572	251,658	175,347	389,762	148,453	329,908	50,008
Upland	556,997	108,005	54,320	48,761	27,515	148,090	32,306
Victorville	584,816	101,615	50,698	90,692	49,073	135,307	19,027
SUBURBAN TOTAL	12,065,243	2,730,752	1,216,337	1,307,517	534,768	2,298,352	497,328
SACRAMENTO	11,481,756	2,309,094	1,235,367	1,320,318	619,863	2,473,348	517,033
El Dorado	776,608	206,765	86,575	23,517	35,765	117,438	67,051
Placer	1,539,316	288,358	150,550	52,034	53,382	500,483	83,876
* Roseville	702,784	88,981	42,843	27,435	12,903	328,086	27,763

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CAL. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Sacramento	1,070.6	.4268	31.9	10.1	19.1	21.5	22.7	406.0
• Sacramento	379.8	.1514	31.9	10.4	19.1	20.7	23.4	148.5
Yolo	143.5	.0572	29.1	18.5	17.4	19.6	20.1	51.9
• Davis	47.0	.0187	25.6	31.9	18.2	18.8	14.2	18.2
• Woodland	40.5	.0161	31.3	9.4	17.7	21.0	22.4	14.4
SUBURBAN TOTAL	1,009.6	.4026	32.7	9.4	18.2	22.7	23.2	374.5
SALINAS–SEASIDE–MONTEREY	**363.1**	**.1448**	**29.8**	**13.0**	**19.2**	**19.7**	**20.3**	**115.5**
Monterey	363.1	.1448	29.8	13.0	19.2	19.7	20.3	115.5
• Monterey	32.6	.0130	31.9	15.1	23.8	19.2	23.5	12.9
• Salinas	111.1	.0443	27.9	12.1	19.5	18.3	17.8	34.1
• Seaside	39.7	.0158	25.4	22.0	21.4	16.2	13.2	10.9
SUBURBAN TOTAL	179.7	.0717	31.8	11.1	17.8	21.4	22.9	57.6
SAN DIEGO	**2,562.9**	**1.0218**	**31.1**	**13.3**	**19.8**	**20.4**	**21.8**	**911.8**
San Diego	2,562.9	1.0218	31.1	13.3	19.8	20.4	21.8	911.8
Carlsbad	64.8	.0258	35.3	8.8	16.8	24.8	25.8	25.7
Chula Vista	138.7	.0553	31.6	11.5	18.6	19.4	24.2	49.1
El Cajon	91.0	.0363	30.3	12.7	20.3	18.7	21.7	33.7
Encinitas	56.8	.0226	33.6	9.7	20.4	28.3	18.8	21.3
• Escondido	111.5	.0445	31.1	11.2	19.9	19.0	23.2	40.3
La Mesa	54.3	.0216	35.1	12.1	20.1	19.4	30.8	23.8
National City	55.7	.0222	26.5	19.0	19.1	15.2	18.5	15.2
Oceanside	131.7	.0525	30.9	11.4	20.4	17.4	24.3	47.9
Poway	44.6	.0178	32.4	8.4	15.4	27.5	18.5	14.2
• San Diego	1,139.4	.4543	30.8	14.6	20.9	20.4	20.8	416.6
Santee	54.3	.0216	30.7	9.5	20.3	23.4	17.8	18.2
Vista	73.7	.0294	29.8	12.7	20.8	17.5	21.8	26.0
SUBURBAN TOTAL	1,312.0	.5230	31.3	12.4	18.7	20.6	22.6	454.9
SAN FRANCISCO	**1,611.7**	**.6426**	**35.9**	**9.5**	**19.8**	**24.6**	**27.1**	**645.6**
Marin	231.0	.0921	38.1	7.5	17.0	29.3	27.1	95.4
Novato	47.8	.0191	34.3	8.5	17.9	25.6	22.8	18.3
San Rafael	48.6	.0194	37.2	9.8	18.7	25.9	28.1	20.4

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Applicnce ($000)	Automotive ($000)	Drug ($000)
Sacramento	8,329,954	1,601,684	903,175	1,196,939	508,319	1,688,457	402,345
• Sacramento	2,955,198	623,547	375,006	465,166	120,631	511,958	150,130
Yolo	835,878	212,287	95,067	47,828	22,397	166,970	63,809
• Davis	280,336	75,196	35,894	186	5,343	76,110	22,650
• Woodland	348,283	73,532	27,591	42,350	10,814	74,976	27,510
SUBURBAN TOTAL	7,195,155	1,447,838	754,013	785,181	470,172	1,482,218	388,980
SALINAS–SEASIDE–MONTEREY	**2,371,488**	**419,467**	**236,116**	**236,234**	**139,134**	**401,701**	**129,995**
Monterey	2,371,488	419,467	326,116	236,224	129,134	401,701	129,995
• Monterey	488,973	104,369	97,458	72,270	30,275	34,888	26,301
• Salinas	954,143	174,536	88,050	125,327	59,776	176,271	63,765
• Seaside	295,758	13,179	23,483	8,958	16,826	173,317	2,223
SUBURBAN TOTAL	632,614	127,383	117,145	29,669	22,257	17,225	37,706
SAN DIEGO	**19,209,425**	**3,415,262**	**2,197,424**	**2,276,586**	**1,302,092**	**3,879,113**	**738,583**
San Diego	19,209,425	3,415,262	2,197,424	2,276,586	1,302,092	3,879,113	738,583
Carlsbad	829,497	111,101	59,154	120,634	37,167	327,859	19,714
Chula Vista	882,212	166,793	92,535	208,713	74,879	78,715	48,084
El Cajon	1,366,366	240,392	107,718	142,476	69,609	376,346	53,359
Encinitas	446,839	102,902	57,924	21,787	31,888	93,293	26,980
• Escondido	1,619,335	184,391	99,330	220,670	67,634	551,140	44,063
La Mesa	902,000	133,361	76,383	116,476	57,540	290,483	18,420
National City	977,962	104,149	67,002	160,650	37,301	417,551	29,586
Oceanside	651,501	161,815	85,994	67,129	54,976	67,329	34,356
Poway	99,019	12,495	3,583	19,191	2,040	31,656	10,585
• San Diego	8,338,908	1,408,099	1,142,547	856,540	727,487	1,385,026	320,489
Santee	47,881	10,323	8,698		808	4,421	4,377
Vista	317,262	104,254	31,831	22,662	14,609	40,116	22,192
SUBURBAN TOTAL	9,251,182	1,822,772	955,547	1,199,376	506,971	1,942,947	374,031
SAN FRANCISCO	**15,259,282**	**2,667,480**	**2,446,882**	**1,574,221**	**1,085,550**	**1,984,848**	**814,268**
Marin	2,369,537	465,673	275,264	196,778	189,871	378,595	155,740
Novato	345,524	90,884	36,808	5,224	18,592	65,458	32,798
San Rafael	906,179	104,580	68,946	139,163	107,627	203,572	43,034

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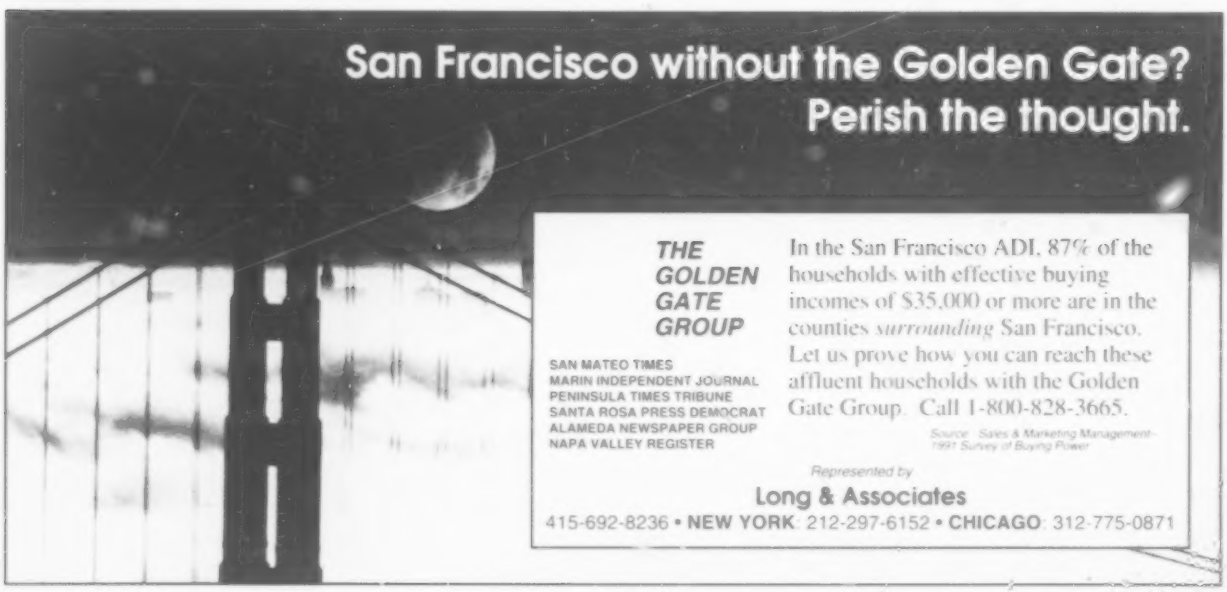
POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
San Francisco	724.3	.2888	36.0	10.3	21.7	23.8	27.9	305.7
• San Francisco	724.3	.2888	36.0	10.3	21.7	23.8	27.9	305.7
San Mateo	656.4	.2617	34.9	9.4	18.6	23.6	26.3	244.5
Daly City	93.3	.0372	32.7	11.3	18.9	21.4	24.3	29.3
Redwood City	66.8	.0266	33.1	10.1	21.9	22.7	23.1	25.8
San Mateo	86.4	.0344	36.6	8.9	19.5	22.7	29.9	35.9
South San Francisco	54.9	.0219	33.4	10.2	18.3	21.2	26.0	18.7
SUBURBAN TOTAL	887.4	.3538	35.9	8.9	18.2	25.2	26.4	339.9
SAN FRANCISCO-OAKLAND-SAN JOSE CONSOLIDATED AREA	**6,334.1**	**2.5255**	**33.6**	**10.2**	**19.3**	**23.9**	**23.5**	**2,360.1**
SAN JOSE	**1,512.9**	**.6032**	**32.0**	**11.2**	**20.9**	**22.8**	**21.0**	**525.7**
Santa Clara	1,512.9	.6032	32.0	11.2	20.9	22.8	21.0	525.7
Cupertino	40.7	.0162	36.3	7.7	17.8	27.5	25.1	15.5
Milpitas	51.2	.0204	30.4	10.6	23.4	23.8	15.4	14.2
Mountain View	68.2	.0272	32.9	10.1	27.7	23.4	20.9	30.3
• Palo Alto	56.5	.0225	38.1	8.5	18.6	25.8	29.8	24.5
• San Jose	790.3	.3151	30.1	11.5	21.1	22.2	18.3	252.8
Santa Clara	94.6	.0377	32.4	13.2	24.0	21.2	22.6	36.9
Sunnyvale	118.4	.0472	33.3	6.9	24.5	21.8	24.4	48.8
SUBURBAN TOTAL	666.1	.2654	33.3	11.2	20.9	23.1	23.4	248.4
SANTA BARBARA-SANTA MARIA-LOMPOC	**373.5**	**.1489**	**31.7**	**14.4**	**18.0**	**19.8**	**24.3**	**131.2**
Santa Barbara	373.5	.1489	31.7	14.4	18.0	19.8	24.3	131.2
• Lompoc	38.0	.0152	30.6	9.0	21.1	20.7	20.0	12.6
• Santa Barbara	86.5	.0345	34.1	13.0	20.5	20.9	27.2	34.7
• Santa Maria	61.9	.0247	29.6	11.4	18.6	16.9	22.9	20.1
SUBURBAN TOTAL	187.1	.0745	31.5	17.2	16.0	20.1	24.3	63.8
SANTA CRUZ	**233.1**	**.0929**	**33.0**	**12.0**	**17.4**	**24.8**	**21.7**	**84.8**
Santa Cruz	233.1	.0929	33.0	12.0	17.4	24.8	21.7	84.8
• Santa Cruz	49.8	.0199	30.6	20.9	18.8	23.2	18.6	18.4
SUBURBAN TOTAL	183.3	.0730	33.7	9.6	17.2	25.2	22.5	66.4
SANTA ROSA-PETALUMA	**397.7**	**.1586**	**34.9**	**8.8**	**16.6**	**24.8**	**25.0**	**152.7**
Sonoma	397.7	.1586	34.9	8.8	16.6	24.8	25.0	152.7
• Petaluma	44.2	.0176	33.8	8.4	17.7	25.3	22.6	16.4
• Santa Rosa	116.1	.0463	35.1	9.5	16.4	22.9	27.2	46.8
SUBURBAN TOTAL	237.4	.0947	35.0	8.5	16.6	25.5	24.4	89.5
STOCKTON	**490.6**	**.1956**	**30.8**	**10.2**	**17.1**	**20.4**	**22.5**	**161.6**
San Joaquin	490.6	.1956	30.8	10.2	17.1	20.4	22.5	161.6
• Lodi	52.9	.0211	33.4	9.5	18.1	19.5	27.6	19.4
Manteca	41.6	.0166	29.3	9.5	18.6	21.6	17.7	13.7
• Stockton	215.3	.0858	29.3	11.1	16.3	19.7	21.0	70.2
SUBURBAN TOTAL	222.4	.0887	31.6	9.6	17.7	21.2	22.8	72.0

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
San Francisco	6,773,833	1,161,807	1,408,463	605,615	436,404	461,000	302,594
• San Francisco	6,773,833	1,161,807	1,408,463	605,615	436,404	461,000	302,594
San Mateo	6,115,912	1,039,920	763,155	771,828	459,275	1,145,253	355,934
Daly City	734,289	86,382	77,427	150,617	93,231	90,065	55,631
Redwood City	927,982	137,159	97,595	144,270	46,093	218,729	46,954
San Mateo	1,020,712	141,561	104,248	190,230	86,641	103,674	61,868
South San Francisco	619,634	114,591	132,514	92,974	42,478	64,767	25,331
SUBURBAN TOTAL	8,485,449	1,505,593	1,038,419	968,606	649,146	1,523,848	511,674
SAN FRANCISCO-OAKLAND-SAN JOSE CONSOLIDATED AREA	**51,794,161**	**9,713,714**	**6,454,949**	**5,482,607**	**3,535,797**	**8,899,229**	**2,919,524**
SAN JOSE	**12,499,406**	**2,131,411**	**1,416,321**	**1,398,084**	**959,016**	**2,331,389**	**684,080**
Santa Clara	12,499,406	2,131,411	1,416,321	1,398,084	959,016	2,331,389	684,080
Cupertino	531,566	59,408	80,911	141,461	35,814	9,221	25,595
Milpitas	301,517	69,768	43,656	43,999	9,934	14,231	28,792
Mountain View	602,488	106,669	66,951	107,931	83,088	31,139	59,210
• Palo Alto	912,710	110,770	131,058	84,916	49,124	117,246	26,040
• San Jose	4,798,125	1,009,262	529,708	489,764	334,780	759,087	269,060
Santa Clara	1,638,100	151,945	124,767	239,898	185,265	508,781	59,920
Sunnyvale	1,174,789	180,331	139,415	175,448	70,152	243,107	71,222
SUBURBAN TOTAL	6,788,571	1,011,379	755,555	823,404	575,112	1,455,056	388,980
SANTA BARBARA-SANTA MARIA-LOMPOC	**2,769,076**	**664,990**	**349,571**	**190,026**	**164,618**	**431,356**	**149,190**
Santa Barbara	2,769,076	664,990	349,571	190,026	164,618	431,356	149,190
• Lompoc	219,999	55,099	23,747	12,110	11,461	41,879	17,010
• Santa Barbara	1,042,505	205,634	158,225	74,092	85,807	155,596	49,605
• Santa Maria	612,004	115,166	53,581	68,130	35,375	160,089	32,255
SUBURBAN TOTAL	894,568	289,091	114,018	35,694	36,975	73,792	50,320
SANTA CRUZ	**1,911,040**	**436,156**	**216,282**	**187,250**	**92,993**	**453,439**	**186,599**
Santa Cruz	1,911,040	436,156	216,282	107,250	92,993	453,439	106,599
• Santa Cruz	633,807	116,588	88,335	37,475	27,872	164,276	27,476
SUBURBAN TOTAL	1,277,233	319,568	127,947	69,775	65,121	289,163	79,123
SANTA ROSA-PETALUMA	**3,176,962**	**683,829**	**309,062**	**331,347**	**197,845**	**508,593**	**193,772**
Sonoma	3,176,962	683,829	309,062	331,347	197,845	508,593	193,772
• Petaluma	401,091	93,973	48,215	36,921	18,945	72,432	31,026
• Santa Rosa	1,785,299	295,615	132,680	273,035	143,079	343,954	83,832
SUBURBAN TOTAL	990,572	294,241	128,167	21,391	35,821	92,207	78,914
STOCKTON	**2,971,609**	**593,840**	**316,491**	**304,510**	**149,971**	**615,551**	**204,189**
San Joaquin	2,971,609	593,840	316,491	304,510	149,971	615,551	204,189
• Lodi	488,283	88,433	45,040	34,422	29,083	111,951	40,470
Manteca	297,144	74,960	28,857	10,059	11,429	79,857	27,816
• Stockton	1,624,148	269,308	186,954	238,480	87,785	324,687	88,675
SUBURBAN TOTAL	859,178	236,099	84,497	31,608	33,103	178,913	75,044



CAL. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
VALLEJO–FAIRFIELD–NAPA	**467.0**	**.1862**	**31.9**	**9.9**	**18.2**	**22.8**	**21.6**	**160.4**	**2,746,283**	**609,925**	**314,714**	**277,468**	**132,791**	**510,250**	**174,796**
Napa	112.6	.0449	36.6	9.1	15.0	22.5	30.1	42.0	739,624	165,870	105,588	46,238	33,331	111,988	51,059
• Napa	62.9	.0251	34.8	9.3	16.3	22.2	27.5	24.3	531,546	124,289	51,434	42,129	26,115	80,303	44,920
Solano	**354.4**	.1413	**30.7**	**10.2**	**19.1**	**22.9**	**18.9**	**118.4**	**2,006,659**	**444,055**	**209,126**	**231,230**	**99,460**	**398,362**	**123,737**
• Fairfield	80.4	0321	28.9	11.6	20.4	20.4	17.2	26.5	661,039	71,266	47,916	168,823	38,003	140,651	30,979
Vacaville	74.4	0297	30.7	10.3	22.5	23.9	16.4	23.6	325,521	89,291	51,747	11,664	13,174	40,725	25,382
• Vallejo	113.7	0453	31.3	10.7	17.6	21.9	21.6	38.9	699,982	152,835	61,489	47,635	36,300	194,825	45,306
SUBURBAN TOTAL	210.0	.0837	32.6	9.0	18.2	24.3	21.4	70.7	853,716	261,535	153,875	18,881	32,373	94,571	53,591
VISALIA–TULARE–PORTERVILLE	**318.7**	**.1271**	**29.2**	**10.0**	**15.9**	**18.8**	**22.0**	**100.0**	**1,618,380**	**452,413**	**131,767**	**128,388**	**85,574**	**277,452**	**121,804**
Tulare	318.7	.1271	29.2	10.0	15.9	18.8	22.0	100.0	1,618,380	452,413	131,767	128,388	85,574	277,452	121,804
• Porterville	30.2	.0120	29.6	9.6	16.1	18.5	22.8	9.8	295,475	90,270	18,432	14,076	7,365	58,422	28,637
• Tulare	34.0	.0136	28.4	9.7	16.4	17.9	21.3	11.1	207,015	56,486	18,591	8,143	14,701	32,927	21,681
• Visalia	77.3	0308	30.6	9.5	16.5	20.8	21.9	26.7	746,143	150,571	61,664	94,187	53,762	136,052	44,530
SUBURBAN TOTAL	177.2	.0707	28.7	10.4	15.4	18.2	22.1	52.4	369,747	155,086	33,080	11,982	9,746	50,051	26,956
YUBA CITY	**134.4**	**.0497**	**31.0**	**9.9**	**16.4**	**19.2**	**24.2**	**43.6**	**677,006**	**200,884**	**57,251**	**65,830**	**35,872**	**113,917**	**33,587**
Sutter	65.4	.0261	32.5	9.2	16.1	20.2	25.8	23.5	410,837	140,153	36,225	35,046	27,892	56,708	18,442
• Yuba City	27.9	.0111	30.3	10.9	18.3	18.7	22.8	10.8	367,635	125,436	32,278	32,395	24,917	52,006	17,996
Yuba	59.0	.0236	29.4	10.6	17.0	18.0	22.5	20.1	266,169	60,731	21,026	30,784	7,980	57,209	15,145
SUBURBAN TOTAL	96.5	.0386	31.2	9.6	15.9	19.3	24.7	32.8	309,371	75,448	24,973	33,435	10,955	61,911	15,591
OTHER COUNTIES															
Alpine	1.1	.0004	33.2	8.9	19.1	23.2	23.3	.4	1,710	59	285	91		88	
Amador	31.6	.0126	38.2	10.1	15.8	22.0	33.2	11.2	156,721	52,010	15,856	579	9,921	8,994	16,574
Calaveras	33.0	.0132	39.7	5.0	12.5	22.7	34.9	13.1	128,006	36,243	13,796	2,753	8,265	3,078	8,258
Colusa	16.5	.0065	32.0	8.6	15.0	19.8	25.7	5.7	73,831	28,663	10,308	153	877	6,531	4,411
Del Norte	23.9	.0095	32.4	9.1	18.8	19.7	25.3	8.2	107,884	33,114	13,296	1,622	2,170	2,347	10,381
Glenn	25.0	.0099	32.5	8.3	14.7	19.5	26.8	8.9	99,899	31,487	10,884	2,222	1,796	10,877	7,998
Humboldt	120.1	.0479	33.2	10.9	16.1	22.7	24.4	46.8	786,430	183,715	78,863	51,191	30,789	103,910	64,949
Imperial	111.1	.0443	28.7	9.9	15.2	18.0	22.3	33.4	566,318	161,223	49,161	65,016	12,551	69,369	33,723
Inyo	18.3	.0073	39.3	5.5	13.2	22.3	34.6	7.6	172,659	34,315	25,360	5,364	4,599	20,788	9,753
Kings	103.8	.0414	28.3	12.6	20.7	18.9	17.2	29.9	423,636	105,121	51,360	34,389	18,573	78,313	27,904
Lake	51.7	.0206	40.6	5.5	12.3	19.9	38.3	21.3	276,639	90,233	26,250	14,634	4,961	37,132	26,832
Lassen	28.3	.0113	32.0	11.4	19.7	22.2	21.9	8.8	119,318	23,006	16,802	2,678	3,454	16,087	15,548
Madera	92.0	.0367	31.8	8.9	14.5	20.5	24.8	29.7	375,852	117,729	42,598	12,906	7,943	62,897	33,299
Mariposa	14.6	.0058	39.3	6.3	14.1	22.2	34.4	5.7	72,248	15,667	10,453	97	1,216	617	1,272
Mendocino	81.2	.0324	35.6	7.4	14.1	24.5	26.6	30.8	568,927	161,254	65,812	24,109	24,676	68,878	48,182
Modoc	9.7	.0039	37.3	6.2	13.0	21.3	32.3	3.7	41,106	10,414	5,159	444	1,247	6,496	1,777
Mono	10.1	.0040	32.2	9.5	22.2	26.0	17.7	4.0	87,547	18,192	26,136	203	603	238	2,307
Nevada	80.8	.0322	39.3	5.4	12.3	24.9	33.1	31.7	488,463	125,165	46,854	18,127	27,727	52,090	39,489
Plumas	20.0	.0079	39.2	4.8	12.5	23.2	33.9	8.2	112,264	32,303	11,960	2,192	2,764	15,458	8,221
San Benito	37.7	.0151	30.3	9.9	16.9	20.9	21.1	11.7	159,115	40,844	17,238	1,503	4,965	28,138	13,636
San Luis Obispo	222.8	.0889	33.1	14.2	16.9	21.1	25.7	87.5	1,595,451	371,734	210,367	107,586	77,002	241,913	88,930
San Luis Obispo	43.0	.0171	26.8	33.1	24.2	16.0	20.6	17.2	661,941	123,811	66,344	57,955	40,904	161,806	27,084
Sierra	3.3	.0013	38.9	6.3	12.8	24.3	32.4	1.3	9,872	3,807	1,741		382	212	221
Siskiyou	43.9	.0175	37.5	6.5	12.6	22.6	31.5	17.5	256,807	75,700	26,274	2,631	6,040	24,305	24,718
Tehama	50.4	.0201	36.1	7.2	13.9	19.7	31.9	19.0	287,783	72,586	27,273	7,177	9,571	55,536	19,522
Trinity	13.2	.0052	37.9	5.6	12.7	24.3	30.9	5.2	46,562	18,967	7,493	2,279	547	3,057	1,193
Tuolumne	49.7	.0198	37.4	7.7	15.8	22.2	31.7	18.5	294,624	75,810	40,703	9,872	13,721	31,457	35,144
TOTAL METRO COUNTIES	**29,059.2**	**11.5862**	**31.5**	**11.4**	**19.0**	**21.3**	**22.1**	**10,128.8**	**217,756,206**	**41,341,690**	**25,437,712**	**23,134,960**	**13,876,513**	**42,525,795**	**10,113,417**
TOTAL STATE	**32,353.0**	**12.1019**	**31.6**	**11.3**	**18.9**	**21.3**	**22.2**	**10,593.6**	**225,065,880**	**43,261,051**	**26,289,994**	**23,504,778**	**14,152,873**	**43,474,601**	**10,658,059**

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EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
ANAHEIM-SANTA ANA	**43,950,506**	**41,179**	**12.8**	**20.7**	**19.1**	**39.6**	**1.1915**
Orange	43,950,506	41,179	12.8	20.7	19.1	39.6	1.1915
• Anaheim	4,135,131	36,418	15.1	23.7	19.1	33.0	.1184
Buena Park	1,113,457	41,095	12.3	20.6	22.7	37.2	.0347
Costa Mesa	1,743,799	35,689	15.2	24.1	19.6	31.4	.0665
Cypress	841,087	50,734	8.5	15.7	20.1	50.9	.0198
Fountain Valley	1,086,568	54,554	6.7	15.0	18.6	56.8	.0272
Fullerton	2,164,656	39,046	13.6	21.7	18.1	37.7	.0600
Garden Grove	2,149,304	39,376	13.2	21.9	21.4	35.4	.0622
Huntington Beach	3,746,960	43,872	11.4	19.6	19.6	42.9	.0947
Irvine	2,718,991	56,652	5.4	15.3	17.8	58.5	.0661
Laguna Niguel	1,149,461	54,139	6.3	14.7	20.5	55.5	.0240
La Habra	870,026	38,165	13.6	23.1	19.9	34.9	.0237
Mission Viejo	1,579,515	54,131	5.2	13.3	21.4	56.6	.0381
Newport Beach	2,160,571	48,480	11.0	17.7	14.3	48.9	.0564
Orange	1,886,269	40,462	13.0	21.0	18.9	38.6	.0611
Placentia	773,976	49,676	9.3	17.8	18.5	49.6	.0180
San Clemente	820,624	35,151	17.0	23.4	16.1	34.1	.0193
• Santa Ana	3,099,572	33,320	17.0	24.7	20.5	26.9	.1041
Tustin	882,105	36,198	14.9	25.6	19.9	31.7	.0246
Westminster	1,277,780	42,315	11.8	20.0	20.7	40.0	.0403
Yorba Linda	1,102,300	55,724	5.7	13.7	20.8	57.3	.0231
SUBURBAN TOTAL	36,785,803	42,839	12.0	20.0	18.8	41.9	.9690
BAKERSFIELD	**7,252,385**	**28,797**	**20.3**	**24.0**	**18.2**	**22.9**	**.2043**
Kern	7,252,385	28,797	20.3	24.0	18.2	22.9	.2043
• Bakersfield	2,668,345	32,248	17.6	22.7	19.2	26.8	.0843
SUBURBAN TOTAL	4,584,040	27,165	21.7	24.7	17.6	20.8	.1200
CHICO	**2,125,935**	**20,435**	**26.9**	**25.8**	**13.2**	**11.9**	**.0640**
Butte	2,125,935	20,435	26.9	25.8	13.2	11.9	.0640
• Chico	416,172	17,033	25.9	22.7	11.9	9.4	.0176
SUBURBAN TOTAL	1,709,763	21,258	27.1	26.7	13.6	12.6	.0464
FRESNO	**8,660,195**	**27,326**	**21.3**	**24.8**	**16.7**	**21.9**	**.2516**
Fresno	8,660,195	27,326	21.3	24.8	16.7	21.9	.2516
Clovis	679,446	29,577	20.2	26.9	21.1	20.1	.0215
• Fresno	4,407,102	25,691	21.9	24.4	16.5	19.7	.1425
SUBURBAN TOTAL	4,253,093	29,489	20.5	25.2	17.0	24.6	.1091
LOS ANGELES-LONG BEACH	**138,244,091**	**32,976**	**17.0**	**22.2**	**17.1**	**30.3**	**3.8050**
Los Angeles	138,244,091	32,976	17.0	22.2	17.1	30.3	3.8050
Alhambra	1,163,162	30,844	18.2	25.2	19.0	25.3	.0367
Arcadia	1,123,421	46,128	12.6	17.0	16.2	46.6	.0294
Azusa	508,122	31,393	18.2	25.8	21.5	23.4	.0163

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Baldwin Park	638,215	31,558	16.5	26.6	23.0	20.9	.0181
Bellflower	930,807	32,276	16.6	23.9	21.2	25.1	.0251
Bell Gardens	276,563	23,119	24.8	31.3	15.5	11.2	.0091
• Burbank	1,797,815	34,580	16.2	23.9	18.0	31.5	.0489
Carson	1,278,650	45,728	10.6	17.9	21.0	44.1	.0367
Cerritos	982,680	59,256	3.9	10.9	18.5	64.2	.0418
Compton	793,622	26,113	20.2	24.3	17.0	20.0	.0226
Covina	676,168	34,868	15.7	22.5	19.9	29.9	.0243
Diamond Bar	1,082,755	56,550	4.4	11.7	21.6	59.7	.0234
Downey	1,608,978	37,991	15.1	22.4	19.8	34.6	.0495
El Monte	928,646	26,986	21.4	26.3	18.2	18.8	.0353
Gardena	799,600	35,152	15.2	23.7	20.4	29.8	.0246
Glendale	3,142,571	32,343	16.9	23.9	17.2	29.2	.0889
Glendora	882,569	45,726	11.3	17.0	19.8	44.6	.0244
Hawthorne	1,152,223	33,419	16.5	25.9	19.5	28.2	.0306
Huntington Park	420,138	22,304	24.3	27.8	14.7	13.0	.0157
Inglewood	1,373,495	28,439	18.1	27.0	16.8	22.6	.0401
Lakewood	1,359,442	44,613	10.3	18.0	24.1	41.4	.0390
La Mirada	741,634	49,557	6.7	16.1	22.5	49.4	.0182
Lancaster	1,553,012	38,447	13.1	20.9	21.1	33.8	.0435
• Long Beach	6,639,914	29,092	19.1	22.9	16.8	25.4	.1744
• Los Angeles	$3,681,844	28,965	19.1	22.4	15.2	27.1	1.4565
Lynwood	513,127	28,532	18.0	25.9	19.4	20.6	.0151
Montebello	821,391	33,527	15.3	23.9	18.9	29.0	.0255
Monterey Park	935,100	37,255	13.6	22.6	18.6	34.5	.0244
Norwalk	1,188,604	37,151	13.1	24.2	22.6	31.0	.0369
Palmdale	957,819	36,061	16.2	19.9	22.7	28.7	.0239
Paramount	480,089	28,760	18.8	27.8	18.0	21.5	.0142
• Pasadena	2,348,332	30,126	18.6	22.5	15.5	28.5	.0709
Pico Rivera	696,503	35,439	14.5	25.2	22.1	28.6	.0181
• Pomona	1,423,307	29,964	18.6	24.5	19.4	23.3	.0430
Rancho Palos Verdes	1,094,871	62,807	5.4	11.2	14.9	65.1	.0203
Redondo Beach	1,389,717	42,432	10.8	21.1	21.1	39.7	.0348
Rosemead	529,925	30,068	18.4	25.7	19.1	24.2	.0163
Santa Clarita	2,252,271	50,651	7.4	15.0	21.7	50.9	.0585
Santa Monica	2,086,448	31,719	17.6	24.2	16.9	28.6	.0626
South Gate	797,247	27,514	20.2	25.6	19.9	19.1	.0290
Torrance	2,947,386	46,171	10.5	18.4	18.9	45.6	.0951
West Covina	1,654,581	45,747	9.5	18.8	21.4	44.6	.0480
Whittier	1,395,464	37,086	15.3	21.1	18.4	34.4	.0383
SUBURBAN TOTAL	72,352,879	36,693	15.0	21.8	18.6	33.7	2.0113

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EFFECTIVE BUYING INCOME

S&MM ESTIMATES 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
LOS ANGELES–ANAHEIM–RIVERSIDE CONSOLIDATED AREA	***229,990,348***	***34,135***	***16.6***	***22.2***	***17.7***	***31.2***	***6.3173***
MERCED	**1,836,160**	**23,062**	**25.2**	**27.6**	**14.9**	**14.5**	**.0548**
Merced	1,836,160	23,062	25.2	27.6	14.9	14.5	.0548
• Merced	582,385	22,251	24.3	25.3	14.7	14.9	0216
SUBURBAN TOTAL	1,253,775	23,395	25.7	28.8	15.0	14.3	.0332
MODESTO	**4,676,799**	**26,446**	**21.6**	**26.0**	**17.2**	**19.1**	**.1394**
Stanislaus	4,676,799	26,446	21.6	26.0	17.2	19.1	.1394
• Modesto	2,271,266	29,216	19.3	27.0	18.8	21.3	0720
• Turlock	507,224	24,195	22.7	24.1	17.0	16.7	0163
SUBURBAN TOTAL	1,894,309	24,217	23.7	25.5	15.5	17.4	0511
OAKLAND	**38,360,531**	**38,096**	**14.4**	**19.7**	**18.0**	**36.0**	**.9854**
Alameda	21,355,660	34,211	16.1	21.0	18.1	30.9	.5754
Alameda	1,326,646	33,320	17.1	25.1	17.7	30.0	0394
• Berkeley	1,719,080	24,778	21.3	21.7	13.4	22.8	0498
Fremont	3,254,563	46,206	9.6	17.2	22.6	44.8	0830
Hayward	1,788,764	36,613	14.3	22.9	21.3	31.3	0544
• Livermore	1,081,870	45,523	9.7	17.2	22.8	43.6	0261
• Oakland	5,387,066	25,306	20.3	22.1	14.9	21.7	1434
Pleasanton	1,084,957	52,892	7.7	13.5	19.1	54.0	0268
San Leandro	1,301,273	35,575	16.1	23.2	19.9	30.9	0392
Union City	786,239	43,793	9.3	18.8	24.5	40.7	0177
Contra Costa	17,004,871	44,583	11.9	17.8	17.5	44.1	.4100
Antioch	1,033,636	40,631	13.3	19.2	22.0	36.1	0262
Concord	2,213,274	43,881	11.2	20.0	19.1	42.6	0647
Pittsburg	714,928	38,727	12.7	20.1	20.6	34.5	0175
Richmond	1,332,526	30,276	18.0	22.1	17.5	26.3	0359
Walnut Creek	1,734,983	48,112	11.4	18.2	15.3	48.5	0470
SUBURBAN TOTAL	30,172,515	41,889	12.6	19.1	18.8	40.4	.7661
OXNARD–VENTURA	**11,154,339**	**40,320**	**13.7**	**21.1**	**19.1**	**38.1**	**.3031**
Ventura	11,154,339	40,320	13.7	21.1	19.1	38.1	.3031
Camarillo	996,507	45,844	11.1	18.7	19.2	45.2	0251
• Oxnard	1,728,880	33,357	17.1	26.0	19.9	27.5	0519
Simi Valley	1,875,934	51,815	7.0	14.5	21.5	52.6	0463
Thousand Oaks	2,222,216	51,196	8.9	17.1	17.9	51.3	0611
• Ventura	1,639,548	35,605	16.2	22.5	18.3	32.6	0523
SUBURBAN TOTAL	7,785,911	43,648	12.1	19.4	19.1	42.4	.1989
REDDING	**1,852,402**	**23,280**	**24.8**	**26.0**	**16.0**	**15.1**	**.0569**
Shasta	1,852,402	23,280	24.8	26.0	16.0	15.1	.0569
• Redding	879,469	23,328	24.5	25.8	15.8	15.9	0322
SUBURBAN TOTAL	972,933	23,237	25.1	26.3	16.2	14.3	0247
RIVERSIDE–SAN BERNARDINO	**36,541,412**	**29,951**	**19.6**	**24.2**	**18.3**	**24.4**	**1.0177**
Riverside	17,202,675	29,016	20.4	24.9	17.3	24.0	.4707
Corona	1,161,059	38,202	13.1	21.2	23.7	31.3	0337
Moreno Valley	1,397,483	29,731	17.4	29.5	19.7	21.9	0326
• Palm Springs	890,381	27,985	21.2	22.5	14.6	27.4	0265
• Riverside	3,396,641	32,722	17.3	23.8	18.5	28.2	1051
San Bernardino	19,338,737	30,889	18.9	23.6	19.2	24.7	.5470
Apple Valley	708,414	36,442	17.1	20.0	21.1	31.1	0155
Chino	855,978	45,216	9.7	17.0	23.1	42.6	0236
Colton	512,591	27,881	19.1	26.8	19.0	20.3	0185
Fontana	1,147,415	34,434	15.6	21.5	21.2	28.0	0316
Hesperia	592,802	25,687	23.5	29.3	18.0	17.9	0163
Ontario	1,829,666	36,673	15.0	22.3	22.3	30.4	0534
Rancho Cucamonga	1,918,742	46,956	8.5	16.9	24.4	45.3	0412
Redlands	1,122,055	37,089	14.1	20.6	18.2	34.6	0303
Rialto	1,038,355	39,284	14.1	21.1	25.0	31.5	0252
• San Bernardino	2,135,912	27,276	20.7	23.6	17.6	21.3	0744
Upland	1,255,803	40,793	12.4	20.3	18.7	39.2	0325
Victorville	563,786	29,043	22.2	24.4	17.8	23.8	0212
SUBURBAN TOTAL	30,118,478	29,928	19.8	24.2	18.5	24.2	.8117
SACRAMENTO	**24,040,002**	**31,903**	**18.0**	**23.1**	**18.6**	**27.3**	**.6556**
El Dorado	1,939,021	30,880	18.8	26.1	19.4	24.1	.0510
Placer	2,939,695	33,933	17.6	22.1	18.5	30.0	.0818
• Roseville	705,527	32,605	19.8	21.5	19.5	27.3	0255
Sacramento	17,162,763	32,358	17.6	23.2	18.8	27.7	.4689
• Sacramento	5,648,346	27,179	20.5	22.7	16.4	23.1	1601
Yolo	1,998,523	26,844	20.9	22.3	16.4	23.1	.0539
• Davis	699,572	25,901	21.2	20.4	14.7	24.6	0184
• Woodland	595,469	32,013	17.6	23.9	20.7	24.6	0175
SUBURBAN TOTAL	16,391,088	34,033	16.3	23.6	19.5	29.2	.4341
SALINAS–SEASIDE–MONTEREY	**5,124,392**	**31,878**	**18.0**	**25.6**	**19.1**	**26.1**	**.1417**
Monterey	5,124,392	31,878	18.0	25.6	19.1	26.1	.1417
• Monterey	562,853	31,911	17.7	26.2	19.4	25.7	0188
• Salinas	1,357,692	30,883	17.8	25.8	20.1	23.7	0441
• Seaside	464,373	26,831	23.1	29.8	18.6	16.4	0147
SUBURBAN TOTAL	2,739,474	33,722	17.3	24.3	18.6	29.6	.0641
SAN DIEGO	**41,179,182**	**32,013**	**18.2**	**24.2**	**17.7**	**28.2**	**1.1115**
San Diego	41,179,182	32,013	18.2	24.2	17.7	28.2	1.1115
Carlsbad	1,373,665	41,889	13.7	19.6	17.7	40.7	0386
Chula Vista	2,105,604	33,991	16.8	23.6	19.1	29.5	0558
El Cajon	1,296,237	28,343	20.7	25.6	17.2	22.8	0485
Encinitas	998,565	35,050	15.4	24.5	16.5	33.5	0262
• Escondido	1,554,774	28,888	21.5	25.2	18.7	22.4	0580
La Mesa	998,600	31,436	19.2	24.3	19.3	25.8	0336
National City	568,997	23,073	25.1	29.4	14.5	13.4	0288
Oceanside	1,883,620	28,563	22.4	27.3	17.2	22.9	0482
Poway	782,349	45,248	9.9	18.7	22.2	44.0	0164
• San Diego	18,660,347	30,642	18.8	24.4	16.9	27.0	.4959
Santee	817,562	39,152	12.5	22.6	25.4	31.7	0168
Vista	1,010,750	28,536	22.0	26.7	16.9	22.9	0256
SUBURBAN TOTAL	20,964,061	33,614	17.5	23.8	18.3	29.8	.5576
SAN FRANCISCO	**33,842,289**	**38,826**	**13.7**	**21.1**	**17.5**	**37.4**	**.8654**
Marin	5,855,382	46,523	11.0	18.2	16.7	46.8	.1415

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Colorado

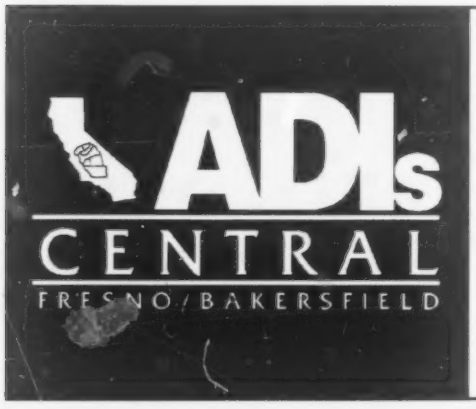
POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BOULDER–LONGMONT	**227.3**	**.0906**	**31.4**	**14.3**	**19.5**	**25.0**	**18.0**	**89.2**
Boulder	227.3	.0906	31.4	14.3	19.5	25.0	18.0	89.2
• Boulder	84.0	.0335	29.3	25.9	20.3	21.7	16.7	35.0
• Longmont	52.0	.0207	31.8	8.5	18.6	23.4	20.7	19.7
SUBURBAN TOTAL	91.3	.0364	33.3	6.8	19.0	28.9	17.9	34.5
COLORADO SPRINGS	**405.0**	**.1615**	**30.3**	**12.0**	**19.4**	**21.8**	**19.1**	**150.1**
El Paso	405.0	.1615	30.3	12.0	19.4	21.8	19.1	150.1
• Colorado Springs	286.8	.1143	31.1	10.8	19.9	22.0	20.3	113.1
SUBURBAN TOTAL	118.2	.0472	28.1	14.8	18.3	21.2	16.0	37.0
DENVER	**1,633.3**	**.6512**	**32.7**	**8.9**	**19.4**	**24.2**	**21.4**	**653.0**
Adams	266.3	.1061	30.6	9.8	19.5	21.7	19.8	96.8
Thornton	55.3	.0220	28.7	9.2	21.2	23.1	13.6	19.1
Westminster	75.0	.0299	29.9	9.5	22.1	24.8	13.8	28.0
Arapahoe	396.8	.1582	32.3	8.7	19.2	25.9	18.9	156.8
Aurora	225.1	.0897	30.9	9.6	21.8	24.2	16.8	90.3
Denver	464.8	.1853	33.9	9.7	20.3	21.8	26.0	209.6
• Denver	464.8	1853	33.9	9.7	20.3	21.8	26.0	209.6
Douglas	63.0	.0252	31.8	5.5	19.9	29.4	14.1	21.7
Jefferson	442.4	.1764	33.2	8.2	18.4	26.0	20.7	168.1
Arvada	90.0	0359	33.0	8.6	17.0	25.4	21.2	33.0
Lakewood	127.6	.0509	34.3	9.8	19.1	23.4	25.3	52.1
SUBURBAN TOTAL	1,168.5	.4659	32.2	8.6	19.0	25.2	19.5	443.4
DENVER-BOULDER CONSOLIDATED AREA	***1,860.6***	***.7418***	***32.6***	***9.6***	***19.3***	***24.3***	***21.0***	***742.2***
FORT COLLINS–LOVELAND	**190.7**	**.0761**	**30.9**	**14.0**	**17.8**	**22.8**	**20.0**	**72.3**
Larimer	190.7	.0761	30.9	14.0	17.8	22.8	20.0	72.3
• Fort Collins	89.9	.0358	27.8	21.9	19.4	20.4	15.6	34.5
• Loveland	38.3	.0153	33.0	7.5	16.7	22.5	24.2	14.4
SUBURBAN TOTAL	62.5	.0250	34.9	6.7	16.0	26.3	23.6	23.4
GREELEY	**132.3**	**.0528**	**30.4**	**12.9**	**16.3**	**20.9**	**21.6**	**47.7**
Weld	132.3	.0528	30.4	12.9	16.3	20.9	21.6	47.7
• Greeley	60.8	.0242	29.1	18.5	15.9	19.2	21.4	22.7
SUBURBAN TOTAL	71.5	.0286	31.4	8.2	16.4	22.5	21.7	25.0
PUEBLO	**123.1**	**.0491**	**34.8**	**9.0**	**14.8**	**20.0**	**29.7**	**47.1**
Pueblo	123.1	.0491	34.8	9.0	14.8	20.0	29.7	47.1
• Pueblo	98.7	.0394	34.5	9.4	14.8	19.3	30.1	38.3
SUBURBAN TOTAL	24.4	.0097	35.7	7.6	13.8	22.9	28.3	8.8
OTHER COUNTIES								
Alamosa	13.7	.0055	28.2	15.6	15.6	19.3	20.0	4.8
Archuleta	5.4	.0022	35.5	5.3	14.1	23.5	27.3	2.0
Baca	4.5	.0018	39.5	5.6	12.6	20.1	36.4	1.8
Bent	4.9	.0019	39.1	5.6	11.8	20.6	35.5	1.8
Chaffee	12.6	.0051	37.3	8.3	15.2	21.6	32.0	4.8
Cheyenne	2.4	.0009	32.3	5.8	16.9	18.0	27.5	.9
Clear Creek	7.6	.0030	36.0	5.4	16.1	32.5	20.0	3.1
Conejos	7.4	.0030	31.3	7.2	12.7	17.5	27.7	2.5
Costilla	3.2	.0013	35.5	7.7	13.0	18.6	31.9	1.2
Crowley	4.0	.0016	34.2	9.0	21.5	21.6	26.7	1.2

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BOULDER–LONGMONT	**1,931,728**	**398,925**	**205,668**	**189,186**	**89,135**	**421,030**	**44,891**
Boulder	1,931,728	398,925	205,668	189,186	89,135	421,030	44,891
• Boulder	1,033,443	182,459	120,560	114,836	58,823	193,847	16,390
• Longmont	482,316	103,857	40,853	58,693	15,408	131,736	15,390
SUBURBAN TOTAL	415,969	112,609	44,255	15,657	14,904	95,447	13,111
COLORADO SPRINGS	**2,818,439**	**459,992**	**277,095**	**352,942**	**176,000**	**641,279**	**58,314**
El Paso	2,818,439	459,992	277,095	352,942	176,000	641,279	58,314
• Colorado Springs	2,583,574	419,293	251,372	306,216	169,278	631,250	54,826
SUBURBAN TOTAL	234,865	40,699	25,723	46,726	6,722	10,029	3,488
DENVER	**12,998,169**	**2,615,970**	**1,413,708**	**1,799,977**	**782,104**	**2,661,632**	**262,694**
Adams	2,042,520	366,781	168,647	378,898	115,231	523,206	36,255
Thornton	359,468	85,635	27,741	53,681	13,583	106,924	8,568
Westminster	421,556	64,749	39,588	112,542	36,331	56,814	3,808
Arapahoe	3,931,187	660,892	297,764	643,334	144,825	1,059,907	69,791
Aurora	1,917,248	377,632	151,164	398,109	81,350	383,891	42,200
Denver	3,652,308	852,139	589,723	393,445	299,000	366,582	84,573
• Denver	3,652,308	852,139	589,723	393,445	299,000	366,582	84,573
Douglas	196,542	60,972	17,939	8,930	19,564	17,532	2,240
Jefferson	3,175,612	675,186	339,635	375,370	203,484	694,405	69,835
Arvada	455,914	174,476	43,749	56,056	23,411	18,858	10,193
Lakewood	1,380,993	189,624	144,673	206,752	83,042	431,706	23,218
SUBURBAN TOTAL	9,345,861	1,763,831	823,985	1,406,532	483,104	2,295,050	178,121
DENVER-BOULDER CONSOLIDATED AREA	***14,929,897***	***3,014,895***	***1,619,376***	***1,989,163***	***871,239***	***3,082,662***	***307,585***
FORT COLLINS–LOVELAND	**1,347,464**	**272,045**	**139,419**	**125,395**	**74,496**	**274,543**	**29,208**
Larimer	1,347,464	272,045	139,419	125,395	74,496	274,543	29,208
• Fort Collins	861,605	182,065	89,394	95,257	56,526	175,653	19,872
• Loveland	341,518	67,856	27,585	26,673	8,933	87,595	7,021
SUBURBAN TOTAL	144,341	22,124	22,440	3,465	9,037	11,295	2,315
GREELEY	**674,935**	**169,303**	**65,435**	**95,657**	**26,938**	**152,073**	**14,520**
Weld	674,935	169,303	65,435	95,657	26,938	152,073	14,520
• Greeley	506,616	133,708	43,245	83,307	22,134	117,567	7,928
SUBURBAN TOTAL	168,319	35,595	22,190	12,350	4,804	34,506	6,592
PUEBLO	**783,126**	**180,077**	**82,136**	**112,516**	**43,304**	**183,889**	**20,626**
Pueblo	783,126	180,077	82,136	112,516	43,304	183,889	20,626
• Pueblo	731,437	168,594	73,866	112,436	40,946	176,992	17,755
SUBURBAN TOTAL	51,689	11,483	8,270	80	2,358	6,897	2,871
OTHER COUNTIES							
Alamosa	96,692	20,695	11,086	25,165	2,564	13,895	289
Archuleta	37,126	14,933	2,823		1,534	971	585
Baca	20,987	3,846	965	1,493	67	4,580	713
Bent	13,511	4,347	720	497	75	2,753	834
Chaffee	76,053	15,147	6,685	12,294	2,095	14,157	673
Cheyenne	5,640	368	786		40	1,324	62
Clear Creek	28,216	8,790	7,221	504	198	1,639	528
Conejos	16,116	6,568	805	185	149	966	914
Costilla	2,010	212	268	218		63	
Crowley	5,110	2,083	451		31	1,723	382



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COLO. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Custer	1.9	.0007	39.7	3.8	12.2	22.8	34.7	.8
Delta	20.8	.0083	40.9	5.8	11.4	19.5	38.6	8.3
Dolores	1.5	.0006	36.4	6.2	14.1	20.6	31.4	.6
Eagle	22.3	.0088	30.3	10.0	26.9	27.1	10.2	8.5
Elbert	9.9	.0040	33.5	5.2	16.4	28.4	19.1	3.5
Fremont	32.6	.0130	37.9	7.4	15.4	21.0	33.5	11.9
Garfield	30.5	.0121	32.6	8.3	18.3	24.6	21.1	11.5
Gilpin	3.1	.0013	36.3	4.6	18.1	34.2	19.2	1.3
Grand	7.9	.0031	32.8	8.3	20.6	25.3	20.3	3.1
Gunnison	10.2	.0041	28.3	23.0	17.6	22.2	16.0	3.8
Hinsdale	.5	.0002	39.7	4.8	17.2	27.4	32.2	.2
Huerfano	5.9	.0023	40.0	5.9	11.4	19.7	37.1	2.4
Jackson	1.6	.0007	35.5	7.8	15.8	24.0	26.8	.6
Kiowa	1.7	.0006	37.3	4.5	13.2	19.4	34.1	.7
Kit Carson	7.1	.0029	35.0	5.8	14.8	19.5	30.6	2.8
Lake	5.8	.0023	31.3	10.0	18.9	22.1	20.9	2.3
La Plata	32.5	.0129	31.7	14.0	15.3	23.6	21.3	12.1
Las Animas	13.6	.0054	37.9	8.5	11.8	19.3	34.7	5.4
Lincoln	4.5	.0018	37.2	5.8	15.1	18.2	34.4	1.8
Logan	17.3	.0069	34.8	8.6	14.9	19.4	30.2	6.9
Mesa	93.9	.0374	34.7	8.6	14.8	21.6	28.0	36.6
Mineral	.5	.0002	38.2	3.4	19.2	20.2	34.6	.2
Moffat	11.2	.0045	31.2	6.7	17.2	23.7	19.8	4.1
Montezuma	18.6	.0074	33.2	7.0	14.2	20.9	26.5	6.7
Montrose	24.4	.0097	37.2	6.1	13.0	21.6	31.8	9.4
Morgan	21.9	.0088	33.1	7.6	15.6	18.4	28.6	8.1
Otero	20.0	.0079	35.1	7.6	13.2	18.7	31.4	7.5
Ouray	2.3	.0010	39.4	4.2	12.7	28.0	30.3	.9
Park	7.3	.0029	35.6	4.0	17.3	30.9	20.5	2.8
Phillips	4.2	.0016	38.9	5.3	13.2	18.7	36.4	1.7
Pitkin	12.8	.0051	34.8	8.9	24.5	34.5	15.1	5.9
Prowers	13.3	.0053	31.9	8.3	14.9	19.8	25.6	5.0
Rio Blanco	5.9	.0024	32.0	8.9	15.6	22.6	22.7	2.2
Rio Grande	10.8	.0043	33.7	7.4	14.0	20.0	28.2	3.9
Routt	14.1	.0056	32.1	9.9	20.8	29.3	14.6	5.5
Saguache	4.7	.0019	31.7	7.7	15.3	21.1	23.9	1.7
San Juan	.8	.0003	33.3	6.9	16.1	28.6	18.7	.3
San Miguel	3.7	.0015	33.1	8.5	23.2	32.7	12.9	1.5
Sedgwick	2.6	.0010	41.2	4.7	12.4	19.0	39.5	1.1
Summit	13.0	.0052	30.5	12.6	30.2	26.3	10.2	5.3
Teller	12.8	.0051	34.6	4.9	16.8	29.5	19.9	4.8
Washington	4.8	.0019	37.5	5.8	13.6	19.7	33.7	1.9
Yuma	8.9	.0035	36.0	5.9	13.7	20.2	31.2	3.5
TOTAL METRO COUNTIES	**2,711.7**	**1.0813**	**32.1**	**10.4**	**18.8**	**23.5**	**21.0**	**1,059.4**
TOTAL STATE	**3,321.1**	**1.3241**	**32.4**	**10.0**	**18.4**	**23.3**	**21.9**	**1,292.6**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Custer	5,076	1,203	450	1,339	38	197	100
Delta	74,583	25,269	5,265	7,477	2,059	10,323	3,817
Dolores	4,877	783	404		33	2,067	
Eagle	258,257	45,657	58,287	1,184	9,350	1,364	5,606
Elbert	15,335	2,490	1,023		130	1,544	291
Fremont	117,474	34,131	14,778	6,837	2,619	21,235	4,576
Garfield	246,892	55,681	23,595	13,792	8,431	71,513	10,991
Gilpin	5,633	138	1,090		16	367	658
Grand	61,182	18,980	10,714	807	450	4,486	2,521
Gunnison	65,380	14,966	9,912	5,137	872	8,435	842
Hinsdale	3,052	388	1,230			79	
Huerfano	23,006	8,517	2,034		113	2,628	101
Jackson	6,892	2,011	1,208		77	2,318	
Kiowa	3,178	1,250	145		48	411	332
Kit Carson	49,555	13,389	1,694	2,045	1,473	14,950	2,668
Lake	23,176	8,357	3,580	119	95	885	580
La Plata	247,557	70,439	29,981	12,879	11,067	44,856	10,356
Las Animas	61,396	18,510	3,504	8,198	2,379	10,616	1,719
Lincoln	39,332	5,815	9,190		427	5,223	713
Logan	120,342	16,595	11,112	21,392	3,785	35,609	3,404
Mesa	621,825	126,995	99,756	78,344	27,883	112,361	15,248
Mineral	3,123	414	765			33	
Moffat	60,837	20,632	5,325	6,139	1,158	15,848	246
Montezuma	122,242	20,046	13,217	18,809	2,721	22,060	1,846
Montrose	154,303	45,478	14,760	11,014	5,612	28,863	4,027
Morgan	99,670	27,453	9,578	11,482	2,711	13,689	2,878
Otero	86,657	23,032	7,622	8,625	2,557	9,963	10,818
Ouray	12,999	2,234	3,698	324	214	649	199
Park	14,227	974	1,910	200	179	344	
Phillips	23,827	6,088	1,054	835	329	10,517	707
Pitkin	229,000	30,813	66,044	1,368	10,139	3,414	7,590
Prowers	84,325	22,858	5,389	9,641	4,013	16,113	3,356
Rio Blanco	18,564	9,186	2,122		86	699	1,014
Rio Grande	51,579	17,356	3,812	2,040	1,518	8,724	2,680
Routt	142,562	30,407	23,989	3,021	1,640	10,972	2,458
Saguache	14,407	5,865	579	178	80	3,577	363
San Juan	4,566	1,290	1,160		54	163	
San Miguel	27,579	6,572	6,975		647	328	615
Sedgwick	20,787	4,062	2,269	331	479	6,701	1,014
Summit	191,482	33,852	43,668	8,336	7,518	18,566	9,340
Teller	53,043	17,313	8,577	7,025	362	1,906	2,281
Washington	11,724	3,405	1,511	548	124	2,070	110
Yuma	46,323	12,875	3,435	1,355	820	11,801	1,030
TOTAL METRO COUNTIES	**20,553,861**	**4,096,312**	**2,183,461**	**2,675,673**	**1,191,977**	**4,334,446**	**430,253**
TOTAL STATE	**24,383,148**	**4,987,070**	**2,731,682**	**2,966,850**	**1,313,036**	**4,914,984**	**552,328**

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EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
BOULDER–LONGMONT	**3,257,358**	**29,203**	**19.8**	**27.1**	**18.4**	**21.2**	**.0968**
Boulder	3,257,358	29,203	19.8	27.1	18.4	21.2	.0968
• Boulder	1,220,835	24,715	23.3	25.4	14.4	19.6	.0413
• Longmont	656,739	29,208	19.1	31.9	21.1	15.5	.0215
SUBURBAN TOTAL	1,379,784	33,235	16.8	26.1	20.8	25.9	.0340
COLORADO SPRINGS	**5,083,982**	**25,678**	**23.8**	**28.7**	**17.4**	**16.3**	**.1517**
El Paso	5,083,982	25,678	23.8	28.7	17.4	16.3	.1517
• Colorado Springs	3,708,210	25,245	24.0	28.1	16.9	16.2	.1187
SUBURBAN TOTAL	1,375,772	27,035	23.5	30.4	19.0	16.4	.0330
DENVER	**26,341,923**	**33,138**	**16.8**	**25.3**	**20.6**	**26.2**	**.7225**
Adams	3,439,806	30,978	17.8	30.3	23.0	18.9	.1043
Thornton	679,845	32,198	15.8	32.4	25.3	18.0	.0201
Westminster	1,048,600	33,816	14.5	30.2	26.9	20.5	.0280
Arapahoe	7,097,406	37,457	14.4	24.1	21.8	32.4	.1984
Aurora	3,648,120	35,031	15.2	27.7	24.4	25.6	.1019
Denver	7,026,354	24,810	22.3	26.4	15.7	17.7	.1981
• Denver	7,026,354	24,810	22.3	26.4	15.7	17.7	.1981
Douglas	1,174,324	45,934	8.7	18.8	23.6	43.8	.0251
Jefferson	7,604,033	38,827	12.6	23.4	23.8	33.0	.1966
Arvada	1,462,725	40,041	11.4	22.3	27.3	32.6	.0357
Lakewood	2,315,324	37,573	13.7	24.6	22.0	32.2	.0662
SUBURBAN TOTAL	19,315,569	36,763	14.1	25.0	22.9	30.2	.5244
DENVER–BOULDER CONSOLIDATED AREA	***29,599,281***	***32,630***	***17.1***	***25.6***	***20.4***	***25.6***	***.8193***
FORT COLLINS–LOVELAND	**2,266,940**	**24,735**	**23.5**	**28.6**	**16.8**	**14.8**	**.0699**
Larimer	2,266,940	24,735	23.5	28.6	16.8	14.8	.0699
• Fort Collins	1,050,629	22,706	24.7	26.4	15.2	14.4	.0365
• Loveland	444,514	25,043	23.3	29.4	18.2	13.2	.0151
SUBURBAN TOTAL	771,797	27,512	21.7	31.5	18.4	16.4	.0183
GREELEY	**1,396,383**	**23,268**	**23.7**	**29.5**	**15.8**	**11.8**	**.0416**
Weld	1,396,383	23,268	23.7	29.5	15.8	11.8	.0416
• Greeley	652,557	21,283	24.5	26.4	14.6	11.6	.0226
SUBURBAN TOTAL	743,826	24,870	22.8	32.4	16.9	12.0	.0190
PUEBLO	**1,276,940**	**21,167**	**24.5**	**27.1**	**14.6**	**10.7**	**.0410**
Pueblo	1,276,940	21,167	24.5	27.1	14.6	10.7	.0410
• Pueblo	1,020,542	20,394	24.8	26.2	14.3	10.4	.0346
SUBURBAN TOTAL	256,398	24,363	23.1	30.9	16.0	12.3	.0064
OTHER COUNTIES							
Alamosa	124,047	17,695	27.4	25.6	10.4	8.8	.0045
Archuleta	50,690	19,233	26.0	28.7	9.9	9.8	.0017
Baca	31,914	12,633	33.3	16.6	6.7	4.8	.0012
Bent	47,945	18,849	32.2	25.9	12.9	7.6	.0012
Chaffee	130,960	22,381	26.2	31.4	15.2	8.7	.0042
Cheyenne	19,718	16,393	30.8	27.3	8.6	5.6	.0005
Clear Creek	87,789	23,809	23.4	36.4	16.3	8.9	.0024
Conejos	39,546	12,870	37.3	18.3	4.6	1.6	.0014
Costilla	26,293	14,425	31.0	19.0	9.4	6.2	.0006
Crowley	25,094	15,886	35.1	23.9	8.5	5.1	.0007
Custer	16,601	16,409	30.2	29.3	8.3	4.6	.0005
Delta	203,540	17,663	30.1	23.1	14.0	7.7	.0058
Dolores	15,212	20,636	24.0	27.7	13.0	10.5	.0004
Eagle	346,168	33,696	14.8	28.2	22.0	25.5	.0110
Elbert	111,754	25,882	22.2	24.1	21.1	15.2	.0027
Fremont	296,688	18,117	27.4	28.3	10.9	6.3	.0087
Garfield	416,085	30,537	19.2	24.2	21.3	21.5	.0125
Gilpin	38,705	27,036	18.6	33.9	18.8	11.8	.0009
Grand	86,720	23,886	23.5	35.1	14.3	10.4	.0029
Gunnison	123,976	24,696	22.2	27.4	15.2	16.3	.0037
Hinsdale	5,968	22,833	25.0	35.5	9.5	12.5	.0002
Huerfano	51,821	15,200	29.9	23.1	8.0	7.6	.0015
Jackson	14,306	19,913	29.1	34.0	11.2	4.5	.0006
Kiowa	20,507	21,706	24.9	26.9	14.3	12.9	.0004
Kit Carson	68,349	19,420	25.4	28.6	12.6	7.4	.0024
Lake	68,457	27,216	20.8	37.8	21.4	7.7	.0018
La Plata	382,994	23,991	25.0	26.7	16.0	14.8	.0122
Las Animas	120,219	16,587	27.1	23.5	11.9	6.9	.0039
Lincoln	43,836	18,415	28.2	27.2	11.8	7.4	.0017
Logan	177,164	20,189	27.9	29.6	12.7	8.1	.0058
Mesa	1,194,459	25,950	22.0	27.1	18.4	16.4	.0349
Mineral	4,759	18,833	32.5	24.5	13.0	8.0	.0003
Moffat	140,129	30,240	17.0	32.5	23.9	15.4	.0039
Montezuma	176,586	20,333	26.9	26.3	15.9	8.6	.0059
Montrose	271,202	22,656	26.3	32.2	13.7	11.1	.0085
Morgan	205,384	19,752	28.5	27.5	13.7	8.2	.0062
Otero	160,112	13,934	30.3	25.3	8.6	5.8	.0053
Ouray	22,720	18,839	28.5	26.2	12.1	8.6	.0008
Park	76,594	23,298	24.8	32.0	15.4	9.5	.0019
Phillips	42,668	18,089	29.2	25.7	10.5	8.9	.0013
Pitkin	223,137	29,008	24.3	26.0	17.4	21.2	.0080
Prowers	116,944	17,587	27.2	25.5	10.6	7.9	.0042
Rio Blanco	82,513	32,947	16.9	26.4	24.7	21.0	.0020
Rio Grande	133,395	24,173	18.7	25.8	18.4	18.0	.0037
Routt	189,582	29,412	19.2	31.5	21.5	16.8	.0061
Saguache	35,901	15,259	32.8	21.3	7.7	6.9	.0012
San Juan	6,538	18,889	31.4	31.4	11.3	3.3	.0001
San Miguel	39,551	21,321	26.7	29.9	14.9	8.1	.0014
Sedgwick	36,013	18,946	31.9	29.1	10.9	6.3	.0009
Summit	196,133	30,595	18.7	31.0	21.2	19.8	.0071
Teller	132,411	22,524	25.6	30.2	14.4	11.4	.0037
Washington	51,215	22,829	24.5	30.2	15.2	10.6	.0014
Yuma	94,469	19,337	27.2	23.8	12.5	12.2	.0029
TOTAL METRO COUNTIES	**39,623,526**	**29,967**	**19.2**	**26.5**	**19.2**	**22.3**	**1.1235**
TOTAL STATE	**46,439,007**	**28,558**	**20.1**	**26.7**	**18.6**	**20.5**	**1.3332**

Connecticut

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BRIDGEPORT–STAMFORD–NORWALK–DANBURY	**827.1**	**.3298**	**35.6**	**9.4**	**16.9**	**22.7**	**28.3**	**304.8**
Fairfield	827.1	.3298	35.6	9.4	16.9	22.7	28.3	304.8
• Bridgeport	141.6	.0565	31.3	11.7	19.2	17.8	25.0	52.3
• Danbury	65.5	.0261	33.1	11.4	20.4	22.0	24.2	24.1
Fairfield	53.4	.0213	38.1	11.9	14.0	21.8	32.8	19.4
Greenwich	58.4	.0233	39.9	7.9	14.3	23.2	34.3	22.2
• Norwalk	78.3	.0312	34.6	9.3	21.2	21.8	27.4	30.5
• Stamford	108.0	.0431	35.1	9.3	20.3	21.8	28.3	41.9
Stratford	49.4	.0197	39.2	8.2	15.3	20.8	35.3	19.3
SUBURBAN TOTAL	433.7	.1729	37.9	8.4	13.9	24.9	30.0	156.0

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BRIDGEPORT–STAMFORD–NORWALK–DANBURY	**7,970,787**	**1,584,162**	**682,682**	**735,744**	**443,455**	**1,363,977**	**202,697**
Fairfield	7,970,787	1,584,162	682,682	735,744	443,455	1,363,977	202,697
• Bridgeport	745,546	175,367	82,026	54,504	39,736	129,856	28,611
• Danbury	1,044,929	128,896	71,778	161,360	65,479	173,080	16,107
Fairfield	564,836	127,424	53,400	45,133	32,149	119,699	16,804
Greenwich	591,757	102,121	61,135	11,947	34,366	147,374	17,363
• Norwalk	1,040,865	201,030	70,520	85,803	72,868	182,635	13,749
• Stamford	1,215,841	175,370	93,951	200,080	77,700	151,686	25,019
Stratford	362,143	100,227	30,954	12,459	16,210	66,151	12,147
SUBURBAN TOTAL	3,923,606	903,499	364,407	233,997	187,672	726,720	119,211

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
HARTFORD-NEW BRITAIN-MIDDLETOWN-BRISTOL	**1,130.7**	**.4598**	**34.3**	**10.8**	**17.7**	**22.0**	**26.8**	**426.4**
Hartford	856.0	.3413	34.7	10.3	17.6	21.5	27.9	326.4
• Bristol	60.9	.0243	33.6	10.3	20.1	20.4	26.9	24.1
East Hartford	50.7	.0202	35.5	10.3	19.3	19.7	31.0	20.4
Enfield	45.8	.0183	33.3	9.9	20.8	20.5	25.9	16.1
• Hartford	140.4	.0560	28.7	15.1	19.4	17.7	20.1	51.7
Manchester	51.9	.0207	34.7	9.6	19.3	21.3	28.1	20.9
• New Britain	75.9	.0303	32.8	13.4	19.3	16.9	28.9	30.3
West Hartford	60.4	.0241	40.7	8.3	13.3	21.2	37.5	24.0
Middlesex	144.6	.0576	34.9	10.0	18.1	23.6	26.2	55.2
• Middletown	43.2	.0172	31.8	15.6	22.1	19.4	23.4	17.0
Tolland	130.1	.0519	31.5	15.9	17.5	23.2	20.7	44.8
SUPURBAN TOTAL	810.3	.3230	35.9	9.7	16.8	23.5	27.9	303.3
NEW HAVEN-WATERBURY-MERIDEN	**807.9**	**.3221**	**34.3**	**10.6**	**17.7**	**21.1**	**27.7**	**306.2**
New Haven	807.9	.3221	34.3	10.6	17.7	21.1	27.7	306.2
Hamden	52.7	.0210	37.7	10.7	16.0	20.4	33.6	20.7
• Meriden	59.8	.0238	33.5	9.6	19.4	20.2	26.9	23.4
• Milford	80.2	.0200	35.8	9.2	17.7	22.9	28.4	19.0
• New Haven	131.1	.0523	29.7	16.8	19.9	17.3	22.0	49.2
Wallingford	41.0	.0163	35.5	8.4	17.6	23.2	27.7	15.2
• Waterbury	109.5	.0437	33.3	10.5	19.1	18.0	28.7	43.4
West Haven	54.3	.0216	33.7	11.0	20.1	19.9	27.5	21.4
SUBURBAN TOTAL	457.3	.1823	36.2	9.1	16.6	22.9	29.0	171.2
NEW LONDON-NORWICH	**256.2**	**.1022**	**32.6**	**11.8**	**19.0**	**20.9**	**24.5**	**93.7**
New London	256.2	.1022	32.6	11.8	19.0	20.9	24.5	93.7
Groton (town)	45.4	.0181	28.5	17.0	23.8	16.1	18.3	14.9
• New London	28.7	.0114	28.9	22.2	19.2	15.5	22.7	10.8
• Norwich	37.6	.0150	33.3	10.3	18.6	18.8	28.0	15.1
SUBURBAN TOTAL	189.9	.0758	33.0	10.6	19.0	22.1	24.1	67.8
OTHER COUNTIES								
Litchfield	175.6	.0700	35.9	8.4	16.6	24.0	27.6	67.0
Windham	103.6	.0413	32.7	10.8	17.3	21.2	24.8	37.9
TOTAL METRO COUNTIES	**3,021.9**	**1.2049**	**34.5**	**10.5**	**17.6**	**21.9**	**27.2**	**1,131.1**
TOTAL STATE	**3,301.1**	**1.3162**	**34.5**	**10.4**	**17.5**	**22.0**	**27.1**	**1,236.0**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
HARTFORD-NEW BRITAIN-MIDDLETOWN-BRISTOL	**9,371,122**	**1,706,401**	**970,796**	**985,371**	**611,610**	**2,093,619**	**311,850**
Hartford	7,473,381	1,289,443	782,844	779,249	527,658	1,597,330	248,184
• Bristol	669,612	119,947	35,495	75,736	21,210	272,963	18,855
East Hartford	606,463	76,583	55,625	29,018	24,434	177,857	13,214
Enfield	555,684	96,582	44,542	91,706	37,579	94,731	13,459
• Hartford	782,283	84,041	154,628	83,890	52,830	151,735	37,834
Manchester	662,111	127,841	43,830	81,828	37,915	162,676	14,534
• New Britain	368,134	81,230	34,428	16,072	14,073	109,975	17,717
West Hartford	717,774	135,874	62,711	116,334	70,658	90,636	22,484
Middlesex	1,193,177	243,496	113,054	76,576	57,911	314,858	39,817
• Middletown	374,599	57,188	31,725	31,846	14,625	106,882	13,474
Tolland	704,564	173,462	74,898	49,546	26,041	181,431	23,849
SUPURBAN TOTAL	7,176,494	1,363,995	714,520	697,827	508,872	1,452,064	223,970
NEW HAVEN-WATERBURY-MERIDEN	**6,487,372**	**1,398,664**	**624,079**	**603,047**	**377,552**	**1,283,520**	**185,195**
New Haven	6,487,372	1,398,664	624,079	603,047	377,552	1,283,520	185,195
Hamden	504,716	107,029	38,207	66,132	22,945	108,773	13,432
• Meriden	486,546	59,383	32,105	76,267	26,428	122,314	17,555
• Milford	650,377	77,220	67,550	46,010	76,282	186,761	11,042
• New Haven	710,371	105,404	123,959	74,744	47,349	115,438	30,188
Wallingford	478,975	81,473	43,035	31,146	13,196	195,467	6,812
• Waterbury	928,047	232,560	67,268	120,863	44,200	117,135	25,635
West Haven	257,812	31,550	40,097	13,913	9,046	49,641	9,249
SUBURBAN TOTAL	3,712,031	924,097	333,197	285,163	183,293	741,872	100,775
NEW LONDON-NORWICH	**1,952,266**	**398,712**	**209,761**	**194,459**	**92,333**	**436,610**	**47,604**
New London	1,952,266	398,712	209,761	194,459	92,333	436,610	47,604
Groton (town)	316,905	66,320	45,696	29,719	11,703	62,542	9,606
• New London	339,041	34,255	34,291	23,587	26,062	143,848	6,874
• Norwich	382,907	98,421	25,132	39,947	18,540	106,059	10,809
SUBURBAN TOTAL	1,230,318	266,036	150,338	130,925	47,731	186,703	29,921
OTHER COUNTIES							
Litchfield	1,270,567	277,272	107,728	74,459	50,011	370,980	48,469
Windham	677,139	169,558	65,208	33,804	23,839	126,977	20,462
TOTAL METRO COUNTIES	**25,781,547**	**5,087,939**	**2,487,318**	**2,438,621**	**1,524,950**	**5,177,726**	**747,346**
TOTAL STATE	**27,729,253**	**5,534,769**	**2,660,254**	**2,546,884**	**1,598,800**	**5,675,683**	**816,277**

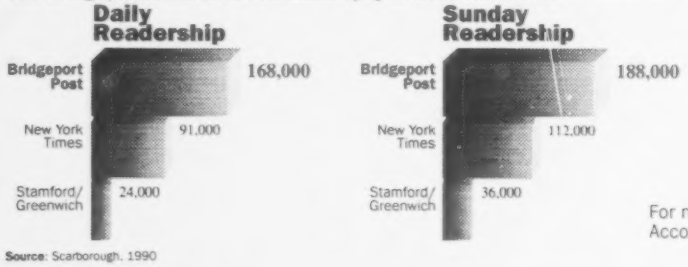
FAIRFIELD COUNTY, CONNECTICUT

Source: Sales & Marketing Management, Data Service 1989— **#1 market in U.S. in per capita EBI with $20,246**

The Upscale Market in the NY ADI:

Fairfield County contains 4.5% of the ADI's adult population, but **6.2%** of those with $50,000+ Household Income and **7.4%** of those whose occupation is Executive/Administration/Managerial.

The Bridgeport Post is the dominant paper within this area.



Source: Scarborough, 1990

Are You Missing the Heart of Fairfield County?

Subtracting the Stamford/Greenwich PMA from Fairfield county, there's a market that represents 74% of Fairfield's adults and nearly 70% of its up-scale, executive/managerial adults.

The Bridgeport Post...your Connecticut Connection to affluent Fairfield County!

The new Bridgeport Post

410 State Street, Bridgeport, CT 06604

For more information, contact Paul Ward, National Marketing/Major Accounts Manager at 203.**330.6200**, x. 303 or **FAX** 203.**366.3373**.

Represented Nationally by Cresmer, Woodward, O'Mara & Ormsbee, Inc.

CONN. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
BRIDGEPORT–STAMFORD–NORWALK–DANBURY	**18,497,918**	**43,866**	**12.4**	**18.0**	**16.5**	**44.0**	**.4626**
Fairfield	18,497,918	43,866	12.4	18.0	16.5	44.0	.4626
• Bridgeport	1,916,847	27,135	20.0	24.0	16.8	21.3	.0511
• Danbury	1,182,274	39,071	14.6	20.6	19.1	36.5	.0395
Fairfield	1,278,712	50,759	10.5	16.1	16.9	50.6	.0319
Greenwich	1,869,018	56,761	9.6	14.8	13.8	55.7	.0412
• Norwalk	1,658,834	42,372	12.3	19.6	17.6	41.7	.0472
• Stamford	2,452,072	42,933	13.6	18.1	15.8	43.2	.0638
Stratford	984,667	41,729	12.5	19.1	20.9	39.0	.0240
SUBURBAN TOTAL	11,287,891	53,741	9.3	15.1	15.9	53.5	.2610
HARTFORD–NEW BRITAIN–MIDDLETOWN–BRISTOL	**19,586,596**	**36,477**	**14.8**	**22.7**	**20.4**	**31.9**	**.5255**
Hartford	14,907,828	35,983	15.2	22.6	19.8	31.7	.4053
• Bristol	1,034,685	34,731	15.2	26.3	21.1	28.4	.0308
East Hartford	853,720	34,873	15.4	25.1	23.0	26.8	.0263
Enfield	764,814	41,762	11.0	19.1	27.7	35.6	.0238
• Hartford	1,561,650	20,852	25.5	24.4	13.9	13.5	.0465
Manchester	949,278	36,447	14.1	25.6	23.2	29.4	.0287
• New Britain	1,125,736	28,239	19.7	26.8	18.4	20.5	.0282
West Hartford	1,399,008	43,279	13.1	18.9	16.4	43.5	.0367
Middlesex	2,607,361	38,545	13.1	22.5	21.6	33.9	.0686
• Middletown	712,827	32,758	16.9	24.9	19.1	27.6	.0199
Tolland	2,071,407	37,502	13.4	23.5	23.1	31.5	.0516
SUBURBAN TOTAL	15,151,698	40,197	12.3	21.5	21.8	36.7	.4001

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
NEW HAVEN–WATERBURY–MERIDEN	**13,570,874**	**34,699**	**15.7**	**22.5**	**19.2**	**30.3**	**.3660**
New Haven	13,570,874	34,699	15.7	22.5	19.2	30.3	.3660
Hamden	987,514	37,558	15.0	21.5	20.0	33.6	.0267
• Meriden	990,475	33,883	16.5	25.0	20.4	27.8	.0270
• Milford	954,047	42,499	10.0	20.6	23.5	38.9	.0284
• New Haven	1,637,917	22,342	22.8	23.8	14.3	16.3	.0456
Wallingford	727,806	40,474	12.1	21.8	22.8	35.9	.0216
• Waterbury	1,597,901	27,837	19.8	23.7	17.5	21.7	.0470
West Haven	857,969	32,528	16.7	24.7	20.5	25.6	.0209
SUBURBAN TOTAL	8,390,534	39,271	13.1	21.6	20.4	36.1	.2180
NEW LONDON–NORWICH	**3,916,098**	**32,150**	**16.7**	**26.5**	**20.0**	**25.1**	**.1089**
New London	3,916,098	32,150	16.7	26.5	20.0	25.1	.1089
Groton (town)	662,558	30,778	18.1	31.1	18.7	23.4	.0184
• New London	382,655	24,098	22.1	26.3	15.9	15.8	.0134
• Norwich	526,930	27,198	20.3	27.1	18.0	17.8	.0169
SUBURBAN TOTAL	3,006,513	34,557	15.1	26.4	21.1	28.2	.0786
OTHER COUNTIES							
Litchfield	3,238,905	37,816	14.3	22.7	21.0	33.2	.0813
Windham	1,414,571	29,433	19.6	26.5	20.3	20.4	.0398
TOTAL METRO COUNTIES	**55,571,486**	**37,193**	**14.5**	**21.7**	**18.9**	**34.2**	**1.4630**
TOTAL STATE	**60,224,962**	**36,961**	**14.7**	**21.9**	**19.2**	**33.7**	**1.5841**

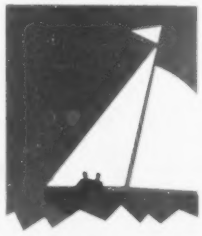
A LOT OF NEW YORK MONEY LIVES IN FAIRFIELD COUNTY.

Any advertiser wanting to hit home with the high end income core of the N.Y. ADI had better zero in on Fairfield County: home of the highest per capita Effective Buying Income and highest average household EBI in the U.S.

The FCD Newspaper Network delivers Fairfield County coverage and is by far the most effective and cost-efficient way to reach it!

If your advertising target is irresistible wealth, call Trish Hruby at Landon Associates: (212) 867-1112.

FAIRFIELD COUNTY DAILIES
FCD
one order / one bill / at a discount



At home with irresistible wealth

Circle No. 143 on Reader Service Card

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Delaware

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
WILMINGTON	**584.4**	**.2330**	**32.9**	**11.3**	**17.7**	**21.4**	**24.8**	**214.9**
New Castle	446.4	.1780	32.6	11.9	18.2	21.2	24.5	165.9
• Wilmington	72.2	.0288	32.9	10.0	18.8	19.4	26.7	28.8
Cecil, Md.	*72.5*	*.0289*	*32.6*	*9.9*	*16.6*	*22.7*	*23.3*	*25.1*
Salem, N. J.	*65.5*	*.0261*	*35.2*	*8.8*	*15.1*	*21.5*	*28.8*	*23.9*
SUBURBAN TOTAL	512.2	.2042	32.8	11.5	17.5	21.7	24.5	186.1
OTHER COUNTIES								
Kent	112.0	.0446	31.2	11.7	17.6	20.0	23.3	40.0
Sussex	114.0	.0458	36.6	8.3	15.4	19.8	32.4	44.3
TOTAL METRO COUNTIES	**446.4**	**.1780**	**32.6**	**11.9**	**18.2**	**21.2**	**24.5**	**165.9**
TOTAL STATE	**673.2**	**.2684**	**32.9**	**11.2**	**17.7**	**20.8**	**25.5**	**250.2**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
WILMINGTON	**4,899,791**	**898,233**	**409,147**	**641,512**	**252,277**	**1,036,585**	**186,725**
New Castle	4,053,173	761,092	344,621	600,004	228,599	791,439	159,756
• Wilmington	805,083	105,761	75,728	25,106	34,798	205,853	41,587
Cecil, Md.	*470,232*	*76,696*	*29,496*	*20,809*	*8,869*	*129,764*	*11,316*
Salem, N. J.	*376,386*	*60,445*	*35,030*	*20,699*	*14,809*	*115,382*	*15,653*
SUBURBAN TOTAL	4,094,708	792,472	333,419	616,406	217,479	830,732	145,138
OTHER COUNTIES							
Kent	1,045,870	163,422	85,552	175,676	41,228	276,012	32,913
Sussex	942,048	163,129	110,225	84,051	44,672	175,032	29,519
TOTAL METRO COUNTIES	**4,053,173**	**761,092**	**344,621**	**600,004**	**228,599**	**791,439**	**159,756**
TOTAL STATE	**6,041,091**	**1,087,643**	**540,398**	**859,731**	**314,499**	**1,342,483**	**222,188**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
WILMINGTON	**9,027,959**	**32,750**	**16.8**	**24.2**	**19.9**	**26.4**	**.2569**
New Castle	6,959,852	32,287	16.9	24.5	19.6	25.8	.2024
• Wilmington	867,658	19,425	25.4	22.4	13.1	13.2	.0315
Cecil, Md.	*977,159*	*32,409*	*17.3*	*26.0*	*21.5*	*24.0*	*.0275*
Salem, N. J.	*1,090,948*	*37,465*	*15.6*	*20.1*	*20.1*	*32.9*	*.0270*
SUBURBAN TOTAL	8,160,301	34,605	15.6	24.4	20.9	28.4	.2254

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
OTHER COUNTIES							
Kent	1,346,070	24,631	24.3	27.7	17.7	14.2	.0454
Sussex	1,355,076	22,516	25.6	28.7	15.7	11.5	.0441
TOTAL METRO COUNTIES	**6,959,852**	**32,287**	**16.9**	**24.5**	**19.6**	**25.8**	**.2034**
TOTAL STATE	**9,660,998**	**28,887**	**19.6**	**25.8**	**18.6**	**21.4**	**.2919**

A Must Buy In The Philadelphia ADI

Affluent New Castle County in Delaware, with an average EBI of $40,561 is...

- 6th largest county in the Philadelphia ADI in households and population
- 6th highest county in the Philadelphia ADI in food sales
- 7th highest county in the Philadelphia ADI in automotive sales

In New Castle County, Del., The News Journal delivers 58% daily and 67% Sunday
The Philadelphia Inquirer delivers a mere 4% daily and 9% Sunday

The News Journal

950 W. Basin Road, New Castle, DE 19720
For additional market information call Kitty Burns at 302-324-2617 or 800-235-9100 ext. 2617

District of Columbia

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
WASHINGTON	**3,988.4**	**1.5900**	**32.6**	**10.9**	**20.1**	**24.5**	**20.7**	**1,482.7**
District of Columbia	604.2	.2409	33.7	13.4	19.7	21.6	25.8	248.4
• Washington	604.2	.2409	33.7	13.4	19.7	21.6	25.8	248.4
Calvert, Md.	*53.0*	*.0211*	*32.5*	*8.4*	*17.2*	*25.0*	*20.8*	*17.5*
Charles, Md.	*103.6*	*.0413*	*30.3*	*10.5*	*18.8*	*23.8*	*17.3*	*33.8*
Frederick, Md.	*153.3*	*.0611*	*32.3*	*10.2*	*18.2*	*23.9*	*21.1*	*53.7*
• Frederick	41.0	.0163	31.3	12.2	21.4	20.1	22.0	16.0
Montgomery, Md.	*777.3*	*.3099*	*34.0*	*8.8*	*19.5*	*24.7*	*23.3*	*289.9*
Rockville	46.0	.0183	34.7	9.1	18.2	24.4	25.0	16.1
Prince George's, Md.	*736.0*	*.2935*	*31.1*	*12.8*	*20.5*	*23.2*	*18.9*	*260.5*
Alexandria city, Va.	*111.4*	*.0444*	*33.7*	*11.3*	*26.8*	*24.8*	*21.6*	*53.4*
Alexandria	111.4	.0444	33.7	11.3	26.8	24.8	21.6	53.4
Arlington, Va.	*171.3*	*.0683*	*34.0*	*11.9*	*25.3*	*24.7*	*22.7*	*78.7*
• Arlington	171.3	.0683	34.0	11.9	25.3	24.7	22.7	78.7
Fairfax, Va.	*838.4*	*.3343*	*33.2*	*9.7*	*19.2*	*27.4*	*19.2*	*299.6*
Fairfax city, Va.	*19.6*	*.0078*	*33.9*	*13.2*	*19.8*	*21.8*	*25.9*	*7.4*
Fairfax	19.6	.0078	33.9	13.2	19.8	21.8	25.9	7.4
Falls Church city, Va.	*9.6*	*.0038*	*37.9*	*7.2*	*17.4*	*27.2*	*28.6*	*4.2*
Falls Church	9.6	.0038	37.9	7.2	17.4	27.2	28.6	4.2

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
WASHINGTON	**32,925,657**	**6,102,187**	**3,664,904**	**3,697,716**	**2,010,005**	**6,851,498**	**1,240,552**
District of Columbia	3,815,320	637,028	910,465	348,255	204,978	169,587	225,821
• Washington	3,815,320	637,028	910,465	348,255	204,978	169,587	225,821
Calvert, Md.	*208,192*	*51,821*	*23,825*	*17,637*	*7,290*	*55,112*	*5,447*
Charles, Md.	*641,624*	*116,018*	*54,375*	*41,596*	*33,549*	*170,861*	*23,400*
Frederick, Md.	*1,096,022*	*227,892*	*102,819*	*144,616*	*52,840*	*226,205*	*28,838*
• Frederick	762,065	152,353	70,367	111,714	38,857	159,923	20,828
Montgomery, Md.	*6,575,212*	*1,311,485*	*560,102*	*762,626*	*473,574*	*1,343,329*	*251,568*
Rockville	766,713	132,255	80,734	36,406	102,396	154,132	26,612
Prince George's, Md.	*6,260,391*	*1,095,937*	*530,894*	*846,218*	*298,477*	*1,516,261*	*228,880*
Alexandria city, Va.	*1,461,402*	*191,763*	*182,408*	*180,137*	*61,611*	*269,860*	*39,502*
Alexandria	1,461,402	191,763	182,408	180,137	61,611	269,860	39,502
Arlington, Va.	*1,376,967*	*211,322*	*237,131*	*109,386*	*41,273*	*414,236*	*56,428*
• Arlington	1,376,967	211,322	237,131	109,386	41,273	414,236	56,428
Fairfax, Va.	*7,158,930*	*1,424,952*	*681,387*	*1,002,930*	*542,181*	*1,384,623*	*237,820*
Fairfax city, Va.	*844,233*	*82,039*	*74,084*	*40,687*	*60,009*	*373,613*	*41,399*
Fairfax	844,233	82,039	74,084	40,687	60,009	373,613	41,399
Falls Church city, Va.	*284,742*	*42,814*	*23,102*	*2,273*	*19,895*	*122,524*	*11,717*
Falls Church	284,742	42,814	23,102	2,273	19,895	122,524	11,717

You Can't Get There From Here.

If you're advertising in the Baltimore/Washington market, you won't reach Baltimore without the Baltimore Sun. A combination of the daily and Sunday Sun reaches 71% of the Baltimore ADI. That's more than 1.3 million readers who spend over 18 billion dollars a year. And that's something the Washington Post simply can't deliver. Call the Baltimore Sun at (301) 332-6363. It's the only way to get to Baltimore.

THE BALTIMORE SUN

Circle No. 145 on Reader Service Card

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While the nation reads about Washington, Washington reads The Washington Post. We deliver over two million of the most important readers in the most affluent major market in America. Senators, congressmen, Supreme Court justices, Cabinet members, generals, admirals, purchasing agents and decision makers on every level read and are influenced by The Post. To reach the most influential audience in the world, reach for the phone and call Bill Tompkins at 1-800-624-2367, ext. 5298 or our New York Office at 1-212-350-5051.

 Circle No. 146 on Reader Service Card

D.C. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Loudoun, Va.	*88.6*	*.0353*	*31.6*	*8.9*	*21.0*	*26.0*	*16.9*	*31.4*
Manassas city, Va.	*29.0*	*.0115*	*29.1*	*11.7*	*23.5*	*23.0*	*13.1*	*9.8*
Manassas	*29.0*	*0115*	*29.1*	*11.7*	*23.5*	*23.0*	*13.1*	*9.8*
Manassas Park city, Va.	*6.8*	*.0027*	*27.9*	*11.4*	*25.3*	*18.3*	*13.7*	*2.2*
Manassas Park	*6.8*	*0027*	*27.9*	*11.4*	*25.3*	*18.3*	*13.7*	*2.2*
Prince William, Va.	*223.0*	*.0889*	*29.0*	*10.8*	*21.1*	*25.3*	*12.1*	*72.1*
Stafford, Va.	*63.3*	*.0252*	*30.1*	*11.0*	*18.0*	*24.9*	*16.2*	*20.1*
SUBURBAN TOTAL	3,171.9	1.2645	32.4	10.4	19.9	25.1	19.6	1,139.6
TOTAL METRO COUNTIES	**604.2**	**.2409**	**33.7**	**13.4**	**19.7**	**21.6**	**25.8**	**248.4**
TOTAL STATE	**604.2**	**.2409**	**33.7**	**13.4**	**19.7**	**21.6**	**25.8**	**248.4**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Loudoun, Va.	*689,958*	*156,690*	*68,263*	*29,681*	*25,061*	*176,579*	*20,078*
Manassas city, Va.	*647,342*	*152,081*	*27,595*	*38,013*	*31,996*	*258,198*	*21,207*
Manassas	*647,342*	*152,081*	*27,595*	*38,013*	*31,996*	*258,198*	*21,207*
Manassas Park city, Va.	*7,503*	*2,288*	*225*	*1,209*	*224*	*431*	*756*
Manassas Park	*7,503*	*2,288*	*225*	*1,209*	*224*	*431*	*756*
Prince William, Va.	*1,549,532*	*326,530*	*151,377*	*123,786*	*144,255*	*314,764*	*36,966*
Stafford, Va.	*308,287*	*71,527*	*36,852*	*8,666*	*12,792*	*55,315*	*10,725*
SUBURBAN TOTAL	26,971,305	5,101,484	2,446,941	3,128,361	1,724,897	6,107,752	937,475
TOTAL METRO COUNTIES	**3,815,320**	**637,028**	**910,465**	**348,255**	**204,978**	**169,587**	**225,821**
TOTAL STATE	**3,815,320**	**637,028**	**910,465**	**348,253**	**204,978**	**169,587**	**225,821**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
WASHINGTON	**79,218,897**	**42,929**	**11.5**	**20.4**	**18.3**	**42.0**	**1.9964**
District of Columbia	10,665,993	26,962	19.6	24.3	14.4	23.8	.2639
• Washington	10,665,993	26,962	19.6	24.3	14.4	23.8	.2639
Calvert, Md.	*790,519*	*39,729*	*13.7*	*19.1*	*22.2*	*35.4*	*.0189*
Charles, Md.	*1,487,003*	*39,747*	*11.8*	*20.8*	*23.6*	*34.4*	*.0403*
Frederick, Md.	*2,344,855*	*37,162*	*14.3*	*23.3*	*22.0*	*31.3*	*.0639*
• Frederick	*618,592*	*31,395*	*17.4*	*25.9*	*20.1*	*24.2*	*.0248*
Montgomery, Md.	*18,261,900*	*53,094*	*8.5*	*17.1*	*16.5*	*52.9*	*.4320*
Rockville	*953,265*	*51,986*	*8.5*	*15.0*	*18.3*	*51.7*	*.0300*
Prince George's, Md.	*13,134,629*	*42,403*	*10.7*	*22.4*	*20.5*	*40.3*	*.3504*
Alexandria city, Va.	*2,763,066*	*40,194*	*11.3*	*24.0*	*19.4*	*38.2*	*.0727*
Alexandria	*2,763,066*	*40,194*	*11.3*	*24.0*	*19.4*	*38.2*	*.0727*
Arlington, Va.	*3,964,787*	*38,897*	*13.5*	*24.0*	*17.3*	*38.0*	*.0932*
• Arlington	*3,964,787*	*38,897*	*13.5*	*24.0*	*17.3*	*38.0*	*.0932*
Fairfax, Va.	*18,826,707*	*53,139*	*7.2*	*15.8*	*17.4*	*55.8*	*.4547*

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
Fairfax city, Va.	*473,530*	*54,219*	*7.0*	*17.3*	*17.4*	*54.2*	*.0224*
Fairfax	*473,530*	*54,219*	*7.0*	*17.3*	*17.4*	*54.2*	*.0224*
Falls Church city, Va.	*243,451*	*47,139*	*9.5*	*19.2*	*19.8*	*47.3*	*.0090*
Falls Church	*243,451*	*47,139*	*9.5*	*19.2*	*19.8*	*47.3*	*.0090*
Loudoun, Va.	*1,484,234*	*39,898*	*12.1*	*21.6*	*21.4*	*36.5*	*.0396*
Manassas city, Va.	*406,253*	*36,984*	*13.8*	*25.4*	*27.5*	*26.2*	*.0188*
Manassas	*406,253*	*36,984*	*13.8*	*25.4*	*27.5*	*26.2*	*.0188*
Manassas Park city, Va.	*81,873*	*33,864*	*11.4*	*34.0*	*28.8*	*17.9*	*.0018*
Manassas Park	*81,873*	*33,864*	*11.4*	*34.0*	*28.8*	*17.9*	*.0018*
Prince William, Va.	*3,416,014*	*41,866*	*10.5*	*22.0*	*25.9*	*36.6*	*.0922*
Stafford, Va.	*874,083*	*36,615*	*14.9*	*24.3*	*24.3*	*28.7*	*.0226*
SUBURBAN TOTAL	63,969,525	46,855	9.5	19.3	19.3	46.4	1.6145
TOTAL METRO COUNTIES	**10,665,993**	**26,962**	**19.6**	**24.3**	**14.4**	**23.8**	**.2639**
TOTAL STATE	**10,665,993**	**26,962**	**19.6**	**24.3**	**14.4**	**23.8**	**.2639**

Broward/Palm Beach

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Florida

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BRADENTON	**215.6**	**.0859**	**43.3**	**7.1**	**13.6**	**16.8**	**43.1**	**92.8**
Manatee	215.6	.0859	43.3	7.1	13.6	16.8	43.1	92.8
• Bradenton	44.6	.0178	41.9	7.8	14.6	16.6	41.7	19.2
SUBURBAN TOTAL	171.0	.0681	43.7	7.0	13.3	17.0	43.4	73.6
DAYTONA BEACH	**379.8**	**.1514**	**39.8**	**9.3**	**14.6**	**18.4**	**37.9**	**157.3**
Volusia	379.8	.1514	39.8	9.3	14.6	18.4	37.9	157.3
• Daytona Beach	63.4	.0253	35.2	17.3	15.6	15.5	34.7	28.2
SUBURBAN TOTAL	316.4	.1261	40.5	7.7	14.4	18.8	38.6	129.1
FORT LAUDERDALE-HOLLYWOOD-POMPANO BEACH	**1,278.4**	**.5098**	**38.0**	**8.0**	**16.9**	**20.7**	**33.8**	**538.2**
Broward	1,278.4	.5098	38.0	8.0	16.9	20.7	33.8	538.2
Coral Springs	80.9	.0323	31.4	9.1	15.4	28.7	15.8	27.5
Davie	48.1	.0192	32.7	9.4	20.2	24.4	20.9	18.2
Deerfield Beach	47.2	.0188	48.7	6.6	15.5	15.3	48.9	23.6
• Fort Lauderdale	152.1	.0606	37.6	8.5	18.4	22.2	32.0	67.7
• Hollywood	123.9	.0494	40.5	7.7	15.5	19.5	38.1	53.9

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BRADENTON	**1,571,315**	**345,295**	**167,520**	**181,848**	**74,191**	**369,129**	**65,220**
Manatee	1,571,315	345,295	167,520	181,848	74,191	369,129	65,220
• Bradenton	645,019	167,336	55,602	47,939	26,694	189,455	26,115
SUBURBAN TOTAL	926,296	177,959	111,918	133,909	47,497	179,674	39,105
DAYTONA BEACH	**2,867,877**	**639,098**	**320,017**	**343,299**	**130,406**	**600,038**	**143,291**
Volusia	2,867,877	639,098	320,017	343,299	130,406	600,038	143,291
• Daytona Beach	1,121,929	112,155	124,691	177,872	33,157	358,498	46,742
SUBURBAN TOTAL	1,745,948	526,943	195,326	165,427	97,249	241,540	96,549
FORT LAUDERDALE-HOLLYWOOD-POMPANO BEACH	**12,064,658**	**2,156,473**	**1,272,569**	**1,143,440**	**656,932**	**3,467,564**	**532,473**
Broward	12,064,658	2,156,473	1,272,569	1,143,440	656,932	3,467,564	532,473
Coral Springs	464,125	100,582	47,392	85,580	15,820	64,707	27,330
Davie	356,882	99,579	64,282	37,405	12,511	24,656	13,778
Deerfield Beach	413,252	96,312	47,693	34,556	18,953	23,436	34,397
• Fort Lauderdale	2,985,590	318,025	380,985	178,757	154,678	1,260,632	86,033
• Hollywood	1,485,051	223,311	108,265	201,896	61,242	529,621	59,658

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St. Petersburg Times

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FLA. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Lauderhill	50.6	.0202	35.4	8.7	18.3	18.9	31.7	21.5
Margate	43.8	.0175	43.3	7.6	14.6	17.8	42.6	19.3
Miramar	41.4	.0165	32.2	9.0	19.7	22.1	22.4	14.7
Pembroke Pines	66.6	.0266	37.5	7.6	18.2	21.3	32.4	27.2
Plantation	67.9	.0271	37.2	8.8	16.2	25.1	28.2	27.0
• Pompano Beach	73.7	.0294	41.7	7.6	16.6	18.1	40.6	32.7
Sunrise	65.6	.0262	36.9	7.4	17.9	19.8	33.0	26.8
Tamarac	45.6	.0182	42.9	5.6	11.5	12.3	61.2	23.3
SUBURBAN TOTAL	928.7	.3704	37.5	8.1	16.9	20.7	33.	383.9
FORT MYERS–CAPE CORAL	**345.2**	**.1376**	**42.3**	**7.2**	**14.0**	**17.9**	**41.5**	**144.4**
Lee	345.2	.1376	42.3	7.2	14.0	17.9	41.5	144.4
• Cape Coral	77.2	.0308	40.2	6.9	14.5	19.1	38.0	30.6
• Fort Myer	46.6	.0186	32.4	11.2	17.8	17.8	27.6	18.7
SUBURBAN TOTAL	221.4	.0882	45.6	6.5	13.0	17.4	45.4	95.1
FORT PIERCE	**258.9**	**.1032**	**40.8**	**7.2**	**14.5**	**18.0**	**39.4**	**104.4**
Martin	103.9	.0414	44.6	6.6	13.5	18.2	44.1	44.3
St. Lucie	155.0	.0618	38.2	7.5	15.1	17.9	36.3	60.1
• Fort Pierce	38.0	0152	34.5	9.3	15.1	16.3	32.9	14.6
Port St. Lucie	57.7	0230	35.5	6.6	17.9	19.4	31.3	21.4
SUBURBAN TOTAL	220.9	.0880	41.8	6.7	1. 4	18.3	40.5	89.8
FORT WALTON BEACH	**146.9**	**.0586**	**31.7**	**10.9**	**1 4**	**20.4**	**23.1**	**54.5**
Okaloosa	146.9	.0586	31.7	10.9	1 4	20.4	23.1	54.5
• Fort Walton Beach	21.9	.0087	33.5	10.8	18.1	18.8	28.4	8.7
SUBURBAN TOTAL	125.0	.0499	31.4	10.9	19.8	20.6	22.2	45.8
GAINESVILLE	**206.6**	**.0824**	**29.1**	**20.3**	**18.0**	**19.6**	**19.8**	**79.5**
Alachua	183.9	.0733	28.5	21.6	17.3	19.3	19.1	72.2
• Gainesville	85.8	.0342	26.9	26.9	17.0	17.8	18.4	32.3
Bradford	22.7	.0091	33.6	9.3	19.3	21.8	25.5	7.3
SUBURBAN TOTAL	120.8	.0482	30.6	15.6	18.7	20.9	20.8	47.2
JACKSONVILLE	**927.1**	**.3696**	**32.2**	**10.6**	**18.5**	**21.4**	**23.4**	**351.5**
Clay	109.0	.0434	32.0	9.4	16.6	24.3	20.7	37.7
Duval	686.7	.2738	31.6	11.2	19.2	20.8	22.7	262.7
• Jacksonville	648.2	.2584	31.5	11.3	19.2	20.6	22.6	246.3
Nassau	45.0	.0179	33.4	9.0	16.4	22.7	24.7	16.6
St. Johns	86.4	.0345	37.2	8.8	15.4	21.8	31.6	34.5
SUBURBAN TOTAL	278.9	.1112	34.1	9.2	16.5	23.1	25.4	105.2
LAKELAND–WINTER HAVEN	**411.9**	**.1642**	**36.7**	**9.0**	**14.6**	**18.8**	**33.4**	**158.6**
Polk	411.9	.1642	36.7	9.0	14.6	18.8	33.4	158.6
• Lakeland	71.7	.0286	38.3	10.5	14.0	17.4	36.7	30.1
• Winter Haven	25.1	.0100	43.2	7.8	13.3	16.2	43.2	11.1
SUBURBAN TOTAL	315.1	.1256	35.9	8.7	14.8	19.3	31.9	117.4
MELBOURNE–TITUSVILLE–PALM BAY	**408.8**	**.1629**	**36.5**	**8.6**	**17.3**	**19.5**	**32.6**	**165.4**
Brevard	408.8	.1629	36.5	8.6	17.3	19.5	32.6	165.4
• Melbourne	61.1	.0244	34.8	11.7	18.2	18.5	31.1	25.7
• Palm Bay	64.2	.0256	31.5	8.7	21.3	19.5	23.1	23.9
• Titusville	40.4	.0161	35.8	8.6	17.1	18.2	32.8	16.6
SUBURBAN TOTAL	243.1	.0968	38.8	7.9	16.0	20.0	35.3	99.2
MIAMI–HIALEAH	**1,963.0**	**.7826**	**34.4**	**9.8**	**17.0**	**20.4**	**28.5**	**701.8**
Dade	1,963.0	.7826	34.4	9.8	17.0	20.4	28.5	701.8
Coral Gables	40.6	.0162	37.2	16.5	14.7	21.1	32.1	15.7
• Hialeah	190.5	.0760	36.1	9.8	15.3	18.8	32.6	60.2
• Miami	363.3	.1448	36.2	9.2	16.0	19.1	32.6	132.0
• Miami Beach	93.9	.0374	44.6	7.5	16.0	18.0	44.3	50.0

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Lauderhill	621,478	84,753	39,843	69,493	43,079	263,765	44,965
Margate	260,705	90,775	24,655	29,969	19,276	13,256	17,039
Miramar	115,348	47,724	13,597	3,852	5,305	6,330	9,001
Pembroke Pines	246,007	96,163	36,173	10,980	8,231	2,011	33,005
Plantation	864,390	132,148	55,194	196,922	39,425	218,491	25,259
• Pompano Beach	1,077,355	145,795	73,302	107,751	53,293	434,692	23,418
Sunrise	287,096	83,784	37,391	15,722	13,074	26,032	42,208
Tamarac	269,310	86,586	33,041	27,768	16,057	6,602	14,838
SUBURBAN TOTAL	6,516,662	1,469,342	710,017	655,036	387,719	1,242,619	363,364
FORT MYERS–CAPE CORAL	**3,103,309**	**575,943**	**324,702**	**361,368**	**194,339**	**690,738**	**111,151**
Lee	3,103,309	575,943	324,702	361,368	194,339	690,738	111,151
• Cape Coral	315,566	96,051	27,721	39,871	26,313	15,014	14,244
• Fort Myer	1,583,352	178,564	117,944	277,876	84,152	514,868	39,816
SUBURBAN TOTAL	1,204,391	301,328	179,037	43,621	83,874	160,856	57,091
FORT PIERCE	**2,039,160**	**412,114**	**182,568**	**202,348**	**132,874**	**542,693**	**97,030**
Martin	970,089	183,736	84,940	62,109	79,584	258,823	51,130
St. Lucie	1,069,071	228,378	97,628	140,239	53,290	283,870	45,900
• Fort Pierce	781,210	130,803	72,511	116,088	41,883	231,908	29,899
Port St. Lucie	201,254	88,103	15,165	23,631	8,058	5,242	13,883
SUBURBAN TOTAL	1,257,950	281,311	110,057	86,260	90,991	310,785	67,131
FORT WALTON BEACH	**1,124,378**	**190,342**	**146,378**	**161,452**	**54,226**	**226,364**	**43,346**
Okaloosa	1,124,378	190,342	146,378	161,452	54,226	226,364	43,346
• Fort Walton Beach	420,995	31,900	57,869	50,913	21,390	167,094	7,162
SUBURBAN TOTAL	703,383	158,442	88,509	110,539	32,836	59,270	36,184
GAINESVILLE	**1,576,875**	**352,038**	**163,803**	**206,437**	**68,446**	**362,811**	**41,206**
Alachua	1,461,438	325,339	151,887	204,201	62,549	334,469	36,574
• Gainesville	1,028,074	197,347	91,836	128,463	52,187	296,524	24,129
Bradford	115,437	26,699	11,916	2,236	5,897	28,342	4,632
SUBURBAN TOTAL	548,801	154,691	71,967	77,974	16,259	66,187	17,077
JACKSONVILLE	**7,237,701**	**1,302,639**	**785,491**	**786,219**	**344,096**	**1,820,858**	**374,693**
Clay	760,296	144,183	65,338	153,585	44,752	141,674	23,822
Duval	5,735,224	963,890	616,594	547,754	279,489	1,508,794	313,568
• Jacksonville	5,448,981	877,961	566,628	534,469	269,725	1,482,110	291,464
Nassau	261,546	71,366	22,573	26,387	4,474	47,662	9,262
St. Johns	580,635	123,200	80,986	58,493	15,381	122,728	28,041
SUBURBAN TOTAL	1,888,720	424,678	218,863	251,750	74,371	338,748	83,229
LAKELAND–WINTER HAVEN	**2,805,105**	**576,295**	**232,193**	**355,970**	**125,256**	**659,489**	**127,127**
Polk	2,805,105	576,295	232,193	355,970	125,256	659,489	127,127
• Lakeland	1,074,403	172,450	94,077	183,282	57,381	251,296	46,128
• Winter Haven	524,535	83,546	48,670	95,836	29,290	127,457	26,287
SUBURBAN TOTAL	1,206,167	320,299	89,446	76,852	38,585	280,736	54,712
MELBOURNE–TITUSVILLE–PALM BAY	**2,964,038**	**573,527**	**319,046**	**407,973**	**126,964**	**720,703**	**83,387**
Brevard	2,964,038	573,527	319,046	407,973	126,964	720,703	83,387
• Melbourne	887,099	98,961	70,928	176,178	39,004	286,647	16,221
• Palm Bay	191,219	59,141	24,419	20,760	5,857	15,783	9,600
• Titusville	372,449	79,904	45,699	60,765	6,027	90,285	11,994
SUBURBAN TOTAL	1,513,271	335,521	178,000	150,270	76,076	327,988	45,572
MIAMI–HIALEAH	**15,113,192**	**2,705,413**	**1,560,951**	**1,890,433**	**891,497**	**3,301,462**	**769,760**
Dade	15,113,192	2,705,413	1,560,951	1,890,433	891,497	3,301,462	769,760
Coral Gables	633,405	78,396	68,042	14,007	39,142	284,614	21,144
• Hialeah	1,204,988	260,403	94,400	237,715	59,864	115,182	75,761
• Miami	3,634,785	620,447	376,637	410,531	241,935	779,948	203,566
• Miami Beach	392,096	119,247	77,911	21,168	9,172	16,502	51,924

Dominent Coverage Of The Florida Panhandle.

The Florida Gulf Dailies.

The Northwest Florida Daily News

- Serving 19 communities in Okaloosa, Walton and Santa Rosa Counties.
- The Okaloosa/Ft. Walton area ranks as the 10th fastest growing metro area in the country.
- Retail sales in Okaloosa County of over 1.130 billion annually--and growing strong!
- Coverage of the MSA by the Daily News is 58.5% Daily and 65% Sunday.

Represented by Papert Companies
214-699-0000

The News Herald

- Serving 22 communities in Bay, Gulf and Washington counties.
- The Bay County area is ranked 16th for fastest population growth of any metro market.
- Retail sales in Bay county of over 1.033 billion annually--and growing strong!
- Coverage of the MSA by The News Herald is 64.5% daily and 72% Sunday.

Represented by Papert Companies
214-699-0000

 Circle No. 156 on Reader Service Card

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
North Miami	50.7	.0202	33.8	9.7	19.8	20.6	27.1	20.4
SUBURBAN TOTAL	1,315.3	.5244	33.2	10.2	17.5	21.2	25.6	459.6
MIAMI-FORT LAUDERDALE								
CONSOLIDATED AREA	***3,241.4***	***1.2924***	***35.8***	***9.1***	***16.9***	***20.4***	***30.7***	***1,240.0***
NAPLES	**157.4**	**.0628**	**41.1**	**7.7**	**14.4**	**18.5**	**39.4**	**63.9**
Collier	157.4	.0628	41.1	7.7	14.4	18.5	39.4	63.9
• Naples	20.2	.0081	59.7	4.2	7.5	15.1	62.8	10.2
SUBURBAN TOTAL	137.2	.0547	38.6	8.2	15.5	18.9	35.9	53.7
OCALA	**200.5**	**.0800**	**40.2**	**7.6**	**13.6**	**17.9**	**38.6**	**80.5**
Marion	200.5	.0800	40.2	7.6	13.6	17.9	38.6	80.5
• Ocala	43.3	.0173	37.6	9.0	14.1	18.2	35.0	17.9
SUBURBAN TOTAL	157.2	.0627	41.0	7.2	13.5	17.9	39.5	62.6
ORLANDO	**1,104.8**	**.4404**	**32.3**	**11.4**	**19.3**	**21.4**	**23.3**	**414.1**
Orange	697.1	.2780	31.6	12.5	20.3	20.4	22.8	262.6
• Orlando	169.5	.0676	30.7	16.1	22.2	18.5	22.0	67.6
Osceola	111.8	.0445	33.8	9.9	16.7	20.7	27.3	40.7
Seminole	295.9	.1179	33.3	9.4	18.0	24.1	22.9	110.8
SUBURBAN TOTAL	935.3	.3728	32.6	10.6	18.7	21.9	23.6	346.5
PANAMA CITY	**129.2**	**.0515**	**33.3**	**9.8**	**17.5**	**20.6**	**26.5**	**49.8**
Bay	129.2	.0515	33.3	9.8	17.5	20.6	26.5	49.8
• Panama City	35.0	.0140	34.9	9.3	16.1	19.4	30.4	14.3
SUBURBAN TOTAL	94.2	.0375	32.8	9.9	18.2	21.0	25.0	35.5
PENSACOLA	**348.8**	**.1390**	**32.5**	**11.2**	**17.2**	**20.5**	**25.2**	**130.2**
Escambia	265.4	.1058	32.5	11.8	16.9	20.0	25.8	99.6
• Pensacola	58.7	.0234	35.9	9.6	15.2	20.4	30.9	24.2
Santa Rosa	83.4	.0332	32.5	9.1	18.0	21.9	23.7	30.6
SUBURBAN TOTAL	290.1	.1156	31.9	11.5	17.6	20.5	24.1	106.0
SARASOTA	**282.7**	**.1128**	**48.9**	**6.1**	**11.9**	**17.3**	**48.8**	**127.8**
Sarasota	282.7	.1128	48.9	6.1	11.9	17.3	48.8	127.8
• Sarasota	51.9	.0207	40.3	9.3	15.8	18.0	38.9	23.2
SUBURBAN TOTAL	230.8	.0921	51.2	5.4	11.0	17.2	51.0	104.6

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
North Miami	481,478	107,958	57,455	24,280	40,162	67,646	30,392
SUBURBAN TOTAL	9,881,323	1,705,316	1,012,003	1,221,019	580,526	2,389,830	438,509
MIAMI-FORT LAUDERDALE							
CONSOLIDATED AREA	***27,177,850***	***4,861,886***	***2,833,520***	***3,033,873***	***1,548,429***	***6,769,026***	***1,302,233***
NAPLES	**1,399,666**	**307,114**	**145,566**	**140,154**	**132,913**	**240,957**	**64,526**
Collier	1,399,666	307,114	145,566	140,154	132,913	240,957	64,526
• Naples	723,430	147,116	72,787	107,979	57,677	95,531	35,118
SUBURBAN TOTAL	676,236	159,998	72,779	32,175	75,236	145,426	29,408
OCALA	**1,408,163**	**295,369**	**129,801**	**171,827**	**64,246**	**277,735**	**73,630**
Marion	1,408,163	295,369	129,801	171,827	64,246	277,735	73,630
• Ocala	1,031,774	179,201	104,404	143,927	48,712	220,732	54,757
SUBURBAN TOTAL	376,389	116,168	25,397	27,900	15,534	57,003	18,873
ORLANDO	**9,895,768**	**1,701,348**	**1,240,059**	**1,106,142**	**435,251**	**2,320,382**	**259,709**
Orange	6,803,516	1,089,195	850,487	733,943	271,208	1,627,585	161,026
• Orlando	2,082,385	401,098	292,813	348,606	90,604	378,898	45,604
Osceola	866,824	178,119	160,689	91,492	17,076	211,748	29,732
Seminole	2,225,428	434,034	228,883	280,707	146,967	481,049	68,951
SUBURBAN TOTAL	7,813,383	1,300,250	947,246	757,536	344,647	1,941,484	214,105
PANAMA CITY	**1,089,654**	**264,471**	**154,337**	**149,697**	**43,282**	**209,042**	**38,342**
Bay	1,089,654	264,471	154,337	149,697	43,282	209,042	38,342
• Panama City	773,243	142,286	89,433	126,149	29,135	190,953	26,583
SUBURBAN TOTAL	316,411	122,185	64,904	23,548	14,147	18,089	11,759
PENSACOLA	**2,399,482**	**454,310**	**236,654**	**323,319**	**105,318**	**558,505**	**90,929**
Escambia	2,065,657	361,633	210,327	282,290	96,423	490,713	71,854
• Pensacola	741,848	109,051	82,560	90,513	51,292	226,046	27,201
Santa Rosa	333,825	92,677	26,327	41,029	8,895	67,792	19,075
SUBURBAN TOTAL	1,657,634	345,259	154,094	232,806	54,026	332,459	63,728
SARASOTA	**2,865,270**	**485,720**	**302,535**	**326,343**	**198,890**	**671,525**	**130,146**
Sarasota	2,865,270	485,720	302,535	326,343	198,890	671,525	130,146
• Sarasota	1,412,468	223,774	174,673	187,907	104,931	246,878	72,176
SUBURBAN TOTAL	1,452,802	261,946	127,862	138,436	93,959	424,647	57,970

NAPLES

The fastest growing MSA in the USA ...

SALES PER HOUSEHOLD

RETAIL SALES	$21,904
FOOD SALES	$4,806
FURNITURE, FURNISHINGS & APPLIANCES	$2,080
EAT/DRINK SALES	$2,278

SOURCE: 1991 Sales & Marketing Management Survey of Buying Power

The only paper that delivers the Naples/Collier County market ...

DAILY
79.07% Coverage Of Occupied Households

SUNDAY
99.23% Coverage Of Occupied Households

SOURCE: Audit Bureau of Circulations FAS FAX Audit for six months ending 3/31/91. Percentages are combination of City Zone and Retail Trading Zone as defined by Audit Bureau of Circulations.

Naples Daily News

SCRIPPS HOWARD

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Naples, FL 33940
National Advertising (813) 263-4745

FLA. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

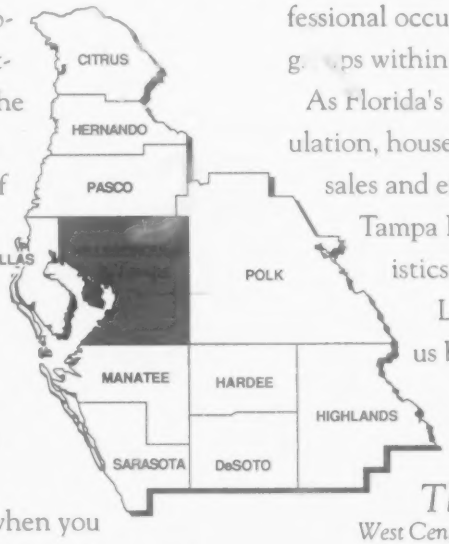
RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
TALLAHASSEE	**237.3**	**.0945**	**29.4**	**18.3**	**17.2**	**20.9**	**19.5**	**89.8**	**1,740,057**	**330,037**	**176,727**	**239,310**	**90,748**	**336,506**	**52,882**
Gadsden	41.3	.0164	31.8	9.8	15.3	19.5	25.6	13.5	180,861	54,628	8,215	16,941	5,171	42,270	9,800
Leon	196.0	.0781	29.0	20.1	17.9	21.2	18.1	76.3	1,559,196	275,409	168,512	222,369	85,577	294,236	43,062
• Tallahassee	127.0	.0506	27.4	26.4	17.8	18.5	18.0	51.3	1,335,603	226,791	153,534	196,098	80,882	255,430	33,533
SUBURBAN TOTAL	110.3	.0439	31.9	9.0	17.0	23.6	21.1	38.5	404,454	103,246	23,193	43,212	9,866	81,076	19,349
TAMPA-ST. PETERSBURG-CLEARWATER	**2,110.1**	**.8413**	**38.9**	**8.5**	**15.6**	**19.5**	**35.9**	**887.4**	**16,910,792**	**3,264,225**	**1,645,567**	**2,011,985**	**831,683**	**3,706,927**	**677,194**
Hernando	105.7	.0421	49.4	5.8	10.4	15.8	49.4	44.2	507,039	129,793	45,636	66,691	27,726	85,283	28,002
Hillsborough	853.5	.3403	33.1	10.6	18.4	21.4	25.2	332.7	6,646,071	1,282,957	719,105	871,028	368,764	1,471,394	249,168
• Tampa	286.5	.1142	33.4	11.0	18.7	19.4	27.7	117.5	3,617,554	504,931	408,549	516,127	216,995	966,697	103,397
Pasco	287.5	.1147	48.0	6.6	11.7	15.6	48.1	124.5	1,822,492	464,530	133,887	227,463	93,186	447,501	77,863
Pinellas	863.4	.3442	42.4	7.4	14.7	19.1	40.9	386.0	7,935,190	1,386,945	746,939	846,803	342,007	1,702,749	322,161
• Clearwater	100.1	.0399	42.4	8.1	14.3	19.2	40.7	44.7	2,662,256	230,964	167,381	266,705	96,286	664,584	42,210
Largo	66.6	.0266	47.0	7.3	15.1	16.2	47.2	32.4	520,731	205,778	52,768	42,354	33,741	33,900	30,855
Pinellas Park	44.0	.0175	38.0	8.2	16.9	18.2	35.7	18.4	384,318	79,407	23,141	106,862	15,454	41,426	11,423
• St. Petersburg	241.9	.0964	39.0	8.3	16.0	19.5	36.2	107.1	2,054,235	386,071	172,172	289,427	67,153	522,076	96,483
SUBURBAN TOTAL	1,481.6	.5908	39.8	8.0	15.0	19.4	37.2	618.1	8,576,747	2,142,259	897,465	939,726	451,249	1,553,570	435,104
WEST PALM BEACH-BOCA RATON-DELRAY BEACH	**896.4**	**.3574**	**40.3**	**7.4**	**15.6**	**19.1**	**38.2**	**379.8**	**8,040,924**	**1,441,802**	**844,273**	**917,389**	**507,430**	**1,845,504**	**346,572**
Palm Beach	896.4	.3574	40.3	7.4	15.6	19.1	38.2	379.8	8,040,924	1,441,802	844,273	917,389	507,430	1,845,504	346,572
• Boca Raton	63.8	.0254	41.2	9.0	14.5	21.8	37.4	27.3	932,689	231,322	149,479	36,945	101,843	18,655	56,726
Boynton Beach	48.0	.0191	43.0	7.0	15.1	16.4	43.1	21.1	413,827	88,088	45,897	96,720	15,137	4,983	21,178
• Delray Beach	49.0	.0195	45.3	6.8	14.5	16.9	45.6	22.2	977,897	110,834	63,100	31,635	32,696	534,494	31,581
• West Palm Beach	70.2	.0280	35.2	9.9	18.8	19.0	31.3	29.9	1,502,685	98,980	123,040	305,729	105,606	590,085	33,888
SUBURBAN TOTAL	713.4	.2845	40.4	7.1	15.4	18.9	38.5	300.4	4,627,653	1,000,666	508,654	543,080	267,285	702,270	224,377
OTHER COUNTIES															
Baker	18.8	.0075	30.1	10.0	18.2	21.3	19.9	5.7	49,711	23,858	3,342	2,919	1,332	4,306	2,169
Calhoun	11.2	.0044	33.5	10.2	15.8	19.4	28.3	3.9	43,189	11,500	3,049	2,654	917	7,393	2,807
Charlotte	114.9	.0458	53.4	5.7	10.6	15.0	53.0	50.2	597,965	149,167	56,475	65,942	38,980	97,370	29,803
Citrus	96.7	.0386	50.6	5.4	10.4	15.8	50.7	42.0	530,020	126,055	43,049	39,687	20,804	123,677	34,230
Columbia	43.1	.0172	33.6	9.0	15.0	20.2	27.7	15.8	341,154	79,359	35,874	48,298	14,817	64,809	8,260
De Soto	24.2	.0097	36.8	9.1	14.7	18.5	33.8	8.4	119,175	39,206	7,506	9,130	932	26,241	7,247

The Tampa Tribune, in the center of it all.

For five years, the Tribune has been the fastest-growing newspaper in the Tampa Bay ADI, based on The Audit Bureau of Circulations. In fact, The Tribune's readership has reached an all-time high of 767,000 readers daily, and 860,000 readers on Sunday.

That's worth noting when you consider no other medium reaches more consumers in the prime buying ages, professional occupations or upper income groups within the Tampa Bay ADI.



As Florida's largest metro market in population, households, retail sales, food store sales and effective buying income, the Tampa Bay area has the characteristics advertisers want.

Let your sales grow along with us by calling Joe Gess, general advertising manager, at 813-272-7447.

The Tampa Tribune
West Central Florida's Metropolitan Newspaper
A Media General Newspaper

Sources: ABC Audits 12-31-86 to 12-31-90
Sales & Marketing Management 1991; Survey of Buying Power

 Circle No. 160 on Reader Service Card

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Dixie	10.8	.0043	37.0	8.4	14.2	19.9	32.9	4.0
Flagler	30.2	.0120	46.4	6.1	11.3	17.0	46.3	12.5
Franklin	9.1	.0037	39.0	7.5	13.2	19.6	35.5	3.7
Gilchrist	9.9	.0040	33.6	13.2	13.5	19.2	28.8	3.4
Glades	7.7	.0031	40.4	6.9	12.1	17.9	38.5	2.9
Gulf	11.6	.0046	35.9	8.9	15.2	18.5	32.6	4.4
Hamilton	11.1	.0044	30.9	11.1	16.6	19.7	23.5	3.6
Hardee	19.5	.0078	33.0	9.7	13.8	18.3	28.9	6.4
Hendry	26.4	.0105	30.3	10.1	15.6	18.7	24.1	8.6
Highlands	70.2	.0280	51.3	5.6	10.4	14.0	51.2	30.3
Holmes	15.9	.0064	35.7	9.3	14.7	20.2	30.8	5.8
Indian River	92.5	.0369	44.2	6.7	12.7	17.1	44.0	39.0
Jackson	41.7	.0166	34.4	10.8	15.1	20.1	29.0	14.6
Jefferson	11.4	.0045	33.8	8.8	13.7	20.1	28.3	4.0
Lafayette	5.7	.0023	32.3	10.8	19.5	19.7	25.0	1.8
Lake	155.9	.0622	44.8	6.7	12.1	16.6	44.7	65.2
Levy	26.4	.0106	38.7	7.7	13.1	19.0	35.8	10.3
Liberty	5.6	.0022	32.5	11.0	19.5	20.3	24.8	1.7
Madison	16.7	.0067	32.4	10.5	16.0	18.6	27.2	5.6
Monroe	79.3	.0316	39.2	7.7	17.6	24.1	33.1	34.2
Okeechobee	30.4	.0121	34.4	8.9	14.5	17.7	31.5	10.5
Putnam	66.0	.0263	37.4	7.8	13.4	18.6	34.6	25.4
Sumter	32.1	.0128	40.4	8.5	12.9	16.8	39.4	12.3
Suwannee	27.1	.0108	36.6	8.2	13.0	19.3	32.8	10.2
Taylor	17.2	.0069	33.6	8.6	15.3	19.2	28.6	6.4
Union	10.2	.0041	31.4	8.9	23.5	23.4	18.3	2.6
Wakulla	14.5	.0058	34.2	7.9	14.8	23.3	25.6	5.3
Walton	28.3	.0113	38.1	7.6	14.4	19.6	34.5	11.5
Washington	17.1	.0068	37.4	8.5	12.9	19.5	33.7	6.5
TOTAL METRO COUNTIES	**12,009.4**	**4.7879**	**36.3**	**9.4**	**16.4**	**19.9**	**32.0**	**4,771.7**
TOTAL STATE	**13,218.8**	**5.2704**	**36.6**	**9.2**	**16.2**	**19.8**	**32.6**	**5,250.4**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Dixie	42,031	17,104	2,740	1,462	1,336	6,537	1,549
Flagler	132,489	37,246	10,768	262	893	39,775	5,963
Franklin	38,130	20,415	2,796	1,363	591	4,618	1,369
Gilchrist	23,674	9,443	1,495	190	256	234	275
Glades	11,635	9,002	692	423	39	297	
Gulf	44,646	18,067	7,521	2,395	1,545	3,771	1,399
Hamilton	54,779	13,020	3,852	1,341	1,127	11,046	2,405
Hardee	109,247	39,159	4,093	10,978	1,763	27,896	1,749
Hendry	134,734	48,428	11,011	14,267	3,138	23,339	3,172
Highlands	484,733	107,484	29,122	59,771	25,294	152,837	17,072
Holmes	50,171	12,985	7,146	1,693	1,052	10,257	2,928
Indian River	720,607	182,518	61,267	68,092	40,235	133,151	40,354
Jackson	249,968	55,283	11,496	14,929	7,876	63,592	10,418
Jefferson	45,445	11,415	1,864	686	2,048	2,637	1,177
Lafayette	7,551	4,178	130		100	354	253
Lake	1,043,787	228,137	85,715	129,898	33,480	279,378	40,429
Levy	129,778	41,091	11,679	3,624	888	20,664	7,027
Liberty	12,166	6,206	567		95	767	310
Madison	64,215	15,198	2,083	1,096	2,540	5,052	7,848
Monroe	762,017	178,101	150,986	61,177	22,688	85,684	35,930
Okeechobee	187,742	63,999	20,475	27,314	5,174	18,072	7,250
Putnam	329,061	97,095	24,165	47,845	9,336	53,356	13,597
Sumter	156,219	42,138	17,616	10,363	2,302	15,149	3,322
Suwannee	128,917	41,358	10,846	7,353	995	26,036	14,825
Taylor	121,484	34,112	9,484	8,840	4,612	27,453	4,067
Union	18,222	8,166	110		455	1,393	1,077
Wakulla	42,140	19,276	3,457	2,206	1,856	5,191	114
Walton	111,072	42,201	10,922	2,503	2,552	14,683	4,739
Washington	48,729	25,017	4,181	1,040	1,126	1,724	4,236
TOTAL METRO COUNTIES	**98,317,384**	**18,373,573**	**10,350,757**	**11,426,953**	**5,208,988**	**22,928,932**	**4,122,614**
TOTAL STATE	**105,303,987**	**20,230,560**	**11,008,331**	**12,076,694**	**5,462,214**	**24,287,671**	**4,442,004**

THE TARGET YOU MUST MARKET

Not only is Palm Beach County, Florida, the nation's fastest-growing metro area, its 900,000 residents have the nation's tenth-highest per capita annual incomes.

For information in detail on this affluent market, call The Palm Beach Post's research department at (800) 926-7678.

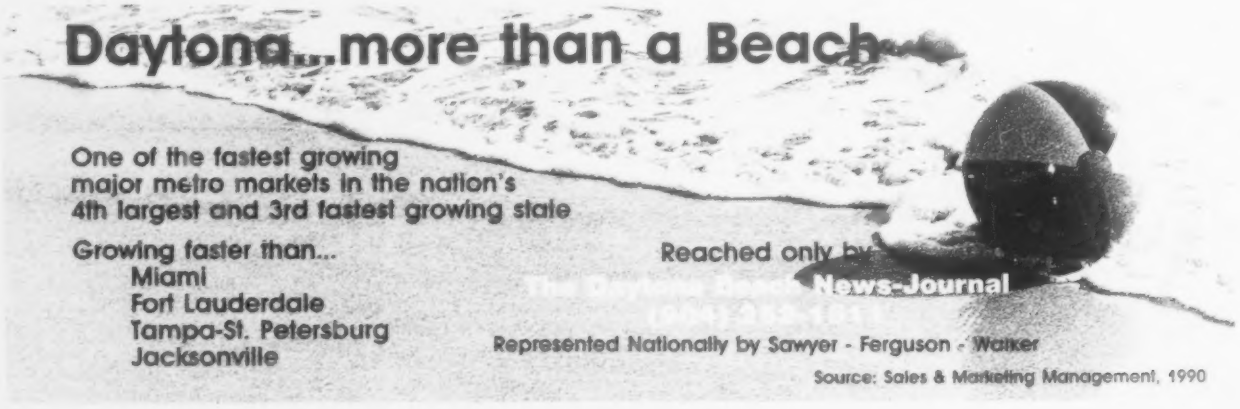
Sources: U.S. Department of Commerce.

FLA. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hshld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
BRADENTON	**3,060,669**	**24,742**	**24.3**	**28.3**	**15.6**	**16.5**	**.0870**
Manatee	3,060,669	24,742	24.3	28.3	15.6	16.5	.0870
• Bradenton	606,758	23,651	23.3	26.8	15.5	15.5	.0229
SUBURBAN TOTAL	2,453,911	24,996	24.5	28.7	15.6	16.8	.0641
DAYTONA BEACH	**5,030,289**	**23,439**	**25.2**	**27.0**	**14.5**	**16.2**	**.1498**
Volusia	5,030,289	23,439	25.2	27.0	14.5	16.2	.1498
• Daytona Beach	784,016	19,592	26.5	24.7	11.9	12.4	.0349
SUBURBAN TOTAL	4,246,273	24,368	24.9	27.4	15.1	17.1	.1149
FORT LAUDERDALE-HOLLYWOOD-POMPANO BEACH	**21,697,400**	**30,411**	**19.4**	**25.3**	**17.5**	**25.9**	**.6122**
Broward	21,697,400	30,411	19.4	25.3	17.5	25.9	.6122
Coral Springs	1,492,645	46,797	9.9	18.1	18.4	46.7	.0355
Davie	833,396	37,815	13.2	22.5	19.0	35.0	.0217
Deerfield Beach	796,476	26,193	24.1	30.1	15.7	18.4	.0220
• Fort Lauderdale	2,771,909	27,477	20.9	24.9	15.3	23.8	.1013
• Hollywood	2,120,803	28,440	20.8	23.8	16.3	24.7	.0648
Lauderhill	805,132	30,232	18.6	29.4	19.6	21.8	.0259
Margate	713,502	30,318	20.5	28.2	19.6	23.2	.0180
Miramar	637,892	39,037	13.8	21.2	21.8	34.2	.0143
Pembroke Pines	1,311,693	42,948	11.6	20.1	22.1	40.2	.0281
Plantation	1,506,519	45,633	12.3	19.0	17.6	45.5	.0413
• Pompano Beach	1,369,345	30,719	18.7	25.6	16.7	27.0	.0433
Sunrise	1,032,845	31,760	19.2	25.9	19.0	26.2	.0248
Tamarac	885,004	28,048	23.7	27.8	16.5	22.8	.0208
SUBURBAN TOTAL	15,435,343	31,165	19.0	25.5	18.1	26.3	.4028
FORT MYERS-CAPE CORAL	**5,210,253**	**26,730**	**22.4**	**28.2**	**17.0**	**19.6**	**.1534**
Lee	5,210,253	26,730	22.4	28.2	17.0	19.6	.1534
• Cape Coral	1,203,008	31,280	18.5	28.5	19.8	24.6	.0286
• Fort Myers	582,786	21,557	25.8	25.1	14.8	13.6	.0383
SUBURBAN TOTAL	3,424,459	26,413	23.0	28.6	16.6	19.1	.0865



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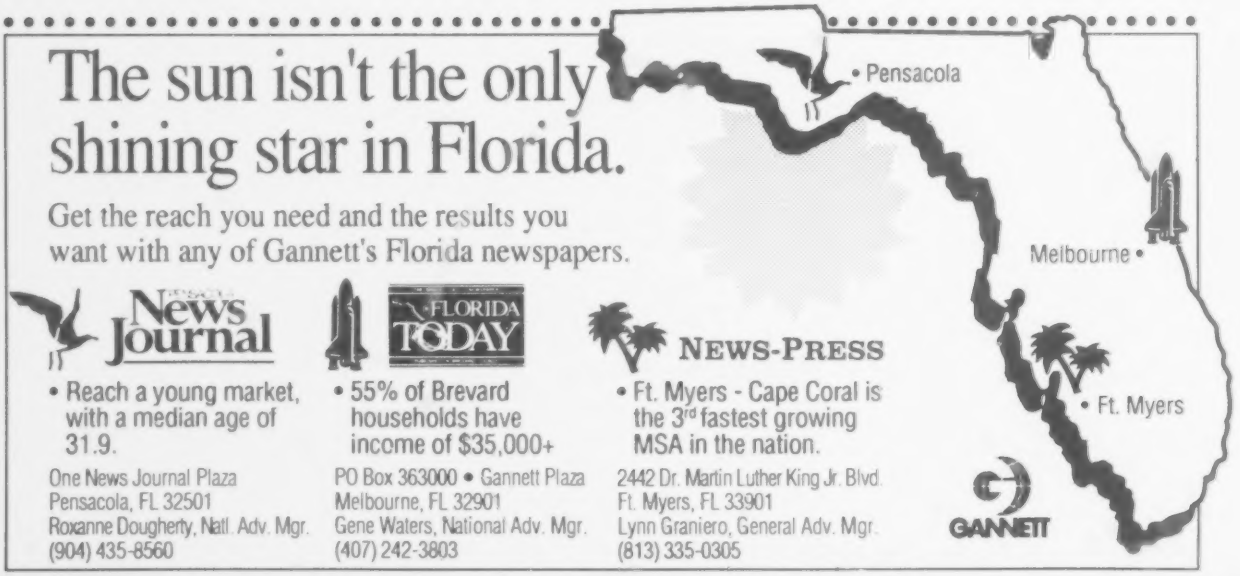

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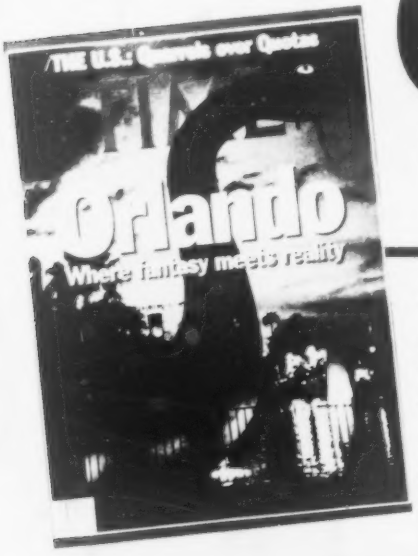
EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
FORT PIERCE	**3,484,750**	**25,049**	**22.9**	**27.2**	**15.4**	**17.6**	**.1042**
Martin	1,566,145	26,260	22.5	26.5	16.0	19.7	.0468
St. Lucie	1,918,605	24,159	23.2	27.7	14.9	16.1	.0574
• Fort Pierce	394,434	18,695	25.2	24.6	10.7	11.8	.0216
Port St. Lucie	845,493	33,173	15.4	30.4	23.3	22.9	.0200
SUBURBAN TOTAL	3,090,316	26,101	22.4	27.6	16.2	18.6	.0826
FORT WALTON BEACH	**1,899,967**	**26,442**	**23.7**	**26.8**	**17.3**	**19.3**	**.0575**
Okaloosa	1,899,967	26,442	23.7	26.8	17.3	19.3	.0575
• Fort Walton Beach	328,643	29,835	20.5	25.2	19.3	23.4	.0134
SUBURBAN TOTAL	1,571,324	25,933	24.4	27.1	16.9	18.6	.0441
GAINESVILLE	**2,508,760**	**22,050**	**22.9**	**22.7**	**14.5**	**16.8**	**.0786**
Alachua	2,312,525	22,360	22.7	22.5	14.6	17.4	.0721
• Gainesville	1,077,916	22,611	23.1	22.1	14.9	17.7	0393
Bradford	196,235	19,719	24.5	24.8	13.5	11.1	.0065
SUBURBAN TOTAL	1,430,844	21,727	22.7	23.1	14.3	16.1	.0393
JACKSONVILLE	**12,677,224**	**27,605**	**19.6**	**25.2**	**17.1**	**21.7**	**.3768**
Clay	1,472,644	32,874	17.0	23.8	20.3	26.8	.0423
Duval	9,482,209	27,333	19.6	25.0	16.9	21.6	.2855
• Jacksonville	8,829,116	27,198	19.7	24.8	16.8	21.5	.2683
Nassau	478,831	24,468	21.3	28.9	16.7	12.8	.0148
St. Johns	1,243,540	26,328	21.5	26.0	16.0	21.0	.0342
SUBURBAN TOTAL	3,848,108	28,561	19.3	25.7	17.9	22.3	.1085
LAKELAND–WINTER HAVEN	**5,077,650**	**23,966**	**23.6**	**27.5**	**15.8**	**15.0**	**.1520**
Polk	5,077,650	23,966	23.6	27.5	15.8	15.0	.1520
• Lakeland	929,428	22,448	24.1	26.1	14.5	14.7	0368
• Winter Haven	338,328	21,565	26.1	24.4	13.7	15.1	0155
SUBURBAN TOTAL	3,809,894	24,543	23.3	28.1	16.3	15.1	.0997
MELBOURNE–TITUSVILLE–PALM BAY	**5,509,385**	**26,592**	**22.6**	**26.8**	**17.5**	**18.9**	**.1605**
Brevard	5,509,385	26,592	22.6	26.8	17.5	18.9	.1605
• Melbourne	746,842	23,241	25.6	27.4	17.5	12.2	.0303
• Palm Bay	761,048	27,155	21.2	34.2	18.0	15.4	.0192
• Titusville	536,529	26,088	21.3	25.1	16.6	19.6	.0171
SUBURBAN TOTAL	3,464,966	27,537	22.4	25.1	17.5	21.3	.0939
MIAMI–HIALEAH	**25,533,002**	**26,243**	**20.1**	**23.5**	**15.3**	**22.1**	**.7723**
Dade	25,533,002	26,243	20.1	23.5	15.3	22.1	.7723
Coral Gables	883,722	36,406	15.5	20.0	13.4	38.2	.0264
• Hialeah	1,977,028	27,238	19.8	27.3	18.3	18.6	.0634
• Miami	3,749,592	19,209	23.8	23.3	11.6	13.4	.1429
• Miami Beach	1,388,000	14,859	27.2	17.0	7.9	13.3	0338
North Miami	722,140	26,672	22.2	26.8	17.1	19.3	.0224
SUBURBAN TOTAL	18,418,382	30,081	18.3	23.9	16.8	26.0	.5322
MIAMI–FORT LAUDERDALE CONSOLIDATED AREA	***47,230,402***	***28,080***	***19.8***	***24.3***	***16.3***	***23.7***	***1.3845***
NAPLES	**2,290,240**	**24,454**	**23.4**	**26.2**	**13.7**	**19.0**	**.0685**
Collier	2,290,240	24,454	23.4	26.2	13.7	19.0	.0685
• Naples	522,658	33,092	19.0	22.1	14.5	33.2	0211
SUBURBAN TOTAL	1,767,582	23,209	24.3	27.0	13.5	16.3	.0474
OCALA	**2,175,470**	**19,616**	**28.7**	**26.8**	**11.9**	**10.4**	**.0705**
Marion	2,175,470	19,616	28.7	26.8	11.9	10.4	.0705
• Ocala	512,065	19,593	26.9	24.2	12.0	12.8	.0279
SUBURBAN TOTAL	1,663,405	19,621	29.4	27.4	11.8	9.7	.0426
ORLANDO	**15,279,293**	**28,067**	**20.7**	**26.1**	**17.5**	**21.8**	**.4708**
Orange	9,746,655	27,872	20.7	26.5	17.3	21.5	.3078
• Orlando	2,377,830	24,212	23.2	25.6	15.0	17.7	.0821
Osceola	1,100,960	20,621	28.7	27.7	13.4	10.4	.0391
Seminole	4,431,678	32,383	17.7	24.6	19.4	26.8	.1239
SUBURBAN TOTAL	12,901,463	28,886	20.2	26.2	18.0	22.6	.3887



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The Orlando Sentinel

FLA. (cont.)

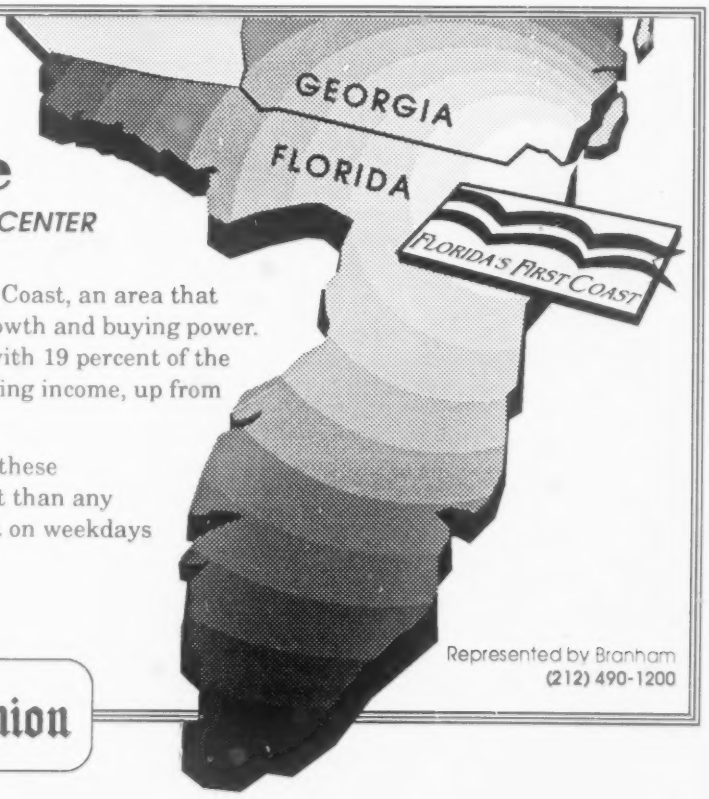
EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
PANAMA CITY	**1,317,508**	**19,920**	**27.7**	**26.6**	**12.9**	**10.3**	**.0473**
Bay	1,317,508	19,920	27.7	26.6	12.9	10.3	.0473
• Panama City	346,561	17,368	27.6	23.9	11.3	9.1	.0206
SUBURBAN TOTAL	970,947	20,770	27.7	27.7	13.6	10.8	.0267
PENSACOLA	**4,425,231**	**26,150**	**20.7**	**25.5**	**17.4**	**18.8**	**.1309**
Escambia	3,381,606	26,003	20.9	25.4	17.4	18.7	.1037
• Pensacola	829,358	25,437	19.9	23.5	16.2	20.1	.0288
Santa Rosa	1,043,625	26,630	20.1	25.6	17.3	19.4	.0272
SUBURBAN TOTAL	3,595,873	26,301	20.8	26.0	17.6	18.6	.1021
SARASOTA	**4,433,741**	**25,788**	**23.6**	**28.0**	**15.8**	**18.7**	**.1334**
Sarasota	4,433,741	25,788	23.6	28.0	15.8	18.7	.1334
• Sarasota	751,587	22,187	26.1	25.5	13.8	15.4	.0383
SUBURBAN TOTAL	3,682,154	26,531	23.1	28.5	16.2	19.4	.0951
TALLAHASSEE	**3,054,233**	**24,426**	**21.2**	**23.5**	**14.6**	**20.1**	**.0914**
Gadsden	321,771	17,477	24.6	25.4	9.8	9.3	.0108
Leon	2,732,462	25,881	20.6	23.3	15.4	22.0	.0806
• Tallahassee	1,717,934	22,456	22.3	22.6	12.8	19.5	.0569
SUBURBAN TOTAL	1,336,299	26,671	19.7	24.8	17.0	20.9	.0345
TAMPA–ST. PETERSBURG–							

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
CLEARWATER	**29,695,225**	**24,976**	**23.8**	**27.1**	**15.7**	**17.8**	**.8733**
Hernando	1,224,103	21,764	29.1	30.2	14.4	10.2	.0343
Hillsborough	11,569,930	26,626	20.7	25.2	16.9	20.2	.3437
• Tampa	3,671,875	22,119	23.7	24.2	14.4	15.8	.1354
Pasco	3,511,926	21,554	29.4	30.5	13.2	11.0	.1034
Pinellas	13,389,266	25,434	24.0	26.9	15.7	18.9	.3919
• Clearwater	1,674,551	27,392	23.4	26.1	16.5	22.2	.0761
Largo	1,089,191	26,356	23.6	31.0	16.9	17.7	.0295
Pinellas Park	609,353	26,795	24.0	30.5	17.9	16.3	.0186
• St. Petersburg	3,401,496	22,216	25.8	25.1	14.1	16.0	.1020
SUBURBAN TOTAL	20,947,303	25,692	23.5	27.9	16.2	18.2	.5598
WEST PALM BEACH–BOCA RATON–DELRAY BEACH	**16,306,397**	**31,461**	**18.1**	**24.2**	**17.4**	**27.8**	**.4378**
Palm Beach	16,306,397	31,461	18.1	24.2	17.4	27.8	.4378
• Boca Raton	1,542,122	41,318	12.8	21.0	18.1	40.5	.0426
Boynton Beach	746,476	28,054	21.4	28.8	18.1	19.9	.0214
• Delray Beach	945,343	30,868	18.1	25.7	17.1	27.1	.0337
• West Palm Beach	1,069,134	25,356	22.2	23.7	15.6	20.2	.0458
SUBURBAN TOTAL	12,749,798	31,337	18.3	24.4	17.6	27.4	.3157



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EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/99

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
OTHER COUNTIES							
Baker	186,329	23,264	24.5	30.3	16.8	10.3	.0046
Calhoun	91,602	17,299	26.4	21.2	12.8	9.2	.0029
Charlotte	1,507,253	22,133	28.5	28.4	13.3	13.7	.0407
Citrus	1,105,925	19,388	31.9	26.7	11.4	10.2	.0323
Columbia	449,664	21,624	23.2	25.9	15.5	12.0	.0155
De Soto	230,145	19,705	27.6	26.7	12.5	10.2	.0072
Dixie	96,574	16,334	30.4	21.2	9.4	9.0	.0029

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Flagler	327,653	20,801	27.4	30.6	10.9	10.3	.0093
Franklin	94,030	17,729	28.6	22.7	11.8	10.2	.0028
Gilchrist	82,911	17,953	28.3	24.7	12.8	8.4	.0023
Glades	71,290	19,071	30.1	25.2	13.4	8.7	.0020
Gulf	119,346	22,033	22.4	23.5	17.0	12.5	.0034
Hamilton	95,030	20,051	22.2	24.5	14.6	11.0	.0031
Hardee	147,428	16,503	29.9	22.6	10.6	7.3	.0054
Hendry	252,523	22,679	22.9	27.6	14.0	13.4	.0079

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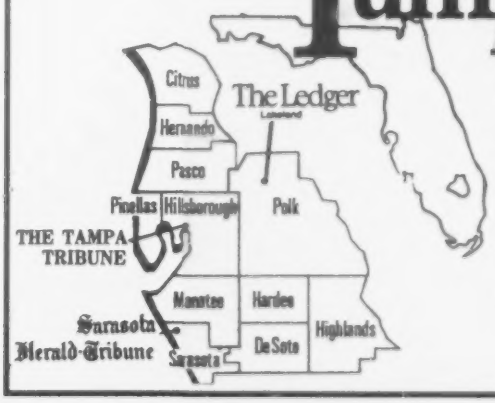

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Sources: Sales & Marketing Management 1991; Survey of Buying Power; 1989 Scarborough Study

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FLA. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Highlands	841,123	19,813	28.8	27.3	10.5	11.7	.0258
Holmes	141,812	17,585	26.1	24.8	11.6	8.1	.0041
Indian River	1,411,222	25,210	23.6	25.7	16.3	18.6	.0396
Jackson	382,361	18,760	25.3	24.6	12.5	10.1	.0129
Jefferson	102,941	17,011	27.2	19.7	12.0	11.9	.0031
Lafayette	48,577	20,383	24.1	25.4	15.7	10.0	.0012
Lake	1,981,915	22,106	27.4	27.7	13.5	14.2	.0582
Levy	251,799	18,007	29.0	26.3	10.0	8.2	.0078
Liberty	50,121	21,278	25.3	23.9	14.5	14.5	.0014
Madison	143,760	19,675	21.6	26.6	11.2	11.5	.0045
Monroe	1,160,993	23,901	24.4	27.5	13.1	18.3	.0354

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Okeechobee	275,010	18,944	29.0	25.9	11.6	9.9	.0095
Putnam	746,761	21,222	24.6	24.5	14.2	13.9	.0215
Sumter	291,967	7,022	29.1	25.8	9.5	7.6	.0094
Suwannee	287,327	20,884	25.0	25.0	13.5	13.5	.0083
Taylor	188,613	31,172	22.6	20.0	15.1	16.6	.0061
Union	86,433	21,420	22.0	31.9	13.5	7.7	.0023
Wakulla	149,822	22,068	24.8	26.0	15.4	13.0	.0040
Walton	292,982	18,707	26.4	23.6	12.3	11.0	.0083
Washington	163,589	19,133	25.2	25.3	13.1	9.6	.0046
TOTAL METRO COUNTIES	**170,666,687**	**26,469**	**21.6**	**25.8**	**16.2**	**20.6**	**5.0282**
TOTAL STATE	**184,502,918**	**25,914**	**22.1**	**25.9**	**15.9**	**19.9**	**5.4385**

Georgia

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ALBANY	**112.3**	**.0448**	**29.9**	**11.3**	**15.7**	**20.4**	**21.6**	**39.3**
Dougherty	95.8	.0382	30.0	11.6	15.3	19.8	22.6	34.0
• Albany	77.7	.0310	29.6	11.8	15.4	19.0	22.7	27.8
Lee	16.5	.0066	29.5	9.4	18.4	23.7	16.2	5.3
SUBURBAN TOTAL	34.6	.0138	30.7	10.0	16.7	23.5	19.3	11.5
ATHENS	**158.1**	**.0630**	**28.8**	**29.2**	**16.8**	**19.3**	**20.3**	**58.5**
Clarke	88.3	.0352	25.6	28.5	16.8	16.8	17.5	33.5
• Athens	46.1	.0184	24.1	39.0	15.0	12.0	17.9	17.1
Jackson	30.5	.0121	33.1	10.0	16.5	21.3	25.5	10.9
Madison	21.3	.0085	32.9	9.9	16.8	22.3	24.2	7.8
Oconee	18.0	.0072	32.4	8.8	16.6	25.2	20.5	6.3
SUBURBAN TOTAL	112.0	.0446	31.4	12.5	17.4	22.3	21.3	41.4

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ALBANY	**829,827**	**197,421**	**69,338**	**131,981**	**44,735**	**160,607**	**23,341**
Dougherty	817,698	191,917	69,225	131,981	44,598	160,005	23,299
• Albany	796,270	184,746	67,878	131,309	42,700	160,000	21,925
Lee	12,129	5,504	113		137	602	42
SUBURBAN TOTAL	33,557	12,675	1,460	672	2,035	607	1,416
ATHENS	**1,012,485**	**181,356**	**102,945**	**125,963**	**45,069**	**162,039**	**42,306**
Clarke	784,265	128,175	86,446	121,648	32,912	125,872	33,300
• Athens	510,944	88,366	64,829	71,424	25,570	45,616	29,055
Jackson	155,593	41,052	12,714	4,259	4,682	30,599	7,763
Madison	30,456	10,199	1,018	56	734	3,976	273
Oconee	42,171	1,930	2,767		6,741	1,592	970
SUBURBAN TOTAL	501,541	92,990	38,116	54,539	19,499	116,423	13,251

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POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ATLANTA	**2,914.8**	**1.1623**	**31.6**	**10.7**	**20.1**	**24.0**	**19.2**	**1,087.0**
Barrow	30.4	.0121	31.2	10.3	18.6	20.0	23.0	10.9
Butts	15.6	.0062	32.5	10.8	17.7	21.3	24.3	4.6
Cherokee	95.0	.0379	30.9	9.2	21.3	24.0	17.2	33.0
Clayton	184.5	.0736	30.1	11.5	20.5	23.0	16.9	66.4
Cobb	464.9	.1854	31.8	10.2	21.2	26.0	17.2	177.9
• Marietta	45.8	.0183	30.6	15.8	25.4	19.0	19.8	20.6
Coweta	55.2	.0220	32.1	9.5	16.7	22.2	22.9	19.4
De Kalb	555.7	.2215	32.0	11.6	20.6	23.4	20.5	212.6
Douglas	72.8	.0291	31.1	10.4	18.4	24.3	18.4	24.9
Fayette	65.3	.0260	34.1	7.8	14.2	29.5	19.2	22.0
Forsyth	45.6	.0182	32.8	9.7	18.2	24.1	22.0	16.5
Fulton	662.8	.2643	32.1	11.8	19.4	23.0	21.4	262.9
• Atlanta	402.4	.1604	31.6	13.0	19.0	20.9	22.7	159.1
Roswell	48.9	.0195	33.7	9.2	17.8	29.2	18.5	18.6
Gwinnett	370.6	.1477	30.5	9.5	22.7	25.9	13.8	133.4
Henry	60.9	.0243	31.9	9.4	18.5	23.0	21.3	20.8
Newton	42.5	.0169	31.3	11.5	16.4	20.6	23.4	14.6
Paulding	43.0	.0172	29.9	10.6	20.8	21.1	18.2	14.8
Rockdale	55.8	.0223	32.0	9.5	17.0	24.5	20.5	18.9
Spalding	55.0	.0219	32.2	10.1	16.2	20.8	24.6	19.6
Walton	39.2	.0157	32.0	10.4	16.7	21.1	23.8	13.6
SUBURBAN TOTAL	2,466.6	.9836	31.6	10.3	20.1	24.6	18.6	907.3
AUGUSTA	**400.1**	**.1594**	**31.3**	**10.9**	**17.6**	**21.4**	**22.2**	**143.8**
Columbia	68.1	.0271	30.9	8.7	17.8	26.2	16.6	22.5
McDuffie	20.3	.0081	32.1	9.5	15.3	21.0	24.6	7.3
Richmond	189.5	.0755	30.5	12.5	18.2	19.8	22.1	68.6
• Augusta	44.6	.0178	33.9	11.1	16.2	17.0	31.2	18.8
Aiken, S. C.	*122.2*	*.0487*	*32.7*	*9.7*	*16.7*	*21.2*	*25.0*	*45.4*
SUBURBAN TOTAL	355.5	.1416	31.0	10.8	17.7	21.9	21.0	125.0

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ATLANTA	**24,167,781**	**4,003,312**	**2,756,753**	**3,192,931**	**1,289,431**	**5,262,658**	**805,538**
Barrow	166,468	39,948	12,274	17,013	7,139	40,720	8,732
Butts	101,084	22,345	5,249	750	1,153	6,995	5,425
Cherokee	316,103	56,979	27,155	51,334	9,354	63,211	12,203
Clayton	1,897,628	295,808	148,719	312,427	97,405	579,192	63,210
Cobb	4,401,597	655,728	441,682	697,257	268,744	873,775	152,643
• Marietta	1,168,906	169,126	103,519	100,673	77,302	352,299	38,261
Coweta	310,354	68,258	20,700	37,135	7,955	92,026	14,885
De Kalb	5,293,432	820,779	508,492	654,654	277,048	1,278,417	161,106
Douglas	525,651	98,840	44,771	43,870	5,985	183,665	16,347
Fayette	277,080	95,989	23,359	33,240	8,770	24,513	12,388
Forsyth	199,598	54,987	15,772	35,737	7,181	38,880	10,651
Fulton	6,062,208	876,586	1,055,308	676,213	305,235	1,084,467	180,160
• Atlanta	3,551,106	487,720	613,908	515,162	193,049	480,351	99,672
Roswell	653,302	74,492	54,433	28,915	38,498	278,116	17,372
Gwinnett	3,012,758	550,669	310,889	459,488	245,971	541,233	96,351
Henry	209,950	52,300	28,810	20,675	4,289	40,939	13,936
Newton	221,790	53,570	20,171	34,857	6,462	47,725	7,374
Paulding	193,064	55,165	10,846	19,742	2,934	67,074	6,522
Rockdale	469,157	93,004	42,053	29,541	14,435	170,926	20,754
Spalding	385,617	77,171	26,356	60,048	13,178	92,996	14,934
Walton	144,242	35,186	14,147	8,950	6,193	35,904	7,917
SUBURBAN TOTAL	19,447,769	3,346,466	2,039,326	2,577,096	1,019,080	4,430,008	667,605
AUGUSTA	**2,849,440**	**560,235**	**281,145**	**422,896**	**134,547**	**604,863**	**125,704**
Columbia	321,045	85,352	25,681	18,926	15,973	74,800	7,282
McDuffie	145,826	33,283	18,170	9,443	8,604	29,606	7,778
Richmond	1,663,207	259,948	168,261	298,840	87,992	353,268	84,516
• Augusta	617,739	121,932	62,377	83,667	25,234	161,060	31,590
Aiken, S. C.	*719,362*	*181,652*	*69,033*	*95,687*	*21,978*	*147,189*	*26,128*
SUBURBAN TOTAL	2,231,701	438,303	218,768	339,229	109,313	443,803	94,114

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GA. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
COLUMBUS	**244.5**	**.0975**	**30.3**	**13.2**	**17.8**	**18.8**	**22.9**	**86.8**
Chattahoochee	16.7	.0067	22.8	31.6	23.1	13.3	3.7	2.8
Muscogee	180.8	.0721	30.9	12.3	17.8	19.1	23.5	66.4
• Columbus	180.2	.0718	30.8	12.3	17.7	19.2	23.5	66.2
Russell, Ala.	*47.0*	*.0187*	*33.1*	*10.4*	*15.6*	*19.7*	*27.5*	*17.6*
SUBURBAN TOTAL	64.3	.0257	28.9	15.9	17.7	18.0	21.3	20.6
MACON-WARNER ROBINS	**284.0**	**.1131**	**31.9**	**10.6**	**17.2**	**20.8**	**24.0**	**104.2**
Bibb	151.3	.0603	32.6	10.6	16.5	20.2	25.9	56.8
• Macon	107.6	.0429	32.4	11.3	16.2	18.3	27.4	41.6
Houston	90.3	.0360	31.2	10.0	18.8	21.6	21.2	32.8
• Warner Robins	44.3	.0177	31.0	10.3	19.1	20.6	21.8	16.9
Jones	21.0	.0083	32.2	9.5	17.1	23.0	22.3	7.4
Peach	21.4	.0085	30.1	14.8	15.1	19.6	23.0	7.2
SUBURBAN TOTAL	132.1	.0525	31.9	10.2	17.4	22.8	21.8	45.7
SAVANNAH	**244.6**	**.0975**	**32.0**	**10.8**	**17.3**	**20.1**	**24.8**	**90.6**
Chatham	218.3	.0870	32.3	10.9	17.2	19.9	25.4	81.6
• Savannah	138.4	.0552	31.6	11.7	16.9	18.2	26.1	52.3
Effingham	26.3	.0105	30.1	9.8	17.6	21.7	19.7	9.0
SUBURBAN TOTAL	106.2	.0423	32.6	9.6	17.4	22.5	23.3	38.3
OTHER COUNTIES								
Appling	15.8	.0063	32.2	9.7	15.2	20.7	25.1	5.9
Atkinson	6.2	.0024	31.1	10.8	14.8	19.2	25.0	2.2
Bacon	9.6	.0039	31.7	10.2	14.5	19.8	25.4	3.5
Baker	3.6	.0014	31.8	10.0	14.5	19.0	26.4	1.3
Baldwin	39.8	.0159	32.0	13.1	19.3	20.9	23.4	12.3
Banks	10.5	.0042	33.1	10.3	15.9	22.4	24.6	3.8
Bartow	57.2	.0228	31.6	10.7	17.6	21.2	22.8	20.6
Ben Hill	16.3	.0065	32.3	8.6	14.4	19.4	26.7	6.0
Berrien	14.3	.0057	33.0	10.2	14.9	19.9	27.1	5.2
Bleckley	10.4	.0042	32.8	12.2	14.4	19.4	27.4	3.8
Brantley	11.3	.0045	31.0	10.1	15.5	21.6	22.2	3.9
Brooks	15.4	.0061	32.2	9.7	14.2	17.8	28.2	5.4
Bryan	16.1	.0064	29.7	9.4	16.8	23.3	17.9	5.3
Bulloch	43.6	.0174	26.2	25.0	13.7	16.9	21.1	15.2
Burke	20.6	.0082	29.6	9.5	15.6	18.4	23.1	7.0
Calhoun	4.9	.0020	33.4	8.9	14.0	17.4	30.4	1.8
Camden	31.3	.0125	27.3	14.0	23.4	19.1	12.9	9.9
Candler	7.8	.0031	34.7	9.7	13.3	19.9	29.8	2.9
Carroll	72.8	.0290	30.5	13.9	16.4	20.4	22.3	25.9
☐ Catoosa	43.0	.0172	34.0	9.5	15.8	22.7	25.8	15.9
Charlton	8.6	.0034	30.4	9.8	16.5	18.5	23.9	2.9
Chattooga	22.3	.0089	35.0	9.9	14.3	19.9	30.1	8.5
Clay	3.4	.0013	34.0	8.7	13.1	17.3	31.5	1.2
Clinch	6.1	.0024	31.7	10.0	14.8	20.5	24.6	2.2
Coffee	29.8	.0118	30.6	10.9	16.0	19.8	23.1	10.6
Colquitt	36.7	.0147	32.8	10.4	14.4	19.5	27.2	13.0
Cook	13.5	.0054	32.6	10.4	14.0	18.8	27.9	4.8
Crawford	9.1	.0036	31.7	9.9	17.4	21.2	23.1	3.1
Crisp	20.0	.0080	32.8	8.8	14.1	19.5	27.5	7.3
☐ Dade	13.2	.0053	32.7	11.7	15.6	21.6	24.8	4.7
Dawson	9.8	.0039	32.0	9.1	18.6	21.8	22.5	3.5
Decatur	25.5	.0102	31.7	9.8	15.3	19.1	25.8	9.0
Dodge	17.6	.0070	34.0	10.4	15.1	20.2	28.2	6.4
Dooly	9.8	.0039	33.0	8.7	13.7	19.0	28.2	3.5
Early	11.8	.0047	33.4	9.0	12.7	18.5	29.6	4.2
Echols	2.3	.0009	30.9	10.2	16.5	19.7	23.5	.8
Elbert	19.0	.0075	34.5	9.2	14.5	19.6	29.7	7.1
Emanuel	20.6	.0083	32.4	9.0	14.1	19.2	27.2	7.4
Evans	8.8	.0035	32.3	9.4	15.2	18.5	27.4	3.2
Fannin	16.1	.0064	39.1	7.8	13.1	20.1	35.6	6.4
Floyd	81.5	.0325	34.7	11.1	15.1	20.2	29.4	30.6
Franklin	16.8	.0067	36.1	10.6	14.1	20.1	31.3	6.4
Gilmer	13.6	.0054	35.6	9.3	14.6	20.7	30.1	5.2
Glascock	2.3	.0009	37.4	8.5	14.5	20.3	33.0	.8
Glynn	63.1	.0252	34.2	9.3	15.8	20.7	28.0	24.2
Gordon	35.5	.0141	32.6	10.3	16.4	21.7	24.3	12.9
Grady	20.3	.0081	33.1	9.5	14.9	19.6	27.5	7.4
Greene	11.9	.0048	32.5	9.0	13.5	19.3	27.4	4.1
Habersham	27.9	.0111	33.5	13.5	15.0	19.9	27.7	10.1
Hall	96.9	.0387	32.4	11.0	17.8	21.6	23.9	35.3
[illegible]ncock	8.9	.0035	31.2	9.6	14.4	18.1	26.4	3.0
Haralson	22.2	.0089	33.7	10.1	15.2	20.4	27.6	8.3
Harris	18.0	.0071	35.7	8.5	14.9	22.9	28.2	6.5

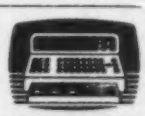
RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
COLUMBUS	**1,697,470**	**319,872**	**167,434**	**232,667**	**77,097**	**382,685**	**61,821**
Chattahoochee	3,809	1,250	23			49	
Muscogee	1,525,798	268,020	146,159	203,450	72,944	360,518	49,436
• Columbus	1,525,798	268,020	146,159	203,450	72,944	360,518	49,436
Russell, Ala.	*167,863*	*50,602*	*21,252*	*19,217*	*4,153*	*22,118*	*12,385*
SUBURBAN TOTAL	171,672	51,852	21,275	19,217	4,153	22,167	12,385
MACON-WARNER ROBINS	**2,138,721**	**362,200**	**201,394**	**280,909**	**94,977**	**539,229**	**80,099**
Bibb	1,380,440	217,694	133,552	209,306	72,505	293,414	56,595
• Macon	1,317,452	210,540	126,537	205,287	68,314	277,792	56,474
Houston	599,361	112,159	56,591	68,928	20,178	170,147	16,394
• Warner Robins	467,193	89,753	39,749	60,569	17,991	135,104	10,905
Jones	28,350	9,187	1,874	179	245	12,283	522
Peach	130,570	23,160	9,377	2,496	2,049	53,385	6,588
SUBURBAN TOTAL	354,076	61,907	35,108	15,053	8,672	116,333	12,720
SAVANNAH	**1,886,718**	**356,289**	**195,222**	**261,738**	**98,194**	**401,063**	**76,164**
Chatham	1,797,303	326,009	192,676	246,777	96,355	369,258	75,525
• Savannah	1,459,077	253,725	148,312	242,881	84,657	294,631	59,786
Effingham	89,415	30,280	2,546	14,961	1,839	31,805	639
SUBURBAN TOTAL	427,641	102,564	46,910	18,857	13,537	106,432	16,378
OTHER COUNTIES							
Appling	78,276	21,368	7,468	1,114	4,997	19,991	4,818
Atkinson	16,782	9,112	500	63	381	500	2,448
Bacon	53,136	13,813	2,983	975	234	17,884	5,635
Baker	2,361	1,073		54	183	326	
Baldwin	240,350	59,613	19,304	26,767	11,881	41,633	10,268
Banks	30,111	3,275	5,622	130	301	2,178	1,096
Bartow	328,111	72,783	28,932	34,900	10,187	69,829	9,971
Ben Hill	88,758	32,887	5,179	8,652	4,442	10,039	4,086
Berrien	70,951	26,108	2,790	302	2,190	22,688	3,709
Bleckley	42,711	13,723	3,194	534	2,104	6,588	4,500
Brantley	14,231	6,830	949		828	488	316
Brooks	43,829	19,409	1,847	715	1,301	9,316	2,580
Bryan	61,464	24,493	4,369	98	387	629	2,823
Bulloch	242,432	55,011	25,403	46,521	13,187	43,173	10,408
Burke	70,673	26,293	4,728	823	2,501	15,149	4,923
Calhoun	14,745	8,217	363	143	701	2,727	1,137
Camden	145,928	31,993	15,046	20,653	3,023	22,549	4,211
Candler	44,062	13,137	2,252	377	898	9,342	3,547
Carroll	427,248	134,863	29,390	45,669	12,581	66,184	18,446
☐ Catoosa	217,414	62,405	21,530	35,630	10,987	20,407	8,379
Charlton	32,755	11,125	2,604	2,014	300	7,174	2,341
Chattooga	117,238	32,952	4,960	17,043	1,114	31,089	5,888
Clay	8,395	3,465	424	88	41	359	1,230
Clinch	23,461	8,250	338	1,307	653	6,385	2,488
Coffee	204,996	70,524	13,581	20,040	7,922	37,941	7,750
Colquitt	187,643	51,635	11,864	24,544	4,900	36,837	8,735
Cook	65,773	15,275	3,519	927	2,072	12,701	3,187
Crawford	7,509	4,133	82	127	45	350	
Crisp	162,811	37,136	15,868	19,975	4,933	19,649	8,285
☐ Dade	54,712	21,839	3,683	1,260	331	5,059	1,353
Dawson	13,652	4,948	600		218	1,357	1,074
Decatur	134,943	32,470	8,893	8,681	6,212	29,210	7,881
Dodge	94,520	22,520	10,420	9,251	4,270	10,828	5,479
Dooly	30,655	5,323	985	225	338	8,622	2,014
Early	49,973	17,000	2,388	784	683	6,834	4,224
Echols	852	702	31				
Elbert	142,554	25,966	6,503	5,570	1,149	69,059	7,869
Emanuel	109,508	31,392	6,838	1,538	3,714	21,995	7,461
Evans	51,907	7,924	3,089	1,150	2,183	30,552	3,389
Fannin	81,182	20,317	5,980	12,920	1,628	9,856	4,527
Floyd	546,729	102,835	51,548	89,016	19,875	135,047	26,700
Franklin	139,614	34,292	6,892	3,533	4,315	43,151	4,051
Gilmer	82,325	20,543	7,831	12,793	2,889	21,265	2,383
Glascock	3,428	1,454	842	131		106	
Glynn	559,500	110,609	63,647	65,483	24,486	76,843	20,986
Gordon	244,347	52,594	23,954	14,175	24,636	39,469	12,446
Grady	123,930	20,854	3,939	8,100	3,384	19,338	4,216
Greene	48,226	16,828	2,478	513	2,114	7,044	2,797
Habersham	174,454	35,424	13,883	14,335	8,373	35,066	9,063
Hall	741,459	134,267	60,126	116,578	26,753	168,979	27,830
[illegible]ncock	12,535	5,738	370	206	332	693	2,861
Haralson	113,035	29,025	5,453	14,647	2,492	24,075	5,557
Harris	33,120	9,864	2,771	770	2,584	7,573	1,365

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP



METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Hart	19.8	.0079	35.8	9.5	14.4	19.6	31.5	7.3	79,812	18,909	5,532	2,131	3,249	13,937	5,332
Heard	8.8	.0035	32.3	10.1	15.7	20.8	24.9	3.2	18,133	13,290	610	499	71	643	1,463
Irwin	8.6	.0035	33.5	9.5	13.7	18.4	29.5	3.1	26,833	5,011	1,502	771	2,444	10,676	1,536
Jasper	8.6	.0035	33.9	8.6	14.7	21.0	27.4	3.1	22,858	9,641	1,040	338	227	6,151	262
Jeff Davis	12.1	.0048	32.0	11.0	15.2	20.7	24.8	4.4	58,500	17,489	1,461	5,388	2,827	12,403	3,223
Jefferson	17.3	.0069	31.5	10.5	14.1	18.6	26.5	6.1	63,042	21,794	2,632	3,549	2,917	14,745	6,642
Jenkins	8.2	.0032	32.8	9.1	14.2	19.0	27.9	2.9	26,094	12,267	708	1,817	1,020	3,282	2,506
Johnson	8.3	.0034	32.8	9.2	14.7	17.6	29.1	3.0	20,986	8,596	1,179	459	1,033	4,020	1,591
Lamar	13.2	.0053	33.6	10.7	14.7	20.5	27.5	4.7	44,798	12,275	4,127	975	1,118	13,965	3,846
Lanier	5.5	.0022	31.5	10.4	15.7	19.7	24.9	2.0	22,883	6,904	755	1,052	2,216	2,141	4,601
Laurens	40.2	.0160	33.0	9.5	15.1	19.7	27.3	14.6	286,749	58,733	19,663	38,266	9,451	62,091	12,392
Liberty	53.7	.0214	23.9	22.9	22.9	14.4	9.0	15.5	172,050	35,474	18,672	26,397	10,737	26,861	3,818
Lincoln	7.5	.0030	34.6	9.4	14.3	19.8	29.7	2.7	14,748	4,342	993	398	178	1,168	1,437
Long	6.3	.0025	27.4	15.5	16.5	18.0	19.4	2.2	2,862	1,553	233		45	268	
Lowndes	76.4	.0305	29.1	14.6	17.4	19.3	20.4	26.3	641,551	118,732	57,668	84,745	36,199	111,334	28,686
Lumpkin	14.8	.0059	30.5	16.0	17.0	19.4	22.9	5.1	68,061	12,727	7,879	898	1,239	26,556	4,406
McIntosh	8.7	.0034	33.0	9.3	15.5	19.5	27.5	3.2	40,954	16,044	1,677	240	272	8,062	1,924
Macon	13.1	.0052	31.1	9.4	14.3	19.1	25.4	4.4	47,842	17,302	3,130	930	2,319	5,749	3,169
Marion	5.6	.0023	32.2	9.7	16.1	20.0	25.4	2.0	11,175	2,740	767	663	49	2,166	2,813
Meriwether	22.5	.0089	32.0	10.3	14.8	18.9	26.7	7.7	94,499	25,943	5,213	4,741	1,223	29,001	4,469
Miller	6.3	.0026	34.9	9.1	13.3	18.8	31.0	2.3	22,730	8,144	320	745	1,430	3,790	1,201
Mitchell	20.2	.0080	30.8	9.8	14.1	18.4	25.8	6.8	73,014	26,281	5,087	5,882	2,979	10,357	6,329
Monroe	17.3	.0069	33.1	9.9	16.0	22.2	24.7	5.9	79,068	21,858	9,286	5,233	5,133	21,139	3,943
Montgomery	7.2	.0029	31.2	13.6	16.1	19.0	25.0	2.5	57,717	28,595	1,479	495	1,345	14,542	5,934
Morgan	13.0	.0052	33.0	9.4	16.1	20.4	26.3	4.4	71,526	19,355	7,312	1,160	1,688	13,070	3,814
Murray	26.7	.0106	30.6	11.1	18.4	21.4	20.5	9.6	81,939	49,966	6,228	2,290	814	9,492	2,909
Oglethorpe	9.8	.0039	33.6	9.7	16.2	21.6	26.2	3.6	22,408	4,893	689		121	11,697	2,183
Pickens	14.7	.0059	34.5	9.9	15.7	21.0	28.2	5.5	147,954	19,437	5,549	1,902	1,102	95,527	5,686
Pierce	13.4	.0053	33.4	9.5	14.5	22.2	25.5	4.8	56,088	10,524	4,181	1,666	1,349	7,574	1,936
Pike	10.4	.0041	33.6	9.1	15.5	21.3	26.6	3.6	14,519	9,279	1,832	278	112	848	624
Polk	34.0	.0136	33.9	10.0	15.0	19.7	28.7	12.6	160,523	46,847	9,998	16,542	5,640	32,468	14,386
Pulaski	8.0	.0032	35.4	8.6	13.8	19.9	30.6	3.1	38,134	13,509	2,363	435	1,893	10,002	3,308
Putnam	14.4	.0057	34.3	9.6	15.8	20.1	28.7	5.3	42,216	18,951	2,691	1,829	3,461	2,088	3,582
Quitman	2.2	.0009	35.9	10.0	13.0	17.6	33.4	.9	3,680	1,468	87	112		1,957	
Rabun	11.8	.0047	39.5	8.4	13.0	21.3	35.3	4.7	81,129	25,207	7,067	1,421	1,952	14,497	3,153
Randolph	7.9	.0032	32.3	11.1	12.7	16.8	29.8	2.8	25,562	10,837	3,383	331	943	1,493	1,816
Schley	3.6	.0014	32.4	11.3	13.6	20.7	25.8	1.3	11,173	5,046	138	102	43	1,408	212
Screven	13.8	.0055	33.0	8.7	14.7	19.5	27.6	5.0	44,229	15,855	2,482	2,029	1,294	7,539	3,386
Seminole	9.0	.0036	33.7	10.8	14.5	18.4	29.8	3.1	39,087	16,404	2,067	1,761	966	6,647	2,222
Stephens	23.4	.0094	34.9	11.5	14.3	20.6	29.3	9.0	182,208	38,646	10,403	12,447	6,423	64,220	8,589
Stewart	5.6	.0022	34.1	9.9	13.7	18.4	30.4	2.0	15,677	7,843	757	71	188	374	1,682
Sumter	30.1	.0120	30.6	12.3	14.9	18.7	24.7	10.4	189,872	40,341	12,086	19,659	4,512	18,221	6,732
Talbot	6.6	.0026	33.7	9.1	15.6	20.4	27.6	2.4	9,700	5,479	46	324	191	226	1,252
Taliaferro	1.9	.0008	35.5	8.1	13.4	17.0	33.6	.7	3,101	299	41		50	100	
Tattnall	17.7	.0070	33.2	10.2	18.9	20.0	26.6	5.8	62,924	22,143	2,185	2,444	1,099	9,926	6,088
Taylor	7.6	.0031	32.9	10.2	14.9	18.8	28.0	2.8	27,809	9,249	1,312	330	640	5,129	2,017
Telfair	11.0	.0043	34.1	9.2	14.1	18.2	30.6	4.0	42,626	15,138	3,542	2,086	4,005	2,867	4,492
Terrell	10.6	.0043	33.2	8.7	13.9	18.6	28.9	3.7	39,495	14,756	1,144	444	638	7,356	2,976
Thomas	39.1	.0156	33.2	8.9	15.0	19.9	27.4	14.4	257,572	67,307	14,322	32,159	7,716	64,204	10,461
Tift	35.2	.0140	30.7	12.0	15.7	20.0	23.3	12.3	293,859	60,417	24,021	28,303	8,469	62,823	10,733
Toombs	24.2	.0096	32.2	9.2	15.6	20.4	25.2	8.9	140,034	27,192	9,275	32,754	6,423	20,578	14,944
Towns	6.8	.0028	43.2	10.9	11.6	17.0	42.9	2.8	27,247	3,440	4,676	383	486	4,502	2,154
Treutlen	6.0	.0024	33.2	9.9	14.0	18.5	29.0	2.2	13,444	7,119	1,716	101	167	529	1,897
Troup	55.8	.0222	32.6	10.2	15.5	19.8	26.4	20.5	406,465	73,826	40,103	46,652	24,537	71,012	16,606
Turner	8.6	.0034	31.5	10.1	13.0	18.6	26.8	3.0	35,409	13,425	2,256	2,056	502	11,863	1,086
Twiggs	9.8	.0039	30.8	9.8	16.3	19.1	24.0	3.3	8,148	5,604	137		65	462	924
Union	12.2	.0049	39.6	8.5	12.8	19.9	36.3	4.8	50,304	17,037	3,135	3,299	1,291	4,719	5,307
Upson	26.3	.0105	34.9	9.5	15.0	19.3	30.6	9.9	131,328	34,580	14,698	16,919	5,960	17,246	8,966
☐ Walker	58.6	.0233	34.6	9.2	15.5	21.3	28.1	21.8	225,374	53,695	9,353	10,641	7,900	38,848	7,617
Ware	35.3	.0141	34.5	9.2	14.6	20.2	29.2	13.0	255,273	72,948	19,172	40,055	17,308	47,532	14,441
Warren	6.0	.0023	33.6	9.2	14.5	18.2	29.7	2.1	11,683	5,128	463	338	326	1,241	1,344
Washington	19.2	.0077	32.0	9.2	15.8	19.3	26.0	6.8	106,334	27,679	5,217	5,548	4,342	23,156	4,916
Wayne	22.5	.0090	32.7	9.1	15.3	21.1	25.3	8.0	132,383	28,377	9,681	8,837	13,462	26,541	12,671
Webster	2.2	.0008	33.4	9.5	15.1	19.0	28.6	.8	1,461			306		259	
Wheeler	4.9	.0020	34.4	9.5	12.4	20.2	29.0	1.8	8,696	5,459	595		289	949	
White	13.3	.0053	37.0	9.8	14.1	21.4	31.5	5.0	105,548	21,458	11,812	7,387	570	23,986	4,084
Whitfield	73.1	.0291	32.4	11.2	16.9	22.0	23.5	27.1	633,990	130,556	50,928	92,445	64,002	140,886	19,049
Wilcox	7.0	.0028	34.8	8.9	12.8	19.0	30.7	2.5	13,438	6,693	358	1,381	645	339	1,251
Wilkes	10.5	.0042	35.5	8.2	14.4	19.7	31.0	4.0	62,605	14,240	2,995	3,692	1,434	15,369	4,624
Wilkinson	10.2	.0041	31.2	10.4	16.1	18.9	25.0	3.6	24,292	9,704	1,240	199	136	4,608	1,053
Worth	19.8	.0079	31.4	9.8	15.1	20.3	24.2	6.9	66,266	23,141	3,272	3,041	777	18,183	4,893
TOTAL METRO COUNTIES	**4,304.0**	**1.7160**	**31.4**	**11.2**	**19.1**	**22.8**	**20.3**	**1,589.6**	**34,192,717**	**5,886,270**	**3,718,492**	**4,571,712**	**1,777,137**	**7,398,151**	**1,193,809**
TOTAL STATE	**6,586.6**	**2.6261**	**31.7**	**11.2**	**18.0**	**21.8**	**22.1**	**2,407.6**	**46,748,222**	**9,019,220**	**4,682,582**	**5,808,796**	**2,301,637**	**9,961,563**	**1,827,882**

GA. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
ALBANY	**1,218,415**	**24,496**	**21.0**	**25.6**	**18.1**	**14.4**	**.0402**
Dougherty	1,014,827	23,486	21.7	26.3	17.3	13.0	.0357
• Albany	780,235	21,807	22.6	24.7	15.7	12.6	.0306
Lee	203,588	33,125	17.0	20.9	23.9	23.1	.0045
SUBURBAN TOTAL	438,180	31,184	17.5	27.5	24.1	18.5	.0096
ATHENS	**1,785,102**	**21,949**	**24.6**	**25.1**	**14.5**	**14.5**	**.0549**
Clarke	1,045,481	20,862	24.5	23.1	12.6	16.2	.0350
• Athens	493,198	17,085	28.3	20.6	9.8	12.6	.0192
Jackson	327,977	24,136	23.2	28.7	17.6	12.4	.0096
Madison	191,808	19,680	29.8	29.4	13.3	6.3	.0049
Oconee	219,836	28,812	20.5	24.6	20.7	19.2	.0054
SUBURBAN TOTAL	1,291,904	24,130	23.1	27.0	16.4	15.3	.0357
ATLANTA	**44,471,418**	**32,838**	**16.5**	**24.0**	**19.4**	**27.4**	**1.2695**
Barrow	308,527	22,734	21.7	28.6	16.3	11.3	.0096
Butts	168,926	24,560	23.5	25.6	16.5	16.5	.0052
Cherokee	1,122,243	29,008	18.2	28.9	21.6	17.2	.0288
Clayton	2,593,497	33,924	15.3	27.7	23.7	24.3	.0834
Cobb	8,789,874	41,850	11.5	21.3	21.1	38.8	.2358
• Marietta	832,116	29,593	18.2	26.9	17.8	24.1	.0349
Coweta	652,861	26,021	20.0	24.4	17.8	18.0	.0189
De Kalb	9,057,291	34,159	16.0	24.7	18.9	29.8	.2617
Douglas	937,684	33,812	15.4	26.6	25.0	22.7	.0280
Fayette	954,626	38,568	12.3	21.0	27.6	29.8	.0234
Forsyth	568,780	27,579	19.7	28.1	18.1	19.1	.0152
Fulton	10,073,140	25,704	19.9	22.2	13.7	23.7	.2972
• Atlanta	5,282,597	21,014	22.7	22.4	12.3	17.4	.1665
Roswell	1,065,817	51,327	8.7	15.7	18.3	51.7	.0300
Gwinnett	5,761,556	38,114	12.1	24.5	24.7	31.1	.1619
Henry	750,765	30,577	16.9	27.3	21.6	20.3	.0191
Newton	464,934	25,763	20.6	28.3	19.3	15.2	.0136
Paulding	447,700	25,799	20.3	28.7	18.6	13.2	.0130
Rockdale	772,176	35,957	14.3	23.9	23.9	27.9	.0233
Spalding	620,042	24,186	22.6	27.1	16.0	15.7	.0197
Walton	426,776	24,407	22.7	26.6	17.3	14.7	.0117
SUBURBAN TOTAL	38,356,705	34,929	15.1	24.3	20.7	29.2	1.0681
AUGUSTA	**4,680,756**	**24,611**	**21.8**	**26.8**	**16.6**	**15.8**	**.1461**
Columbia	845,880	31,223	17.5	26.1	21.7	22.0	.0228
McDuffie	174,889	18,400	26.7	28.6	9.8	7.8	.0065
Richmond	2,215,422	23,054	23.4	26.0	15.0	14.9	.0744
• Augusta	436,668	14,727	26.6	19.7	8.8	9.1	.0201
Aiken, S. C.	*1,444,565*	*25,307*	*20.8*	*27.7*	*17.8*	*15.3*	*.0424*
SUBURBAN TOTAL	4,244,088	26,155	21.1	27.8	17.8	16.8	.1260
COLUMBUS	**2,649,504**	**21,551**	**24.2**	**26.9**	**14.1**	**12.3**	**.0856**
Chattahoochee	195,735	24,528	28.0	39.6	14.8	10.1	.0043
Muscogee	2,007,014	22,097	24.2	26.8	14.3	13.2	.0685
• Columbus	2,002,351	22,116	24.2	26.9	14.3	13.2	.0683
Russell, Ala.	*446,735*	*18,760*	*23.9*	*24.8*	*13.4*	*9.4*	*.0128*
SUBURBAN TOTAL	647,153	19,952	24.5	26.8	13.6	9.5	.0173
MACON-WARNER ROBINS	**3,565,592**	**27,175**	**20.2**	**24.2**	**18.5**	**19.5**	**.1091**
Bibb	1,862,620	25,199	20.8	23.7	16.6	18.4	.0616
• Macon	1,284,275	22,938	22.1	23.8	16.2	16.1	.0488
Houston	1,194,963	31,055	19.2	25.4	21.9	21.6	.0342
• Warner Robins	606,423	31,389	18.7	26.1	23.2	20.5	.0200
Jones	278,606	29,867	18.4	26.2	19.9	21.4	.0061
Peach	229,403	23,040	21.1	22.2	16.1	17.3	.0072
SUBURBAN TOTAL	1,674,894	29,734	18.9	24.2	19.7	22.3	.0403
SAVANNAH	**3,105,856**	**25,768**	**20.6**	**23.5**	**17.3**	**19.4**	**.0952**
Chatham	2,798,746	25,414	20.9	23.4	16.8	19.5	.0872
• Savannah	1,647,868	22,634	22.3	23.5	14.9	16.7	.0588
Effingham	307,110	29,000	18.4	24.5	22.0	18.3	.0080
SUBURBAN TOTAL	1,457,988	30,602	18.2	23.8	20.6	23.1	.0364
OTHER COUNTIES							
Appling	155,962	19,366	26.3	26.5	12.0	9.9	.0048
Atkinson	45,714	15,224	29.3	22.0	8.5	6.1	.0013
Bacon	96,921	20,486	23.1	26.0	12.1	12.9	.0031
Baker	29,548	16,923	24.4	23.4	11.8	6.8	.0008
Baldwin	456,965	26,347	23.8	25.7	17.4	19.3	.0137
Banks	89,991	18,768	30.4	30.6	10.6	5.6	.0026
Bartow	564,430	22,337	24.4	31.6	14.9	9.2	.0180
Ben Hill	143,364	16,874	26.7	23.4	11.7	7.9	.0049
Berrien	133,541	20,058	24.7	28.3	12.1	9.8	.0042

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Bleckley	112,227	21,970	24.7	25.0	15.8	12.7	.0031
Brantley	117,663	24,890	20.1	30.1	16.5	14.8	.0028
Brooks	123,623	15,979	26.6	21.1	11.6	8.0	.0038
Bryan	114,010	18,040	28.1	32.6	8.5	4.1	.0039
Bulloch	431,210	20,286	25.7	26.6	12.5	11.5	.0137
Burke	193,470	19,771	24.3	23.2	14.1	12.3	.0056
Calhoun	42,331	17,537	23.6	26.2	8.8	9.4	.0013
Camden	298,440	23,176	21.5	23.5	16.6	15.8	.0092
Candler	70,620	16,535	29.6	22.7	9.8	8.8	.0023
Carroll	822,762	25,375	20.5	27.9	17.5	15.5	.0247
☐ Catoosa	457,840	24,789	21.7	29.9	18.4	11.7	.0136
Charlton	83,038	22,587	23.2	28.4	15.8	12.1	.0024
Chattooga	216,420	20,861	26.1	30.2	13.5	8.4	.0068
Clay	24,950	12,707	26.4	17.4	8.4	7.5	.0007
Clinch	59,236	19,558	28.0	22.9	17.3	8.7	.0016
Coffee	267,215	18,461	26.8	27.0	10.4	8.9	.0096
Colquitt	350,103	19,723	27.3	24.5	14.6	10.2	.0110
Cook	125,437	19,821	28.3	29.7	9.9	10.0	.0040
Crawford	99,526	25,096	19.7	26.2	19.5	13.4	.0022
Crisp	172,120	16,983	24.9	25.3	11.1	6.8	.0068
☐ Dade	120,754	20,857	23.5	30.6	13.3	8.0	.0037
Dawson	86,280	19,815	25.4	29.6	12.8	7.1	.0023
Decatur	244,097	20,287	24.9	28.1	11.7	10.9	.0077
Dodge	160,438	18,507	22.2	23.7	12.3	10.5	.0052
Dooly	66,899	14,348	28.8	21.3	8.1	4.5	.0022
Early	96,711	15,104	25.7	21.9	9.7	8.8	.0032
Echols	22,988	23,250	19.9	28.2	15.6	13.4	.0005
Elbert	172,992	19,179	26.5	27.1	14.2	6.7	.0063
Emanuel	173,535	16,426	28.6	24.8	9.6	7.1	.0059
Evans	80,044	18,721	27.6	25.2	12.7	8.7	.0027
Fannin	138,020	16,151	30.3	24.1	10.3	5.5	.0047
Floyd	959,525	24,643	22.1	27.4	17.1	15.3	.0292
Franklin	166,031	20,337	23.6	27.4	14.4	9.0	.0060
Gilmer	118,223	17,105	28.8	27.9	9.8	5.5	.0039
Glascock	21,312	18,650	24.1	24.1	10.9	11.9	.0006
Glynn	743,073	23,221	22.7	26.9	15.7	13.9	.0251
Gordon	364,884	22,883	23.7	31.0	15.4	11.0	.0120
Grady	156,296	15,783	29.2	23.9	10.5	5.0	.0059
Greene	93,622	17,726	27.6	26.6	11.1	6.2	.0031
Habersham	301,833	22,792	25.0	29.5	15.2	11.4	.0094
Hall	1,284,772	28,738	19.3	26.9	18.7	20.8	.0384
Hancock	62,115	15,031	29.9	23.0	8.2	5.1	.0018
Haralson	202,684	19,377	27.1	29.5	12.0	7.0	.0065
Harris	196,041	23,562	20.9	26.4	15.6	14.0	.0048
Hart	186,846	19,675	27.9	29.8	11.1	8.2	.0056
Heard	99,444	24,167	22.3	28.8	15.2	15.7	.0024
Irwin	75,549	16,861	31.6	21.7	9.5	10.2	.0023
Jasper	98,242	23,493	20.7	25.9	17.1	15.5	.0025
Jeff Davis	95,665	17,370	29.1	28.1	9.1	5.7	.0034
Jefferson	140,943	16,059	25.7	22.6	10.5	8.2	.0044
Jenkins	57,862	13,667	27.7	20.7	8.2	5.4	.0019
Johnson	66,395	15,887	25.8	25.4	10.1	6.0	.0019
Lamar	121,781	20,480	25.5	28.6	12.1	10.4	.0036
Lanier	50,818	19,082	27.2	24.9	11.7	11.2	.0015
Laurens	420,427	20,923	24.7	23.6	15.8	12.7	.0140
Liberty	528,156	19,400	33.0	28.7	11.9	7.6	.0146
Lincoln	66,300	19,210	26.2	30.6	11.6	6.0	.0018
Long	55,396	19,000	27.8	22.5	16.5	8.8	.0013
Lowndes	750,218	20,489	25.8	27.0	12.9	11.2	.0275
Lumpkin	166,089	22,778	23.5	27.3	17.1	11.9	.0047
McIntosh	69,078	16,071	26.3	23.3	11.3	5.7	.0024
Macon	120,023	19,119	24.0	23.1	12.8	11.9	.0036
Marion	44,927	17,714	22.4	25.8	8.7	9.0	.0013
Meriwether	235,091	23,270	21.1	24.6	16.1	15.5	.0067
Miller	42,187	13,658	30.1	21.8	7.3	4.2	.0014
Mitchell	173,041	18,197	23.8	22.8	13.4	10.0	.0053
Monroe	149,611	19,844	26.7	28.9	12.1	8.6	.0049
Montgomery	63,742	17,536	30.6	24.5	8.9	9.9	.0025
Morgan	108,432	18,648	28.6	27.4	11.7	7.8	.0037
Murray	252,620	21,707	25.1	33.7	12.6	7.8	.0071
Oglethorpe	101,470	22,015	24.5	24.4	18.5	11.2	.0025
Pickens	142,475	19,395	27.4	25.9	13.5	8.9	.0057

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

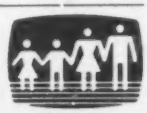
METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Pierce	119,796	19,462	24.5	27.7	12.2	8.9	.0036
Pike	113,167	25,266	21.5	24.2	21.2	14.3	.0028
Polk	337,336	21,434	22.8	27.6	16.1	9.1	.0102
Pulaski	89,744	21,377	22.0	21.6	16.5	14.4	.0025
Putnam	153,935	23,080	21.4	24.6	15.7	14.6	.0041
Quitman	20,394	15,842	28.8	20.4	11.7	7.1	.0005
Rabun	130,349	20,404	26.1	25.6	13.7	11.7	.0041
Randolph	61,840	13,706	24.6	22.9	7.6	5.6	.0020
Schley	30,856	18,971	19.8	27.9	9.2	10.3	.0009
Screven	117,991	15,876	26.6	22.2	10.3	7.9	.0035
Seminole	84,578	19,794	22.6	24.4	11.3	13.9	.0025
Stephens	241,252	20,718	27.4	28.0	16.5	7.2	.0083
Stewart	39,742	14,020	26.1	21.4	9.5	4.9	.0013
Sumter	308,620	21,696	22.8	25.9	15.9	13.8	.0100
Talbot	63,741	20,128	25.8	28.3	11.3	10.6	.0015
Taliaferro	11,372	12,333	30.4	20.4	5.0	1.9	.0005
Tattnall	144,689	16,820	29.3	22.9	10.6	8.4	.0044
Taylor	85,754	20,655	22.3	22.9	12.6	15.7	.0024
Telfair	92,619	16,311	27.8	23.1	10.2	7.9	.0028
Terrell	96,753	18,545	22.3	21.9	11.9	13.0	.0030
Thomas	415,188	21,455	24.4	26.9	14.4	1.. 1	.0132
Tift	373,361	21,458	24.1	25.0	14.7	13.5	.0130
Toombs	217,956	17,917	24.8	25.0	11.3	8.5	.0074

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Towns	65,148	15,108	28.6	24.5	7.4	5.9	.0020
Treutlen	48,828	15,266	25.8	22.7	8.2	7.7	.0014
Troup	637,432	23,687	21.4	25.8	15.2	15.5	.0203
Turner	54,740	12,813	30.2	19.1	5.7	4.9	.0020
Twiggs	107,207	26,545	19.6	25.2	18.5	17.8	.0025
Union	108,016	15,959	31.6	22.4	8.6	6.9	.0034
Upson	291,917	22,877	24.8	28.1	16.0	11.9	.0084
☐ Walker	625,262	23,172	24.2	29.4	16.5	10.8	.0173
Ware	363,929	20,393	25.1	24.8	13.9	12.1	.0123
Warren	55,587	19,140	29.4	27.5	10.6	10.1	.0013
Washington	192,620	20,255	23.7	24.2	13.2	13.1	.0061
Wayne	220,426	20,619	26.1	23.0	15.2	12.9	.0073
Webster	23,936	19,850	24.5	21.7	12.1	15.8	.0005
Wheeler	41,372	16,271	29.6	23.4	9.3	8.4	.0011
White	122,698	18,222	24.4	28.5	11.6	6.0	.0047
Whitfield	828,594	24,341	23.2	30.4	17.5	12.1	.0281
Wilcox	51,773	14,945	26.9	21.5	11.2	4.8	.0015
Wilkes	105,021	19,247	22.5	24.5	14.3	9.6	.0033
Wilkinson	116,508	26,462	19.8	26.2	20.4	15.0	.0029
Worth	176,860	19,884	24.0	27.2	13.7	8.8	.0052
TOTAL METRO COUNTIES	**60,789,179**	**29,974**	**18.1**	**24.5**	**18.5**	**23.9**	**1.7800**
TOTAL STATE	**83,597,004**	**26,342**	**20.4**	**25.1**	**17.0**	**19.6**	**2.4956**

Hawaii

POPULATION



S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
HONOLULU	**842.6**	**.3359**	**32.3**	**11.8**	**18.4**	**21.5**	**23.6**	**267.3**
Honolulu	842.6	.3359	32.3	11.8	18.4	21.5	23.6	267.3
• Honolulu	368.1	.1468	37.1	10.0	17.4	22.5	30.9	135.6
SUBURBAN TOTAL	474.5	.1891	29.1	13.2	19.4	20.6	18.0	131.7
OTHER COUNTIES								
Hawaii	122.6	.0489	34.3	7.3	15.0	23.5	25.4	42.2
Kauai	52.2	.0208	33.9	8.1	16.0	22.8	25.4	16.6
Maui	102.7	.0410	33.4	8.3	17.5	23.9	23.4	33.9
TOTAL METRO COUNTIES	**842.6**	**.3359**	**32.3**	**11.8**	**18.4**	**21.5**	**23.6**	**267.3**
TOTAL STATE	**1,120.1**	**.4466**	**32.7**	**10.8**	**17.9**	**22.0**	**23.8**	**360.0**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
HONOLULU	**8,377,087**	**1,380,783**	**1,446,405**	**1,364,410**	**306,149**	**1,160,872**	**510,888**
Honolulu	8,377,087	1,380,783	1,446,405	1,364,410	306,149	1,160,872	510,888
• Honolulu	6,132,093	860,172	1,131,332	1,115,103	244,383	749,713	315,907
SUBURBAN TOTAL	2,244,994	520,611	315,073	249,307	61,766	411,159	194,981
OTHER COUNTIES							
Hawaii	1,010,849	305,296	122,083	51,412	46,195	155,920	50,690
Kauai	512,842	150,237	98,073	23,971	17,715	45,784	32,601
Maui	1,302,735	300,636	246,825	62,182	43,260	113,003	80,958
TOTAL METRO COUNTIES	**8,377,087**	**1,380,783**	**1,446,405**	**1,364,410**	**306,149**	**1,160,872**	**510,888**
TOTAL STATE	**11,203,513**	**2,136,952**	**1,913,386**	**1,501,975**	**413,319**	**1,475,579**	**675,137**

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HAWAII (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999	(B) $20,000-$34,999	(C) $35,000-$49,999	(D) $50,000 & Over	Buying Power Index
HONOLULU	**13,415,026**	**37,072**	**16.3**	**22.0**	**17.8**	**35.0**	**.3980**
Honolulu	13,415,026	37,072	16.3	22.0	17.8	35.0	.3980
• Honolulu	6,566,566	34,754	17.1	22.6	16.6	33.0	.2250
SUBURBAN TOTAL	6,848,460	39,358	15.7	21.4	18.8	37.1	.1730
OTHER COUNTIES							
Hawaii	1,007,302	28,212	20.2	25.3	17.4	22.1	.0496
Kauai	700,649	32,514	17.4	26.9	19.9	25.9	.0226
Maui	1,385,017	31,030	18.0	25.3	19.3	24.0	.0496
TOTAL METRO COUNTIES	**13,415,026**	**37,072**	**16.3**	**22.0**	**17.8**	**35.0**	**.3980**
TOTAL STATE	**17,107,994**	**34,997**	**17.1**	**22.9**	**17.9**	**32.1**	**.5198**

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Sources: †Median Household EBI, S&MM '90
*Simmons SMC Hawaii Media & Market Study

Circle No. 162 on Reader Service Card

Idaho

POPULATION

S&MM ESTIMATES 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BOISE	**208.1**	**.0829**	**31.8**	**9.6**	**17.5**	**23.0**	**21.4**	**78.4**
Ada	208.1	.0829	31.8	9.6	17.5	23.0	21.4	78.4
• Boise	127.2	.0507	32.3	10.9	18.3	22.1	22.9	51.4
SUBURBAN TOTAL	80.9	.0322	30.9	7.7	16.1	24.3	19.2	27.0
OTHER COUNTIES								
Adams	3.2	.0013	36.4	5.7	13.6	22.1	30.0	1.2
Bannock	65.8	.0263	29.2	10.6	15.6	20.1	20.9	23.3
Pocatello	45.9	.0183	29.5	12.0	16.8	19.2	21.5	17.1
Bear Lake	6.0	.0024	30.3	5.7	12.6	16.6	27.5	2.0
Benewah	7.9	.0031	34.6	7.4	13.4	22.2	27.3	3.0
Bingham	37.7	.0150	27.5	7.7	13.9	18.2	21.4	11.6
Blaine	13.9	.0056	33.1	7.2	19.8	29.1	17.2	5.7
Boise	3.5	.0014	35.7	6.0	14.2	24.9	26.4	1.4
Bonner	26.6	.0106	36.5	5.6	13.1	23.7	28.9	10.3
Bonneville	72.8	.0290	28.7	8.8	16.0	19.7	20.2	24.5
Idaho Falls	44.3	.0177	29.9	9.6	16.4	19.7	21.8	16.2
Boundary	8.4	.0033	32.8	7.3	13.1	21.5	25.5	2.9
Butte	2.9	.0012	33.1	4.6	12.5	19.9	27.7	1.0
Camas	.7	.0003	36.9	4.9	12.6	23.6	29.4	.3

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BOISE	**1,479,895**	**331,776**	**152,519**	**178,106**	**78,207**	**311,040**	**35,752**
Ada	1,479,895	331,776	152,519	178,106	78,207	311,040	35,752
• Boise	1,178,275	250,148	135,123	119,518	67,461	276,781	26,097
SUBURBAN TOTAL	301,620	81,628	17,396	58,588	10,746	34,259	9,655
OTHER COUNTIES							
Adams	8,257	2,741	1,464		48	725	234
Bannock	451,236	96,877	41,036	59,065	26,132	113,718	12,557
Pocatello	364,861	81,641	34,184	30,760	20,611	111,409	12,282
Bear Lake	21,064	4,280	905	1,619	389	4,178	310
Benewah	38,445	13,706	2,490		354	9,030	1,681
Bingham	143,136	54,334	7,442	5,833	5,934	28,660	10,270
Blaine	125,798	27,726	21,444	406	9,566	12,594	9,621
Boise	5,349	2,005	2,374	201	27	132	
Bonner	147,760	36,189	21,411	5,266	5,373	26,863	6,729
Bonneville	583,143	114,668	48,404	91,555	35,011	108,574	11,311
Idaho Falls	561,760	110,938	48,113	89,511	34,045	102,267	11,261
Boundary	35,515	10,303	2,372	1,025	432	8,365	212
Butte	10,305	4,705	1,216		68	384	247
Camas	542	273	107			55	

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Canyon	90.2	.0359	31.6	9.7	14.2	19.5	25.6	31.3
Caribou	6.8	.0028	29.4	6.0	13.0	18.7	24.0	2.2
Cassia	19.4	.0077	29.0	7.9	13.3	17.5	24.5	6.3
Clark	.8	.0003	32.8	7.6	15.3	18.6	28.1	.3
Clearwater	8.4	.0034	37.8	5.9	14.4	22.4	31.9	3.2
Custer	4.1	.0016	34.8	5.1	14.5	24.4	25.3	1.5
Elmore	21.2	.0084	27.9	12.2	20.6	18.2	17.2	7.1
Franklin	9.2	.0037	27.3	7.3	12.0	15.9	24.9	2.8
Fremont	10.9	.0044	28.0	8.1	12.9	17.4	23.5	3.4
Gem	11.8	.0047	36.2	7.1	13.0	19.1	32.5	4.4
Gooding	11.5	.0046	34.8	6.5	13.3	18.4	31.4	4.3
Idaho	13.7	.0054	36.7	5.9	13.5	21.3	31.3	5.2
Jefferson	16.7	.0067	26.4	7.6	13.2	18.0	20.5	4.9
Jerome	15.1	.0060	32.4	7.0	14.4	19.3	27.1	5.3
Kootenai	70.2	.0280	35.1	8.2	14.4	23.0	27.2	27.1
Latah	30.7	.0122	27.6	22.5	16.5	18.6	19.2	11.3
Lemhi	6.9	.0028	38.2	5.6	11.9	21.8	33.1	2.8
Lewis	3.5	.0014	36.7	5.8	13.5	19.6	32.8	1.4
Lincoln	3.3	.0013	33.7	7.7	12.3	19.9	28.6	1.2
Madison	23.9	.0095	21.6	32.7	9.9	11.7	12.4	5.9
Minidoka	19.2	.0077	30.2	7.4	14.3	18.2	24.9	6.4
Nez Perce	33.8	.0134	35.7	9.1	14.8	20.9	30.1	13.6
Oneida	3.5	.0014	30.9	5.1	12.8	15.9	28.8	1.2
Owyhee	8.4	.0034	30.3	9.6	13.3	17.8	26.0	2.8
Payette	16.5	.0066	34.2	7.6	12.9	19.5	29.5	6.1
Power	7.1	.0028	30.1	7.7	13.9	20.9	22.3	2.4
Shoshone	13.4	.0053	37.5	7.1	13.2	21.4	32.3	5.5
Teton	3.5	.0014	30.0	8.7	15.1	19.8	22.6	1.1
Twin Falls	53.6	.0214	33.3	8.2	14.0	19.6	28.1	19.7
Valley	6.1	.0024	37.3	4.6	12.9	26.6	27.9	2.4
Washington	8.5	.0034	37.6	6.1	11.5	18.3	35.0	3.2
TOTAL METRO COUNTIES	**208.1**	**.0829**	**31.8**	**9.6**	**17.5**	**23.0**	**21.4**	**78.4**
TOTAL STATE	**1,009.4**	**.4024**	**31.4**	**9.5**	**15.1**	**20.5**	**24.1**	**361.9**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Canyon	542,465	97,651	41,318	80,320	23,410	156,029	10,501
Caribou	20,340	8,922	1,237	331	175	4,463	1,345
Cassia	122,807	34,748	8,493	7,683	7,424	29,550	3,953
Clark	1,300		232	260			
Clearwater	39,294	14,195	3,121	718	199	9,930	2,168
Custer	13,798	3,167	753		114	417	267
Elmore	79,186	7,037	6,070	1,872	1,881	17,111	2,001
Franklin	36,002	9,612	1,910	1,169	563	9,762	2,135
Fremont	27,257	5,689	2,630	256	93	5,009	857
Gem	34,992	14,104	1,393	535	1,428	9,479	1,606
Gooding	38,057	10,425	2,388	992	2,408	4,491	2,001
Idaho	49,988	15,030	8,391	1,230	1,755	4,554	2,228
Jefferson	34,642	7,720	2,288	736	329	6,718	1,727
Jerome	55,331	16,184	4,805	836	576	9,421	956
Kootenai	476,425	126,015	45,652	26,688	16,351	127,952	17,700
Latah	183,065	43,062	17,677	19,642	11,654	28,631	12,458
Lemhi	30,157	5,029	2,563	1,472	799	6,751	1,810
Lewis	9,388	3,902	884		74	216	99
Lincoln	4,612	2,315	1,022		59	264	93
Madison	111,096	27,760	6,956	9,792	4,854	31,004	1,327
Minidoka	73,970	12,661	6,501	1,331	1,132	14,011	2,423
Nez Perce	284,657	61,242	25,426	32,697	14,116	66,470	15,739
Oneida	12,146	3,438	936	611	150	3,917	
Owyhee	23,332	9,525	1,330		293	1,264	
Payette	41,222	15,484	3,492	152	1,531	8,684	711
Power	25,028	8,978	1,918	3,133	61	301	942
Shoshone	74,204	21,397	5,036	678	961	14,799	3,721
Teton	15,762	6,024	1,271	238	595	1,192	926
Twin Falls	441,332	66,947	32,492	49,959	26,106	128,285	14,453
Valley	36,193	9,337	5,083	1,310	944	2,725	2,550
Washington	15,722	3,814	2,193	1,557	465	3,525	250
TOTAL METRO COUNTIES	**1,479,895**	**331,776**	**152,519**	**178,106**	**78,207**	**311,040**	**35,752**
TOTAL STATE	**6,004,215**	**1,374,997**	**548,525**	**589,274**	**282,041**	**1,231,243**	**196,971**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999	(B) $20,000-$34,999	(C) $35,000-$49,999	(D) $50,000 & Over	Buying Power Index
BOISE	**2,845,257**	**27,774**	**21.5**	**28.0**	**18.6**	**18.9**	**.0818**
Ada	2,845,257	27,774	21.5	28.0	18.6	18.9	.0818
• Boise	1,842,484	26,596	22.6	27.2	17.5	18.5	.0560
SUBURBAN TOTAL	1,002,773	29,892	19.5	29.1	20.8	19.5	.0258
OTHER COUNTIES							
Adams	31,817	21,900	24.9	33.6	13.2	7.6	.0009
Bannock	763,887	26,717	20.7	30.4	18.6	14.9	.0236
Pocatello	553,732	25,896	21.2	30.1	17.6	14.6	.0176
Bear Lake	55,266	22,841	23.0	32.9	15.1	8.5	.0017
Benewah	87,159	24,879	18.3	32.5	18.0	9.4	.0024
Bingham	414,182	28,254	19.4	27.9	19.1	19.3	.0113
Blaine	198,381	23,860	25.6	28.5	14.4	16.5	.0062
Boise	34,497	20,149	28.4	33.4	12.4	4.7	.0008
Bonner	234,005	16,963	28.4	25.9	11.0	5.9	.0079
Bonneville	854,245	28,406	19.8	30.0	19.7	17.6	.0277
Idaho Falls	566,368	28,982	19.0	27.8	20.3	18.5	.0210
Boundary	75,457	20,266	26.0	28.0	14.6	8.0	.0023
Butte	35,006	25,312	22.2	25.6	18.9	16.5	.0010
Camas	10,513	26,273	19.0	36.3	17.0	15.0	.0001
Canyon	912,754	21,642	26.7	29.2	14.5	10.4	.0293
Caribou	77,980	31,400	16.3	28.6	25.4	16.6	.0020
Cassia	193,643	23,159	25.4	29.0	15.2	13.0	.0063
Clark	8,518	21,875	26.0	31.6	12.3	10.7	.0003
Clearwater	108,539	28,370	19.3	27.9	21.8	16.1	.0027
Custer	40,335	20,056	28.7	28.5	12.6	9.1	.0012
Elmore	180,367	17,782	39.3	27.9	9.6	4.7	.0056

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999	(B) $20,000-$34,999	(C) $35,000-$49,999	(D) $50,000 & Over	Buying Power Index
Franklin	73,178	21,418	28.0	36.0	13.5	5.4	.0024
Fremont	115,479	26,603	19.4	30.5	18.6	15.6	.0030
Gem	115,468	19,241	26.0	25.1	14.4	9.1	.0031
Gooding	117,423	19,720	28.9	29.2	11.0	9.1	.0032
Idaho	134,257	20,014	27.3	29.8	12.8	7.5	.0039
Jefferson	135,267	22,250	23.4	30.7	13.6	9.3	.0038
Jerome	156,866	22,474	26.0	32.3	12.5	11.7	.0043
Kootenai	884,622	25,097	23.5	25.9	17.6	16.3	.0263
Latah	387,310	24,284	24.6	26.1	15.2	16.7	.0110
Lemhi	65,121	17,780	31.4	28.5	10.8	4.4	.0019
Lewis	48,757	27,889	20.4	27.4	20.0	17.8	.0012
Lincoln	27,882	18,056	31.5	29.1	9.5	5.3	.0007
Madison	188,089	23,615	25.8	30.6	14.8	13.5	.0065
Minidoka	221,006	26,828	21.3	32.3	19.7	14.1	.0059
Nez Perce	451,893	25,924	20.6	24.8	18.3	16.7	.0138
Oneida	34,988	23,250	23.4	30.0	17.3	10.3	.0010
Owyhee	65,062	16,222	30.7	22.9	8.5	6.6	.0020
Payette	166,843	20,451	27.5	27.8	13.7	9.7	.0044
Power	77,073	25,089	21.4	32.1	15.4	13.7	.0020
Shoshone	225,854	34,517	16.5	22.0	23.3	25.9	.0056
Teton	28,852	20,034	29.9	29.3	12.8	8.0	.0010
Twin Falls	639,411	23,998	24.5	29.4	16.0	13.8	.0207
Valley	72,750	23,925	25.3	32.5	17.0	11.4	.0020
Washington	79,748	17,060	30.2	24.0	10.5	8.4	.0022
TOTAL METRO COUNTIES	**2,845,257**	**27,774**	**21.5**	**28.0**	**18.6**	**18.9**	**.0818**
TOTAL STATE	**11,675,007**	**24,475**	**23.5**	**28.5**	**16.7**	**14.5**	**.3470**

Illinois

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
AURORA–ELGIN	**363.4**	**.1450**	**30.9**	**9.6**	**17.6**	**22.3**	**20.5**	**122.7**
Kane	323.7	.1291	30.8	9.7	17.7	22.1	20.5	109.3
• Aurora	101.5	.0405	28.7	11.0	21.0	19.0	17.7	34.4
• Elgin	78.5	.0313	30.2	10.7	20.5	19.8	20.4	27.4
Kendall	39.7	.0159	31.9	8.9	15.9	24.2	20.9	13.4
SUBURBAN TOTAL	183.4	.0732	33.2	8.4	14.4	25.2	22.2	60.9
BLOOMINGTON–NORMAL	**130.1**	**.0519**	**28.9**	**20.3**	**16.2**	**19.0**	**21.1**	**47.2**
McLean	130.1	.0519	28.9	20.3	16.2	19.0	21.1	47.2
• Bloomington	52.3	.0209	31.3	13.1	19.6	20.0	22.8	21.6
• Normal	40.3	.0161	23.5	42.0	12.7	14.2	13.8	11.9
SUBURBAN TOTAL	37.5	.0149	34.8	6.9	14.8	22.9	26.7	13.7
CHAMPAIGN–URBANA–RANTOUL	**173.4**	**.0691**	**28.0**	**22.3**	**18.5**	**18.2**	**18.8**	**64.1**
Champaign	173.4	.0691	28.0	22.3	18.5	18.2	18.8	64.1
• Champaign	63.6	.0254	25.2	31.0	17.4	16.1	16.8	24.2
• Rantoul	2	.0069	27.7	14.5	22.5	19.2	14.3	5.5
• Urbana	36.4	.0145	25.7	32.2	20.4	14.3	16.7	13.2
SUBURBAN TOTAL	56.2	.0223	32.9	8.4	17.7	22.7	23.5	21.2
CHICAGO	**6,077.3**	**2.4231**	**32.7**	**10.3**	**18.3**	**20.9**	**24.9**	**2,224.3**
Cook	5,096.8	2.0321	32.8	10.5	18.2	20.3	25.7	1,876.4
Arlington Heights	75.3	.0300	35.9	8.4	17.4	23.6	27.8	28.7
Berwyn	45.4	.0181	38.2	8.3	18.0	19.0	35.4	19.3
• Chicago	2,779.2	1.1081	31.5	11.4	19.1	19.1	24.2	1,023.5
• Chicago Heights	33.0	.0132	30.5	10.8	16.0	17.3	25.5	10.9
Cicero	67.3	.0268	30.8	10.9	17.9	17.9	24.6	23.1
Des Plaines	53.1	.0212	37.3	8.7	17.1	20.6	32.6	19.9
• Evanston	73.1	.0291	32.2	17.5	19.5	20.8	23.7	27.9
Hoffman Estates	46.5	.0185	30.2	9.8	21.1	25.9	14.0	15.9
Mount Prospect	53.1	.0212	34.8	10.1	18.8	20.6	29.0	20.3
Oak Lawn	56.1	.0224	39.9	9.0	14.6	17.8	38.2	21.4
Oak Park	53.6	.0214	33.9	8.5	20.4	25.4	22.4	22.6
Schaumburg	68.5	.0273	32.2	10.4	22.1	26.4	17.4	27.6
Skokie	59.3	.0236	41.5	6.9	12.8	21.3	38.5	22.7
Du Page	794.2	.3167	32.3	9.4	19.2	24.1	20.7	283.9
Downers Grove	47.6	.0190	34.6	8.1	17.5	24.3	25.0	17.9
Elmhurst	42.7	.0170	35.9	8.7	16.2	22.1	29.3	15.4
Naperville	86.7	.0346	31.4	8.2	17.5	28.7	15.0	29.6
Wheaton	52.3	.0209	32.5	11.3	16.6	24.5	21.4	18.1
McHenry	186.3	.0743	32.1	8.2	17.8	24.0	20.7	64.0
SUBURBAN TOTAL	3,192.0	1.2727	33.8	9.2	17.8	22.4	23.4	1,162.0
CHICAGO–GARY–LAKE COUNTY CONSOLIDATED AREA	***8,091.8***	***3.2265***	***32.5***	***10.2***	***18.1***	***21.2***	***24.2***	***2,917.2***
DAVENPORT–ROCK ISLAND–MOLINE	**348.4**	**.1388**	**33.9**	**9.3**	**15.4**	**21.1**	**27.2**	**135.2**
Henry	50.7	.0202	36.1	7.7	13.6	21.0	30.6	19.3
Rock Island	147.3	.0587	34.9	9.4	15.0	20.6	29.3	58.7
• Moline	42.8	.0171	35.6	8.5	15.6	20.6	30.2	18.1
• Rock Island	40.2	.0160	34.4	12.3	13.7	18.3	30.9	16.1
Scott, Iowa	*150.4*	*.0599*	*32.4*	*9.6*	*16.4*	*21.6*	*24.2*	*57.2*
• *Davenport*	*95.0*	*.0379*	*31.8*	*10.7*	*17.4*	*19.6*	*24.9*	*37.1*
SUBURBAN TOTAL	170.4	.0678	34.8	8.0	14.7	22.7	27.0	63.9
DECATUR	**116.2**	**.0463**	**35.1**	**9.1**	**14.7**	**21.0**	**29.1**	**45.6**
Macon	116.2	.0463	35.1	9.1	14.7	21.0	29.1	45.6
• Decatur	83.2	.0332	35.0	9.7	14.8	19.7	30.5	33.7
SUBURBAN TOTAL	33.0	.0131	35.2	7.3	14.3	25.1	25.3	11.9
JOLIET	**393.1**	**.1567**	**31.1**	**9.7**	**17.2**	**23.0**	**20.3**	**130.1**
Grundy	32.6	.0130	33.3	8.7	16.3	21.5	25.7	12.1
Will	360.5	.1437	30.9	9.8	17.2	23.2	19.8	118.0
Bolingbrook	41	.0164	27.9	10.0	18.2	26.6	10.5	12.5
• Joliet	77.5	.0309	31.5	11.0	17.3	17.9	26.1	27.0
SUBURBAN TOTAL	315.6	.1258	31.0	9.4	17.1	24.3	18.9	103.1
KANKAKEE	**96.0**	**.0382**	**32.9**	**9.7**	**15.1**	**20.1**	**26.8**	**34.5**
Kankakee	96.0	.0382	32.9	9.7	15.1	20.1	26.8	34.5
• Kankakee	27.5	.0110	32.1	10.0	15.6	18.1	27.4	10.4
SUBURBAN TOTAL	5	.0272	33.3	9.6	15.0	21.0	26.4	24.1
LAKE COUNTY	**525.8**	**.2097**	**31.5**	**10.7**	**17.7**	**23.4**	**20.4**	**177.3**
Lake	525.8	.2097	31.5	10.7	17.7	23.4	20.4	177.3
• North Chicago	35.6	.0142	23.2	35.5	18.0	11.8	11.0	7.3
• Waukegan	70.7	.0282	30.6	11.8	19.6	18.8	22.5	25.0
SUBURBAN TOTAL	419.5	.1673	32.7	8.4	17.5	25.2	20.7	145.0
PEORIA	**338.1**	**.1347**	**34.2**	**9.6**	**15.0**	**21.1**	**27.7**	**129.0**
Peoria	182.0	.0725	33.8	10.6	15.0	20.7	27.5	70.5
• Peoria	113.0	.0451	32.6	12.1	15.4	19.3	27.1	44.8

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
AURORA–ELGIN	**2,723,720**	**491,160**	**225,896**	**317,865**	**160,876**	**531,618**	**113,110**
Kane	2,600,479	464,620	214,142	307,771	153,693	516,757	111,740
• Aurora	994,480	114,390	71,358	201,956	81,579	179,933	33,916
• Elgin	630,831	105,874	34,087	57,602	30,967	174,618	25,212
Kendall	123,241	26,540	11,754	10,094	7,183	14,861	1,370
SUBURBAN TOTAL	183.4	.0732	33.2	8.4	14.4	25.2	22.2
BLOOMINGTON–NORMAL	**130.1**	**.0519**	**28.9**	**20.3**	**16.2**	**19.0**	**21.1**
McLean	130.1	.0519	28.9	20.3	16.2	19.0	21.1
• Bloomington	52.3	.0209	31.3	13.1	19.6	20.0	22.8
• Normal	40.3	.0161	23.5	42.0	12.7	14.2	13.8
SUBURBAN TOTAL	37.5	.0149	34.8	6.9	14.8	22.9	26.7
CHAMPAIGN–URBANA–RANTOUL	**173.4**	**.0691**	**28.0**	**22.3**	**18.5**	**18.2**	**18.8**
Champaign	173.4	.0691	28.0	22.3	18.5	18.2	18.8
• Champaign	63.6	.0254	25.2	31.0	17.4	16.1	16.8
• Rantoul	2	.0069	27.7	14.5	22.5	19.2	14.3
• Urbana	36.4	.0145	25.7	32.2	20.4	14.3	16.7
SUBURBAN TOTAL	56.2	.0223	32.9	8.4	17.7	22.7	23.5
CHICAGO	**6,077.3**	**2.4231**	**32.7**	**10.3**	**18.3**	**20.9**	**24.9**
Cook	5,096.8	2.0321	32.8	10.5	18.2	20.3	25.7
Arlington Heights	75.3	.0300	35.9	8.4	17.4	23.6	27.8
Berwyn	45.4	.0181	38.2	8.3	18.0	19.0	35.4
• Chicago	2,779.2	1.1081	31.5	11.4	19.1	19.1	24.2
• Chicago Heights	33.0	.0132	30.5	10.8	16.0	17.3	25.5
Cicero	67.3	.0268	30.8	10.9	17.9	17.9	24.6
Des Plaines	53.1	.0212	37.3	8.7	17.1	20.6	32.6
• Evanston	73.1	.0291	32.2	17.5	19.5	20.8	23.7
Hoffman Estates	46.5	.0185	30.2	9.8	21.1	25.9	14.0
Mount Prospect	53.1	.0212	34.8	10.1	18.8	20.6	29.0
Oak Lawn	56.1	.0224	39.9	9.0	14.6	17.8	38.2
Oak Park	53.6	.0214	33.9	8.5	20.4	25.4	22.4
Schaumburg	68.5	.0273	32.2	10.4	22.1	26.4	17.4
Skokie	59.3	.0236	41.5	6.9	12.8	21.3	38.5
Du Page	794.2	.3167	32.3	9.4	19.2	24.1	20.7
Downers Grove	47.6	.0190	34.6	8.1	17.5	24.3	25.0
Elmhurst	42.7	.0170	35.9	8.7	16.2	22.1	29.3
Naperville	86.7	.0346	31.4	8.2	17.5	28.7	15.0
Wheaton	52.3	.0209	32.5	11.3	16.6	24.5	21.4
McHenry	186.3	.0743	32.1	8.2	17.8	24.0	20.7
SUBURBAN TOTAL	3,192.0	1.2727	33.8	9.2	17.8	22.4	23.4
CHICAGO–GARY–LAKE COUNTY CONSOLIDATED AREA	***8,091.8***	***3.2265***	***32.5***	***10.2***	***18.1***	***21.2***	***24.2***
DAVENPORT–ROCK ISLAND–MOLINE	**348.4**	**.1388**	**33.9**	**9.3**	**15.4**	**21.1**	**27.2**
Henry	50.7	.0202	36.1	7.7	13.6	21.0	30.6
Rock Island	147.3	.0587	34.9	9.4	15.0	20.6	29.3
• Moline	42.8	.0171	35.6	8.5	15.6	20.6	30.2
• Rock Island	40.2	.0160	34.4	12.3	13.7	18.3	30.9
Scott, Iowa	*150.4*	*.0599*	*32.4*	*9.6*	*16.4*	*21.6*	*24.2*
• *Davenport*	*95.0*	*.0379*	*31.8*	*10.7*	*17.4*	*19.6*	*24.9*
SUBURBAN TOTAL	170.4	.0678	34.8	8.0	14.7	22.7	27.0
DECATUR	**116.2**	**.0463**	**35.1**	**9.1**	**14.7**	**21.0**	**29.1**
Macon	116.2	.0463	35.1	9.1	14.7	21.0	29.1
• Decatur	83.2	.0332	35.0	9.7	14.8	19.7	30.5
SUBURBAN TOTAL	33.0	.0131	35.2	7.3	14.3	25.1	25.3
JOLIET	**393.1**	**.1567**	**31.1**	**9.7**	**17.2**	**23.0**	**20.3**
Grundy	32.6	.0130	33.3	8.7	16.3	21.5	25.7
Will	360.5	.1437	30.9	9.8	17.2	23.2	19.8
Bolingbrook	41	.0164	27.9	10.0	18.2	26.6	10.5
• Joliet	77.5	.0309	31.5	11.0	17.3	17.9	26.1
SUBURBAN TOTAL	315.6	.1258	31.0	9.4	17.1	24.3	18.9
KANKAKEE	**96.0**	**.0382**	**32.9**	**9.7**	**15.1**	**20.1**	**26.8**
Kankakee	96.0	.0382	32.9	9.7	15.1	20.1	26.8
• Kankakee	27.5	.0110	32.1	10.0	15.6	18.1	27.4
SUBURBAN TOTAL	5	.0272	33.3	9.6	15.0	21.0	26.4
LAKE COUNTY	**525.8**	**.2097**	**31.5**	**10.7**	**17.7**	**23.4**	**20.4**
Lake	525.8	.2097	31.5	10.7	17.7	23.4	20.4
• North Chicago	35.6	.0142	23.2	35.5	18.0	11.8	11.0
• Waukegan	70.7	.0282	30.6	11.8	19.6	18.8	22.5
SUBURBAN TOTAL	419.5	.1673	32.7	8.4	17.5	25.2	20.7
PEORIA	**338.1**	**.1347**	**34.2**	**9.6**	**15.0**	**21.1**	**27.7**
Peoria	182.0	.0725	33.8	10.6	15.0	20.7	27.5
• Peoria	113.0	.0451	32.6	12.1	15.4	19.3	27.1

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Tazewell	123.4	.0492	34.9	8.5	15.2	21.6	28.2	47.1
• Pekin	32.2	.0128	34.8	9.1	15.3	19.6	30.1	13.1
Woodford	32.7	.0130	34.1	8.2	14.0	21.7	27.1	11.4
SUBURBAN TOTAL	192.9	.0768	35.1	8.3	14.6	22.4	27.7	71.1
ROCKFORD	**284.2**	**.1133**	**33.4**	**9.4**	**16.7**	**21.5**	**25.8**	**107.8**
Boone	31.0	.0124	33.1	9.3	15.6	22.4	24.7	11.0
Winnebago	253.2	.1009	33.5	9.4	16.8	21.4	26.0	96.8
• Rockford	139.6	.0557	33.1	9.8	17.3	19.5	27.2	54.9
SUBURBAN TOTAL	144.6	.0576	33.8	8.9	16.1	23.5	24.5	52.9
SPRINGFIELD	**189.9**	**.0756**	**34.4**	**8.4**	**16.9**	**21.9**	**27.1**	**76.5**
Menard	11.1	.0044	35.5	6.9	14.7	21.9	28.9	4.2
Sangamon	178.8	.0712	34.3	8.5	16.9	21.9	27.0	72.3
• Springfield	105.5	.0421	34.1	9.3	17.8	20.7	27.7	45.1
SUBURBAN TOTAL	84.4	.0335	34.8	7.4	15.5	23.3	26.3	31.4
OTHER COUNTIES								
Adams	65.8	.0263	35.6	9.0	14.3	19.1	31.7	25.4
Alexander	10.5	.0042	35.0	7.7	13.3	17.4	32.6	4.2
Bond	14.9	.0059	35.1	11.0	14.1	18.5	31.6	5.6
Brown	5.8	.0023	34.0	10.7	19.0	19.2	28.9	2.0
Bureau	35.5	.0141	36.5	7.7	13.6	19.8	32.4	13.7
Calhoun	5.3	.0021	38.6	8.2	13.0	18.2	36.2	2.0
Carroll	16.7	.0067	37.8	7.3	13.5	19.9	34.1	6.6
Cass	13.3	.0053	36.0	8.2	14.4	19.7	31.6	5.1
Christian	34.3	.0137	36.6	8.1	14.3	19.6	32.5	13.5
Clark	15.9	.0063	37.3	7.8	14.5	19.0	34.0	6.4
Clay	14.4	.0058	37.0	7.7	14.1	18.9	33.7	5.7
☐ Clinto...	34.0	.0135	32.8	9.6	16.9	19.4	26.9	11.6
Coles	51.6	.0206	29.7	22.5	13.5	17.1	25.8	18.9
Crawford	19.3	.0077	37.3	7.5	14.4	19.3	33.8	7.7
Cumberland	10.7	.0043	33.9	8.8	14.6	18.7	29.7	4.0
De Kalb	78.4	.0313	27.2	24.7	15.4	17.4	20.7	26.6
De Witt	16.4	.0065	35.6	7.9	15.4	19.8	31.0	6.4
Douglas	19.4	.0077	34.5	7.4	15.0	18.8	30.4	7.2
Edgar	19.4	.0077	37.6	7.5	13.3	19.5	34.0	7.8
Edwards	7.4	.0030	37.6	7.7	13.9	19.4	34.3	3.0
Effingham	31.9	.0127	32.0	8.3	16.2	18.8	26.4	11.5
Fayette	20.8	.0083	35.5	8.6	13.7	18.6	31.9	7.7
Ford	14.2	.0056	37.2	6.9	14.2	18.7	34.2	5.6
Franklin	40.0	.0160	38.0	8.3	13.4	19.6	34.5	16.4
Fulton	37.8	.0151	37.1	8.2	14.2	19.4	33.6	14.8
Gallatin	6.8	.0027	39.1	8.3	12.4	19.9	35.5	2.7
Greene	15.3	.0061	36.2	8.0	13.9	17.8	33.6	5.9
Hamilton	8.5	.0034	39.4	6.9	13.3	18.5	37.1	3.5
Hancock	21.2	.0084	37.4	7.2	13.7	19.4	33.9	8.3
Hardin	5.2	.0021	37.6	8.8	13.7	20.5	33.2	2.1
Henderson	8.1	.0032	37.6	6.7	13.9	21.2	32.6	3.2
Iroquois	30.6	.0122	37.2	7.2	13.9	19.5	33.4	11.7
Jackson	61.0	.0243	26.7	27.8	15.8	16.4	20.6	23.4

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Tazewell	874,672	176,612	67,480	112,620	28,089	283,633	27,779
• Pekin	348,190	77,353	24,196	62,128	12,585	99,362	11,321
Woodford	157,073	21,063	11,320	2,739	5,594	72,765	3,376
SUBURBAN TOTAL	1,072,438	195,041	88,301	103,176	24,111	354,926	38,464
ROCKFORD	**2,121,169**	**394,230**	**190,341**	**313,019**	**117,183**	**400,684**	**69,877**
Boone	174,651	40,990	19,764	14,579	5,240	54,926	4,701
Winnebago	1,946,518	353,240	170,577	298,440	111,915	345,758	65,176
• Rockford	1,308,375	263,769	118,259	185,614	84,491	252,851	49,755
SUBURBAN TOTAL	812,794	130,461	72,082	127,405	32,664	147,833	20,122
SPRINGFIELD	**1,539,902**	**249,348**	**157,599**	**264,814**	**70,911**	**290,077**	**63,540**
Menard	37,139	12,674	1,579	3,278	939	7,600	1,420
Sangamon	1,502,763	236,674	156,020	261,536	69,972	282,477	62,120
• Springfield	1,328,926	197,325	137,086	250,872	55,123	268,234	57,693
SUBURBAN TOTAL	210,976	52,025	20,513	13,942	15,788	21,843	5,847
OTHER COUNTIES							
Adams	453,294	98,264	39,406	78,985	21,929	89,946	17,309
Alexander	47,839	15,288	4,380	2,264	1,413	14,040	1,515
Bond	56,119	11,365	5,441	1,698	1,419	12,799	4,376
Brown	12,425	3,038	1,236	124	182	1,379	547
Bureau	159,425	32,431	12,684	14,928	5,548	33,559	3,155
Calhoun	19,362	2,927	3,869	96	136	7,424	354
Carroll	66,071	18,413	8,085	1,334	1,550	12,821	3,009
Cass	53,035	19,046	2,971	1,595	1,939	10,220	2,768
Christian	207,229	45,107	17,460	29,536	7,795	51,529	8,422
Clark	74,082	15,195	8,067	7,646	661	13,705	2,658
Clay	62,223	12,327	3,255	9,668	2,147	15,643	3,182
☐ Clinto...	154,110	32,170	10,557	13,425	8,131	30,959	3,405
Coles	376,934	46,552	36,678	68,543	13,302	94,194	17,849
Crawford	103,824	22,415	6,072	14,873	2,224	24,027	4,779
Cumberland	35,100	9,044	1,071	395	1,618	6,466	495
De Kalb	491,663	84,436	45,946	33,928	21,814	133,166	11,893
De Witt	96,390	20,227	8,200	11,318	2,286	37,173	2,890
Douglas	106,617	23,365	10,527	1,928	4,327	16,485	2,376
Edgar	121,319	36,182	7,225	5,917	1,631	36,022	6,128
Edwards	28,093	9,943	977	311	1,345	3,819	707
Effingham	321,914	40,415	22,732	28,444	12,885	64,601	4,926
Fayette	89,232	16,816	5,763	11,676	2,455	26,480	2,502
Ford	76,329	14,390	7,594	4,739	7,035	13,238	2,365
Franklin	239,544	50,700	19,630	31,063	5,886	61,148	11,516
Fulton	199,237	71,325	13,930	15,152	5,168	32,375	9,840
Gallatin	17,691	4,005	1,136	693	830	4,422	917
Greene	45,532	15,102	4,068	1,180	739	8,001	3,159
Hamilton	39,439	8,360	1,266	618	770	14,196	2,554
Hancock	63,191	10,514	5,373	1,288	1,624	23,318	2,567
Hardin	13,835	4,526	798	200	346	3,269	517
Henderson	14,338	3,822	3,079		218	921	256
Iroquois	127,073	30,350	11,473	10,468	3,301	23,693	3,648
Jackson	454,440	87,049	47,464	79,263	16,048	55,315	10,862

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POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Jasper	10.6	.0043	34.6	7.3	15.0	18.2	31.1	4.0	43,213	9,827	2,317	1,896	1,747	12,870	
Jefferson	36.9	.0147	35.0	8.2	14.8	20.1	29.9	14.6	291,692	39,091	24,952	52,013	13,794	56,317	41,027
☐ Jersey	20.6	.0082	33.2	10.5	15.1	19.5	27.9	7.4	115,512	14,306	10,326	20,657	3,134	38,834	3,349
Jo Daviess	21.7	.0086	36.4	7.7	14.0	20.1	31.9	8.3	92,387	22,200	10,436	1,577	1,333	17,143	4,795
Johnson	11.4	.0046	36.1	10.0	18.4	21.7	30.0	3.7	29,258	6,964	2,394	995	1,659	7,941	320
Knox	56.1	.0223	36.7	9.2	14.3	20.6	31.9	21.8	385,544	73,554	26,478	68,260	18,135	81,120	13,091
La Salle	106.6	.0425	35.7	8.6	14.9	19.3	31.6	41.2	819,482	160,882	63,454	105,354	34,794	220,908	36,021
Lawrence	15.8	.0063	38.4	7.5	14.1	18.3	36.2	6.2	72,643	14,551	4,002	14,194	1,592	13,168	3,236
Lee	34.4	.0137	34.3	8.4	16.6	20.3	28.6	12.5	177,204	44,830	16,056	6,919	6,316	45,588	12,103
Livingston	39.2	.0156	34.5	8.6	17.2	19.9	29.2	13.7	203,875	48,098	15,753	18,317	9,657	57,059	6,563
Logan	30.8	.0123	34.7	10.0	16.5	20.1	29.4	11.0	182,293	29,766	15,197	22,184	8,402	34,143	5,321
McDonough	35.0	.0139	27.6	27.8	12.7	15.6	25.0	12.1	196,968	31,890	27,310	32,008	6,834	36,556	8,488
Macoupin	47.6	.0190	36.2	8.5	13.9	19.1	32.5	18.1	246,100	36,788	15,243	15,156	7,778	59,069	10,500
☐ Madison	249.7	.0996	34.0	9.5	16.3	20.3	28.1	95.0	1,714,078	393,390	149,487	221,534	48,645	384,377	53,498
• Alton	33.0	.0132	33.6	9.4	16.6	19.7	30.0	13.0	378,795	39,789	33,678	71,355	17,791	99,633	10,964
• Granite City	32.9	.0131	34.6	9.2	16.5	19.1	30.2	13.0	260,319	74,122	25,767	19,682	7,248	42,514	13,341
Marion	41.4	.0165	35.3	8.1	14.7	19.3	31.1	16.2	287,809	59,005	23,851	42,852	11,505	73,233	14,945
Marshall	12.8	.0051	37.9	7.6	12.9	20.1	34.0	4.9	49,056	12,158	5,878	1,201	533	12,234	2,212
Mason	16.1	.0064	36.6	7.8	13.7	19.8	32.4	6.3	53,598	14,797	7,070	3,815	1,156	5,655	2,289
Massac	14.7	.0059	38.0	7.8	14.4	18.8	35.1	5.9	56,231	12,105	4,662	706	559	13,306	3,709
Menard	17.2	.0068	36.2	7.5	13.9	21.1	30.8	6.5	53,917	9,976	5,881	13,353	1,264	6,525	1,629
☐ Monroe	22.7	.0091	33.9	8.3	16.6	20.2	28.0	8.3	131,772	33,310	15,834	9,048	3,497	29,961	3,374
Montgomery	30.7	.0122	35.5	8.1	15.6	18.8	31.9	11.5	167,700	37,128	18,645	21,255	4,732	35,954	7,694
Morgan	36.3	.0145	34.5	10.8	15.4	19.5	29.7	13.6	267,701	47,163	20,486	40,929	10,086	68,663	10,446
Moultrie	13.9	.0055	37.0	7.0	13.8	19.5	33.3	5.1	56,319	12,957	6,869	312	1,200	18,543	3,665
Ogle	46.0	.0184	34.1	8.1	15.9	20.7	27.8	17.1	186,282	48,199	14,126	9,656	3,476	43,177	6,015
Perry	21.3	.0085	35.6	8.4	14.2	19.9	31.0	8.3	96,198	21,045	6,873	11,239	2,773	8,213	6,882
Piatt	15.5	.0062	36.3	7.1	15.0	21.5	30.6	5.9	77,012	16,178	6,579	4,729	2,955	32,943	1,932
Pike	17.5	.0070	38.2	7.7	13.0	18.7	35.5	7.0	72,836	15,199	5,997	10,923	1,464	14,711	485
Pope	4.4	.0017	36.1	11.9	13.4	18.6	32.8	1.6	4,255	1,124	274	193		1,811	184
Pulaski	7.5	.0030	34.8	7.6	13.6	16.7	33.0	2.9	13,999	5,349	992	92	685	2,393	534
Putnam	5.7	.0023	36.0	7.6	14.6	21.0	30.4	2.2	20,240	6,829	1,585		96	5,056	1,431
Randolph	34.5	.0138	34.1	9.7	17.4	20.3	28.1	11.9	209,397	47,305	19,278	32,171	4,989	55,504	5,635
Richland	16.4	.0065	35.8	7.8	15.0	18.2	32.8	6.4	97,081	14,179	7,503	18,917	3,668	17,885	3,798
☐ St. Clair	262.6	.1047	32.0	9.7	16.7	19.4	25.6	95.2	1,681,488	265,752	155,888	382,589	88,969	311,165	52,361
• Belleville	42.7	.0170	35.2	8.6	17.9	18.2	32.2	17.7	506,901	92,802	38,294	44,860	21,217	188,164	21,354
• East St. Louis	40.9	.0163	27.7	11.7	13.6	17.2	22.8	13.0	103,753	23,885	15,014	3,183	2,217	1,510	8,775
Saline	26.4	.0106	30.4	7.9	13.4	18.9	35.5	10.8	182,076	46,878	12,029	33,342	6,876	31,925	7,555
Schuyler	7.5	.0030	37.6	7.5	14.0	19.1	34.4	3.0	33,165	8,709	3,493	140	1,557	4,993	3,700
Scott	5.6	.0023	36.1	7.6	14.7	18.6	32.7	2.2	15,979	3,506	1,440	135	74	6,009	614
Shelby	22.2	.0088	36.5	7.9	14.2	19.1	32.8	8.5	66,986	18,564	3,698	1,896	2,012	20,583	2,725
Stark	6.4	.0026	37.8	6.9	13.4	19.5	34.3	2.5	14,079	3,678	769		160	6,283	37
Stephenson	48.0	.0191	35.2	8.5	15.3	20.1	30.2	18.9	299,946	70,237	23,204	23,826	15,149	86,000	19,532
Union	17.6	.0070	38.3	8.0	14.0	20.6	34.0	6.8	79,560	15,559	6,111	13,396	2,805	22,162	2,716
Vermilion	87.7	.0350	35.6	8.2	14.8	20.5	30.4	33.8	550,485	115,532	51,860	95,680	18,264	103,646	19,417
Wabash	13.1	.0052	35.1	8.8	14.8	19.7	30.5	5.0	72,053	15,614	9,291	11,001	1,670	15,044	2,642
Warren	18.9	.0076	35.3	10.2	13.3	19.3	31.1	7.3	95,301	21,571	6,135	13,844	3,842	31,041	1,616
Washington	15.0	.0059	36.1	7.4	14.7	18.8	32.7	5.7	65,188	10,918	4,922	912	2,993	16,037	3,633
Wayne	17.1	.0069	37.7	8.2	13.8	18.5	34.9	6.9	67,519	20,435	3,399	7,969	2,283	10,087	2,311
White	16.4	.0065	38.8	6.9	14.2	19.0	36.2	6.8	89,627	27,538	5,822	16,380	1,317	20,211	2,966
Whiteside	59.9	.0239	34.8	8.5	14.8	20.4	29.3	22.6	370,887	72,798	36,394	66,250	11,373	80,554	16,667
Williamson	57.8	.0231	36.3	8.9	15.1	20.7	31.2	23.1	394,340	47,467	28,802	34,862	16,064	135,287	13,231
TOTAL METRO COUNTIES	9,475.1	3.7776	32.5	10.5	17.7	21.1	24.6	3,454.6	72,298,586	12,209,297	7,244,044	8,645,156	4,066,149	14,547,365	3,491,574
TOTAL STATE	11,449.1	4.5648	32.9	10.4	17.2	20.8	25.6	4,207.6	83,478,926	14,490,377	8,189,410	9,985,698	4,466,483	17,139,507	3,925,947

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EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
AURORA–ELGIN	**5,355,057**	**35,136**	**14.8**	**25.8**	**23.2**	**27.0**	**.1508**
Kane	4,808,917	35,191	15.0	25.5	22.6	27.7	.1378
• Aurora	1,400,286	32,338	17.1	26.5	21.6	23.5	.0446
• Elgin	1,077,368	31,395	17.4	27.9	21.2	22.1	.0321
Kendall	346,140	34,726	13.1	28.7	27.8	21.6	.0130
SUBURBAN TOTAL	2,877,403	38,634	12.4	24.6	24.9	31.3	.0741
BLOOMINGTON–NORMAL	**1,960,355**	**31,037**	**18.6**	**24.6**	**19.2**	**24.7**	**.0556**
McLean	1,960,355	31,037	18.6	24.6	19.2	24.7	.0556
• Bloomington	806,328	26,430	21.7	25.3	17.3	19.8	.0271
• Normal	562,632	34,253	17.4	22.8	18.6	30.3	.0148
SUBURBAN TOTAL	591,395	35,199	15.0	24.9	22.7	27.6	.0137
CHAMPAIGN–URBANA–RANTOUL	**2,311,415**	**24,923**	**23.0**	**26.0**	**16.2**	**17.2**	**.0691**
Champaign	2,311,415	24,923	23.0	26.0	16.2	17.2	.0691
• Champaign	823,502	22,332	23.1	23.9	14.8	15.4	.0286
• Rantoul	212,597	22,981	30.0	30.5	15.0	13.5	.0064
• Urbana	452,404	21,802	24.8	24.0	13.1	16.4	.0129
SUBURBAN TOTAL	822,912	30,122	19.9	28.4	20.1	20.8	.0212
CHICAGO	**97,912,235**	**33,927**	**15.3**	**22.0**	**18.8**	**29.6**	**2.6730**
Cook	78,622,904	31,644	16.3	22.5	18.1	27.1	2.1553
Arlington Heights	1,701,537	50,399	8.6	16.4	20.2	50.7	.0464
Berwyn	749,998	30,052	19.5	24.6	18.6	23.6	.0197
• Chicago	36,290,240	25,304	19.1	23.3	15.9	20.0	.9865
• Chicago Heights	416,151	30,135	16.7	23.6	19.2	23.4	.0143
Cicero	827,511	27,733	20.8	25.8	19.0	19.5	.0203
Des Plaines	998,244	42,336	11.0	22.1	21.9	38.8	.0282
• Evanston	1,412,047	34,896	16.0	24.5	17.4	32.4	.0354
Hoffman Estates	852,288	46,280	7.7	19.6	25.5	44.2	.0200
Mount Prospect	1,094,211	44,784	9.6	20.1	22.5	42.4	.0287
Oak Lawn	1,060,263	39,994	13.1	21.3	20.9	37.0	.0359
Oak Park	1,003,237	33,588	16.9	25.1	18.2	29.6	.0236
Schaumburg	1,402,163	44,150	9.0	21.4	25.8	40.1	.0538
Skokie	1,287,816	45,047	11.7	19.9	18.9	43.9	.0380
Du Page	16,411,985	47,622	8.6	18.1	22.1	46.8	.4435
Downers Grove	1,026,243	48,490	10.3	16.4	20.5	48.2	.0311
Elmhurst	892,461	47,633	9.3	18.2	21.6	47.2	.0260
Naperville	1,968,193	58,574	6.7	11.8	15.7	62.7	.0499
Wheaton	1,081,964	48,432	9.0	18.4	20.9	47.9	.0247
McHenry	2,877,346	36,958	14.0	24.3	24.5	28.9	.0742
SUBURBAN TOTAL	59,793,797	41,206	11.9	20.7	21.4	38.1	1.6368
CHICAGO–GARY–LAKE COUNTY CONSOLIDATED AREA	***128,300,453***	***34,122***	***15.1***	***22.7***	***19.6***	***29.0***	***3.4978***
DAVENPORT–ROCK ISLAND–MOLINE	**5,178,793**	**30,570**	**17.5**	**26.6**	**21.3**	**20.7**	**.1468**
Henry	728,318	30,364	17.8	26.1	20.2	21.4	.0193
Rock Island	2,296,894	31,235	16.6	25.8	21.5	22.0	.0631
• Moline	734,046	31,626	16.5	26.3	20.9	23.5	.0229
• Rock Island	590,162	27,524	19.7	25.3	18.9	19.0	.0152
Scott, Iowa	*2,153,581*	*30,064*	*18.3*	*27.7*	*21.5*	*19.0*	*.0644*
• *Davenport*	*1,299,650*	*27,406*	*20.4*	*28.4*	*19.5*	*15.9*	*.0419*
SUBURBAN TOTAL	2,554,935	32,981	15.5	26.2	23.1	23.0	.0668
DECATUR	**1,746,993**	**29,857**	**17.3**	**27.0**	**19.8**	**21.1**	**.0492**
Macon	1,746,993	29,857	17.3	27.0	19.8	21.1	.0492
• Decatur	1,251,551	27,767	18.7	27.1	17.7	19.7	.0375
SUBURBAN TOTAL	495,442	35,349	13.2	26.7	25.7	25.0	.0117
JOLIET	**5,781,832**	**37,403**	**12.9**	**22.7**	**25.1**	**29.7**	**.1504**
Grundy	523,960	36,731	14.9	22.4	23.0	29.8	.0132
Will	5,257,872	37,462	12.8	22.8	25.3	29.6	.1372
Bolingbrook	604,225	42,545	7.2	22.7	31.7	34.7	.0148
• Joliet	1,053,972	30,519	18.0	22.5	19.7	23.0	.0364
SUBURBAN TOTAL	4,727,860	38,942	11.7	22.9	26.3	31.4	.1140
KANKAKEE	**1,180,969**	**26,554**	**20.0**	**28.6**	**18.3**	**15.8**	**.0353**
Kankakee	1,180,969	26,554	20.0	28.6	18.3	15.8	.0353
• Kankakee	327,236	22,707	22.5	28.3	14.2	13.1	.0115
SUBURBAN TOTAL	853,733	28,206	18.9	28.8	20.1	16.9	.0238
LA[illegible] COUNTY	9,978,593	41,617	12.0	20.6	20.2	39.3	.2593
[illegible]ake	9,978,593	41,617	12.0	20.6	20.2	39.3	.2593
• North Chicago	442,694	26,494	21.0	34.1	17.9	15.9	.0102
• Waukegan	1,031,125	32,774	16.9	24.5	20.0	26.6	.0326
SUBURBAN TOTAL	8,504,774	44,332	10.7	19.2	20.4	42.7	.2165
PEORIA	**5,377,056**	**32,798**	**15.4**	**26.2**	**20.7**	**25.4**	**.1455**

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Peoria	3,038,917	33,066	15.5	24.1	19.4	27.6	.0826
• Peoria	1,896,384	30,911	16.6	24.0	17.3	26.5	.0544
Tazewell	1,899,807	32,834	15.1	28.1	22.3	23.4	.0515
• Pekin	468,456	28,197	19.7	25.9	19.5	19.1	.0150
Woodford	438,332	31,369	15.9	30.5	22.8	19.7	.0114
SUBURBAN TOTAL	3,012,216	34,475	13.9	27.6	23.1	25.8	.0761
ROCKFORD	**4,120,369**	**31,155**	**16.9**	**27.3**	**22.0**	**20.5**	**.1168**
Boone	360,794	27,572	19.8	31.3	22.1	12.1	.0105
Winnebago	3,759,575	31,596	16.6	26.9	22.0	21.4	.1063
• Rockford	2,019,716	28,891	18.6	27.3	19.5	19.1	.0617
SUBURBAN TOTAL	2,100,653	33,321	15.2	27.3	24.6	21.9	.0551
SPRINGFIELD	**2,575,181**	**25,756**	**21.7**	**28.2**	**18.8**	**14.8**	**.0774**
Menard	117,291	22,891	24.1	33.9	15.8	7.0	.0032
Sangamon	2,457,890	25,958	21.6	27.8	19.0	15.3	.0742
• Springfield	1,459,797	23,887	23.0	26.7	16.9	14.4	.0513
SUBURBAN TOTAL	1,115,384	28,376	19.9	30.2	21.6	15.4	.0261
OTHER COUNTIES							
Adams	734,883	21,770	24.4	30.6	14.3	9.3	.0233
Alexander	92,036	14,343	23.5	21.7	11.0	5.4	.0029
Bond	174,451	21,971	23.6	24.4	16.4	13.1	.0046
Brown	65,685	23,421	21.3	27.6	14.3	15.1	.0017
Bureau	520,578	29,086	19.7	26.9	19.6	20.0	.0129
Calhoun	54,781	19,977	24.6	26.5	13.9	9.6	.0015
Carroll	221,562	25,372	22.9	27.3	18.1	15.7	.0056
Cass	167,938	25,988	20.8	26.2	19.9	14.2	.0044
Christian	492,734	27,590	20.5	25.6	17.5	20.7	.0131
Clark	185,540	20,858	25.0	27.5	14.6	10.0	.0052
Clay	173,069	22,044	24.8	27.8	13.5	13.3	.0048
☐ Clinton	394,351	26,712	20.1	29.6	19.1	15.4	.0108
Coles	670,252	25,017	22.6	25.9	17.3	16.7	.0200
Crawford	310,576	30,472	18.1	24.8	19.1	24.5	.0077
Cumberland	103,270	19,485	28.5	30.3	11.6	6.8	.0029
De Kalb	1,032,316	28,897	19.7	26.4	20.1	19.2	.0292
De Witt	287,618	36,051	12.9	21.7	21.1	30.4	.0070
Douglas	260,717	29,030	20.6	27.0	21.2	17.6	.0071
Edgar	244,462	22,460	23.9	25.9	15.4	13.7	.0071
Edwards	104,479	26,434	24.2	25.0	20.2	15.7	.0025
Effingham	374,052	24,476	23.5	27.0	18.0	13.8	.0132
Fayette	231,150	21,119	26.9	27.4	13.7	11.6	.0065
Ford	168,983	22,870	27.2	31.2	14.7	10.5	.0048
Franklin	445,880	18,559	27.2	21.8	15.0	10.2	.0136
Fulton	425,004	22,701	22.9	30.4	15.8	9.6	.0123
Gallatin	72,354	18,926	24.7	24.2	13.2	10.3	.0020
Greene	145,964	18,342	28.3	27.6	11.4	6.8	.0040
Hamilton	124,806	25,789	21.2	24.6	17.1	18.8	.0030
Hancock	264,817	24,311	22.6	29.1	16.6	13.5	.0065
Hardin	39,691	13,554	29.8	22.6	6.3	3.2	.0013
Henderson	90,596	22,284	23.1	30.4	15.8	9.1	.0022
Iroquois	357,222	23,247	24.0	31.2	15.2	10.9	.0097
Jackson	699,382	18,836	25.1	22.0	12.0	13.7	.0223
Jasper	114,828	20,356	27.2	24.7	14.7	11.4	.0032
Jefferson	453,040	22,552	22.5	26.6	16.0	12.5	.0143
☐ Jersey	230,608	24,235	24.3	31.6	18.2	9.4	.0069
Jo Daviess	231,117	21,622	26.5	31.1	14.9	7.5	.0065
Johnson	86,823	17,099	28.8	27.0	10.3	5.4	.0026
Knox	646,382	22,717	24.9	30.3	16.4	9.2	.0201
La Salle	1,392,382	27,062	20.0	29.1	20.4	14.1	.0420
Lawrence	167,730	20,078	24.1	27.9	15.4	6.9	.0048
Lee	477,816	30,348	17.8	26.9	22.8	19.3	.0126
Livingston	479,661	27,255	19.6	30.4	19.7	15.1	.0133
Logan	386,061	26,670	21.4	28.6	19.0	15.6	.0109
McDonough	347,874	18,954	25.8	25.6	13.3	8.7	.0111
Macoupin	577,922	24,677	22.4	26.3	17.7	14.6	.0161
☐ Madison	2,991,842	25,462	20.8	29.0	19.3	12.4	.0911
• Alton	344,565	19,957	24.1	27.4	14.7	7.8	.0138
• Granite City	396,253	24,607	20.5	28.6	18.7	11.4	.0126
Marion	487,224	22,092	24.8	26.8	15.7	11.8	.0151
Marshall	157,093	25,908	19.4	32.4	16.7	13.2	.0041
Mason	191,255	23,774	21.5	31.4	15.4	11.5	.0048
Massac	143,567	17,706	25.7	25.2	13.8	5.8	.0042
Mercer	215,233	26,598	20.1	27.2	20.0	14.8	.0053

ILL. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
☐ Monroe	280,678	27,658	19.7	28.3	21.7	14.1	.0080
Montgomery	355,717	22,750	23.6	25.5	17.1	13.0	.0103
Morgan	463,908	24,563	22.5	27.9	16.8	15.0	.0140
Moultrie	156,257	24,121	22.5	30.4	18.1	10.2	.0043
Ogle	656,354	31,440	17.4	26.8	22.6	20.6	.0162
Perry	289,751	26,092	22.2	22.9	17.9	19.6	.0074
Piatt	195,995	26,493	20.6	32.2	19.5	12.8	.0053
Pike	165,573	16,608	30.1	24.8	10.0	5.9	.0050
Pope	38,232	17,143	26.2	25.1	11.2	6.7	.0010
Pulaski	65,324	15,117	26.1	21.9	9.6	6.9	.0018
Putnam	75,910	28,560	18.0	30.6	21.4	14.9	.0019
Randolph	388,507	25,631	21.5	29.4	17.6	13.7	.0117
Richland	214,014	24,643	22.0	28.9	15.5	15.0	.0060
☐ St. Clair	3,213,603	25,383	19.5	24.2	17.0	17.9	.0948
• Belleville	616,243	26,046	21.8	25.7	16.6	18.7	.0206
• East St. Louis	287,755	12,254	21.1	16.8	9.1	9.5	.0091
Saline	281,796	17,427	26.5	22.3	13.1	9.5	.0091

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Schuyler	98,357	24,691	22.0	26.2	17.3	15.1	.0027
Scott	73,584	25,545	21.4	28.3	15.8	15.7	.0018
Shelby	232,960	21,000	25.0	30.7	13.9	7.7	.0062
Stark	101,081	31,723	15.0	26.1	20.8	23.2	.0022
Stephenson	611,868	25,239	22.6	29.8	19.0	12.5	.0175
Union	180,617	18,195	29.9	26.6	9.7	8.8	.0052
Vermilion	1,074,781	24,452	21.3	28.7	16.9	13.5	.0316
Wabash	152,318	23,215	22.3	29.8	16.5	9.7	.0045
Warren	219,899	22,132	24.8	28.4	16.1	10.0	.0061
Washington	175,585	23,310	23.0	28.6	16.0	12.0	.0048
Wayne	182,320	18,936	27.6	26.9	12.1	8.3	.0051
White	231,216	24,031	24.5	25.9	15.3	16.5	.0061
Whiteside	723,327	26,261	21.2	29.4	20.8	12.0	.0213
Williamson	549,512	17,756	27.7	27.7	11.9	5.1	.0190
TOTAL METRO COUNTIES	**148,436,349**	**33,060**	**15.8**	**23.3**	**19.4**	**27.6**	**4.0764**
TOTAL STATE	**172,283,968**	**31,119**	**17.1**	**24.0**	**18.9**	**25.0**	**4.7604**

Indiana

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ANDERSON	**130.1**	**.0519**	**34.9**	**10.1**	**15.1**	**21.3**	**28.6**	**49.6**
Madison	130.1	.0519	34.9	10.1	15.1	21.3	28.6	49.6
• Anderson	59.2	.0236	34.1	11.8	15.3	18.6	30.0	24.2
SUBURBAN TOTAL	70.9	.0283	35.5	8.7	14.9	23.6	27.3	25.4
BLOOMINGTON	**109.6**	**.0437**	**26.6**	**28.5**	**16.6**	**17.5**	**18.5**	**39.6**
Monroe	109.6	.0437	26.6	28.5	16.6	17.5	18.5	39.6
• Bloomington	61.0	.0243	23.8	44.5	16.3	12.5	13.7	21.1
SUBURBAN TOTAL	48.6	.0194	34.0	8.4	17.0	23.8	24.6	18.5
ELKHART–GOSHEN	**157.6**	**.0629**	**31.9**	**10.1**	**16.4**	**21.2**	**23.6**	**57.2**
Elkhart	157.6	.0629	31.9	10.1	16.4	21.2	23.6	57.2
• Elkhart	44.0	.0175	31.6	10.7	18.2	19.0	24.9	17.7
• Goshen	24.0	.0096	31.2	13.8	17.8	18.3	24.9	9.1
SUBURBAN TOTAL	89.6	.0358	32.2	8.7	15.3	23.1	22.7	30.4

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ANDERSON	**844,241**	**164,014**	**74,976**	**102,201**	**34,311**	**210,305**	**33,938**
Madison	844,241	164,014	74,976	102,201	34,311	210,305	33,938
• Anderson	593,507	121,859	58,113	68,746	26,841	136,247	22,913
SUBURBAN TOTAL	250,734	42,155	16,863	33,455	7,470	74,058	11,025
BLOOMINGTON	**697,335**	**138,145**	**81,764**	**109,953**	**30,039**	**129,178**	**24,066**
Monroe	697,335	138,145	81,764	109,953	30,039	129,178	24,066
• Bloomington	638,223	126,550	76,462	109,953	28,935	122,126	22,902
SUBURBAN TOTAL	59,112	11,595	5,302		1,104	7,052	1,164
ELKHART–GOSHEN	**1,196,790**	**195,370**	**101,595**	**117,819**	**37,127**	**378,155**	**49,854**
Elkhart	1,196,790	195,370	101,595	117,819	37,127	378,155	49,854
• Elkhart	699,280	103,953	52,162	86,361	17,752	242,490	28,904
• Goshen	225,432	41,149	18,933	14,771	8,106	77,297	10,271
SUBURBAN TOTAL	272,078	50,265	30,500	16,687	11,269	58,368	10,679

BLOOMINGTON/BEDFORD, INDIANA NEWSPAPERS

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IND. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
EVANSVILLE	**279.2**	**.1114**	**34.1**	**9.4**	**16.5**	**20.9**	**27.6**	**108.8**	**2,026,723**	**375,407**	**201,747**	**309,464**	**111,632**	**381,227**	**79,236**
Posey	25.9	.0104	33.3	8.2	16.4	22.0	25.2	9.5	82,636	20,653	4,852	5,403	2,724	23,961	4,466
Vanderburgh	164.9	.0657	34.6	9.9	16.6	19.7	29.7	66.7	1,475,496	245,194	156,387	243,352	88,268	254,113	49,656
• Evansville	126.2	.0503	34.6	10.2	17.2	18.6	30.7	52.9	1,417,650	241,445	149,212	231,569	83,011	248,420	48,422
Warrick	45.3	.0181	33.3	8.4	15.7	24.5	22.9	16.0	152,546	42,959	13,923	24,056	6,366	26,728	9,176
Henderson, Ky.	*43.1*	*.0172*	*33.5*	*9.1*	*16.5*	*21.4*	*26.2*	*16.6*	*316,045*	*66,601*	*26,585*	*36,653*	*14,274*	*76,425*	*15,938*
• *Henderson*	*26.0*	*.0104*	*34.2*	*9.4*	*16.4*	*20.1*	*28.6*	*10.6*	*311,647*	*63,873*	*25,883*	*36,615*	*14,192*	*76,279*	*15,922*
SUBURBAN TOTAL	127.0	.0507	33.6	8.6	15.9	23.4	24.3	45.3	297,426	70,089	26,652	41,280	14,429	36,528	14,892
FORT WAYNE	**365.8**	**.1459**	**32.2**	**9.6**	**17.2**	**21.2**	**23.9**	**136.8**	**2,831,781**	**449,419**	**269,899**	**384,83[illegible]**	**151,779**	**686,806**	**116,926**
Allen	302.4	.1206	32.1	9.8	17.3	21.3	23.6	113.9	2,513,170	367,710	239,890	368,546	140,983	618,669	102,120
• Fort Wayne	174.0	.0694	31.8	10.9	18.5	19.0	25.0	70.0	2,120,615	276,901	202,525	343,262	127,389	546,900	87,052
De Kalb	35.6	.0142	31.9	9.2	16.8	20.4	24.4	12.8	192,167	37,790	18,491	11,944	7,007	48,074	8,252
Whitley	27.8	.0111	33.2	8.6	15.7	21.0	26.2	10.1	126,444	43,919	11,518	4,347	3,789	20,063	6,554
SUBURBAN TOTAL	191.8	.0765	32.6	8.5	15.9	23.2	22.9	66.8	711,166	172,518	67,374	41,575	24,390	139,906	29,874
GARY–HAMMOND	**603.2**	**.2405**	**32.9**	**9.5**	**15.7**	**21.1**	**25.6**	**215.5**	**3,673,341**	**724,985**	**331,652**	**443,849**	**138,461**	**719,029**	**208,411**
Lake	473.4	.1888	32.9	9.3	15.8	20.4	26.3	170.0	3,020,647	574,895	269,979	386,308	116,534	585,266	175,219
• East Chicago	33.7	.0134	30.7	10.1	15.5	16.2	27.1	12.1	100,729	26,394	16,517	12,076	2,609	13,135	10,349
• Gary	116.1	.0463	31.0	9.5	14.0	19.3	25.1	40.8	320,804	67,678	29,997	34,395	7,144	49,432	29,470
• Hammond	83.8	.0334	32.7	9.4	17.6	18.7	27.3	32.0	436,852	78,379	48,859	50,640	13,434	63,437	32,711
Porter	129.8	.0517	32.6	10.5	15.6	23.7	22.5	45.5	652,694	150,090	61,673	57,541	21,927	133,763	33,192
SUBURBAN TOTAL	369.6	.1474	33.6	9.5	15.9	22.7	25.1	1[illegible]	2,814,956	552,534	236,279	346,738	115,274	593,025	135,881
INDIANAPOLIS	**1,258.1**	**.5016**	**32.4**	**9.8**	**18.5**	**21.3**	**23.8**	**483.2**	**10,364,320**	**1,471,690**	**1,043,422**	**1,364,281**	**538,409**	**2,341,851**	**353,093**
Boone	38.4	.0153	34.5	7.4	16.1	23.0	26.1	14.0	205,532	29,193	19,347	10,303	35,130	29,364	9,137
Hamilton	111.7	.0446	32.8	7.4	17.4	25.6	20.5	39.8	636,737	96,023	69,605	53,368	34,109	163,855	21,095
Hancock	45.8	.0182	34.3	8.4	14.9	24.5	24.5	16.1	202,308	38,613	15,380	11,793	4,298	32,557	10,524
Hendricks	76.5	.0305	33.2	8.5	16.4	24.2	22.9	26.4	333,472	82,045	27,669	37,881	9,428	69,228	7,296
Johnson	89.0	.0355	32.7	10.2	16.3	22.9	23.3	31.7	681,053	79,029	52,704	182,202	32,052	143,666	20,869

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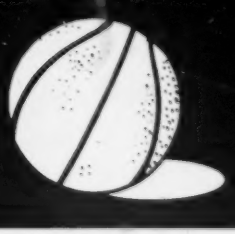

We're a market with...

- Two major newspapers - The Journal-Gazette and The News-Sentinel - with an impressive 68% daily penetration and 67% Sunday penetration in the Fort Wayne MSA*
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- Retail sales exceeding $4 billion in the Fort Wayne ADI

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Source: ABC Annual Audit, 1990; S&MM Survey of Buying Power, 1990.
**The Fort Wayne MSA consists of Allen, DeKalb and Whitley counties.*
*** The Fort Wayne ADI includes Adams, Allen, DeKalb, Huntington, Jay, Noble, Steuben, Wabash, Wells and Whitley counties in Indiana; Paulding and Van Wert counties in Ohio.*

Circle No. 166 on Reader Service Card

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group				Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
				18-24 Years	25-34 Years	35-49 Years	50 & Over								
Marion	800.2	.3190	32.0	10.4	19.9	19.9	24.1	320.7	7,836,125	1,039,791	809,566	1,025,835	407,275	1,790,076	265,934
• Indianapolis	734.1	.2927	31.9	10.5	19.9	19.9	23.9	293.0	7,513,315	962,662	765,411	1,008,652	397,508	1,743,337	255,481
Morgan	55.2	.0224	32.9	9.4	15.9	22.6	24.2	19.7	284,575	61,167	32,071	12,990	8,050	61,253	9,651
Shelby	40.3	.0161	33.2	9.0	16.5	21.0	26.0	14.8	184,518	45,829	17,080	29,909	8,067	31,852	8,587
SUBURBAN TOTAL	524.0	.2089	33.2	8.7	16.8	23.2	23.7	190.2	2,851,005	509,028	278,011	355,629	140,901	598,514	97,612
KOKOMO	**96.3**	**.0385**	**34.4**	**8.8**	**15.4**	**22.1**	**27.0**	**37.3**	**789,751**	**124,652**	**72,133**	**104,850**	**37,761**	**242,771**	**29,117**
Howard	80.2	.0320	34.3	8.9	15.5	22.2	26.6	31.3	682,804	114,512	65,017	103,184	37,340	169,505	25,807
• Kokomo	44.6	.0178	33.6	9.5	16.6	20.2	27.6	18.5	641,882	108,786	62,004	101,144	35,451	164,748	25,436
Tipton	16.1	.0065	35.4	8.4	14.7	21.7	28.8	6.0	106,947	10,140	7,116	1,666	421	73,266	3,310
SUBURBAN TOTAL	51.7	.0207	35.2	8.2	14.2	23.7	26.6	18.8	147,869	15,866	10,129	3,706	2,310	78,023	3,681
LAFAYETTE–WEST LAFAYETTE	**131.2**	**.0523**	**26.9**	**25.5**	**16.1**	**17.5**	**19.5**	**45.9**	**962,867**	**152,662**	**96,588**	**162,938**	**48,206**	**219,546**	**35,299**
Tippecanoe	131.2	.0523	26.9	25.5	16.1	17.5	19.5	45.9	962,867	152,662	96,588	162,938	48,206	219,546	35,299
• Lafayette	44.0	.0175	32.7	10.9	18.6	20.1	25.7	18.2	694,956	82,288	56,585	123,574	41,352	187,959	23,417
• West Lafayette	26.0	.0104	23.5	48.9	13.9	10.9	14.9	9.2	192,978	53,977	28,879	39,100	1,517	7,526	9,042
SUBURBAN TOTAL	61.2	.0244	25.5	26.0	15.2	18.4	17.1	18.5	74,933	16,397	11,124	264	5,337	24,061	2,840
MUNCIE	**119.3**	**.0475**	**31.6**	**18.5**	**13.7**	**19.2**	**26.3**	**45.0**	**762,831**	**142,919**	**78,594**	**105,299**	**36,129**	**167,620**	**32,816**
Delaware	119.3	.0475	31.6	18.5	13.7	19.2	26.3	45.0	762,831	142,919	78,594	105,299	36,129	167,620	32,816
• Muncie	70.8	.0282	28.5	25.4	13.4	15.9	25.3	27.1	677,717	136,416	72,322	101,395	31,593	141,907	30,453
SUBURBAN TOTAL	48.5	.0193	36.0	8.5	14.0	23.9	27.6	17.9	85,114	6,503	6,272	3,904	4,536	25,713	2,363
SOUTH BEND–MISHAWAKA	**247.7**	**.0987**	**32.9**	**12.1**	**15.7**	**19.9**	**26.8**	**92.6**	**1,892,271**	**338,142**	**176,552**	**292,015**	**117,194**	**427,081**	**81,056**
St. Joseph	247.7	.0987	32.9	12.1	15.7	19.9	26.8	92.6	1,892,271	338,142	176,552	292,015	117,194	427,081	81,056
• Mishawaka	42.7	.0170	32.6	11.1	18.0	19.3	26.4	18.0	752,728	104,867	54,938	166,448	48,931	221,566	29,658
• South Bend	105.8	.0422	33.3	9.7	16.9	18.1	29.1	42.4	872,586	185,519	89,095	104,101	48,309	157,828	44,794
SUBURBAN TOTAL	99.2	.0395	32.5	15.1	13.3	22.0	24.6	32	266,957	47,756	32,519	21,466	19,954	47,687	6,604
TERRE HAUTE	**130.3**	**.0519**	**33.5**	**13.3**	**15.2**	**19.2**	**28.5**	**49.0**	**1,453,481**	**143,879**	**82,460**	**115,717**	**42,305**	**165,359**	**159,012**
Clay	24.7	.0098	35.3	8.4	14.8	19.2	31.3	9.4	114,161	17,667	9,064	3,104	2,010	6,698	21,985
Vigo	105.6	.0421	33.1	14.4	15.3	19.2	27.9	39.6	1,339,320	126,212	73,396	112,613	40,295	158,661	137,027
• Terre Haute	57.2	.0228	31.9	18.0	15.5	16.8	28.4	21.4	1,213,202	119,719	68,157	100,915	38,099	134,991	125,968
SUBURBAN TOTAL	73.1	.0291	34.8	9.6	15.0	21.1	28.6	27.6	240,279	24,160	14,303	14,802	4,206	30,368	33,044
OTHER COUNTIES															
Adams	31.3	.0125	30.6	9.7	14.7	18.7	24.9	10.5	207,067	37,308	16,276	11,397	8,946	87,681	5,379
Bartholomew	63.8	.0254	34.3	9.3	15.9	23.0	25.8	24.2	458,237	88,826	47,960	60,043	28,208	88,835	19,745
Benton	9.4	.0038	34.8	7.6	14.5	19.1	30.6	3.5	40,287	7,572	2,104		455	8,231	503
Blackford	14.0	.0056	35.9	8.6	14.6	20.5	30.7	5.4	58,689	15,663	4,797	2,536	2,039	18,166	3,523
Brown	14.2	.0056	36.6	7.6	14.9	24.0	28.7	5.4	36,685	8,829	6,171	819	376	1,700	2,402
Carroll	18.8	.0075	35.2	8.3	14.9	20.8	29.4	7.1	56,527	13,318	3,875	2,865	420	16,844	2,384
Cass	38.3	.0153	35.2	8.1	15.1	20.5	29.7	14.6	215,083	42,186	18,986	27,028	9,803	48,765	12,755
☐ Clark	87.7	.0350	33.9	9.4	16.7	22.1	25.9	33.3	787,935	111,825	69,100	118,607	31,644	210,977	24,189
Clinton	31.0	.0124	34.2	8.3	15.2	19.7	29.1	11.5	148,350	20,934	15,928	23,863	5,771	28,678	7,498
Crawford	9.9	.0039	34.1	8.9	14.7	20.2	28.5	3.7	39,064	7,761	3,746	340	407	2,348	463
Daviess	27.5	.0110	33.7	8.4	14.4	18.9	29.2	10.0	132,152	25,140	8,643	18,282	3,303	23,683	6,184
☐ Dearborn	39.2	.0156	33.1	8.7	15.5	21.7	25.3	13.8	200,038	40,544	14,351	16,111	5,920	67,269	7,819
Decatur	23.7	.0095	32.6	9.1	15.6	19.5	26.8	8.4	112,666	22,520	9,962	7,290	2,766	34,334	5,985
Dubois	36.9	.0147	32.1	9.2	17.6	19.8	25.1	13.1	312,700	48,146	20,852	44,524	16,669	92,159	9,122
Fayette	25.8	.0103	35.3	9.1	13.8	21.4	29.0	9.9	127,525	28,936	14,763	12,519	3,290	27,890	9,014
☐ Floyd	64.8	.0258	34.1	8.9	15.9	22.3	26.2	24.2	299,418	83,924	25,082	35,815	20,982	46,525	21,203
• New Albany	36.5	.0146	34.5	9.6	16.4	19.2	30.0	14.8	267,341	72,443	22,239	35,770	18,346	43,393	17,665
Fountain	17.7	.0070	36.1	8.4	14.1	19.5	31.9	6.8	79,054	17,803	10,423	2,159	1,696	24,798	3,943
Franklin	19.6	.0079	32.6	8.8	15.1	20.5	25.8	6.6	53,636	14,863	3,595	810	1,584	13,128	1,779
Fulton	18.8	.0075	35.5	7.4	15.1	19.6	31.1	7.3	86,396	24,428	7,878	3,550	2,449	18,024	6,767
Gibson	31.8	.0126	35.2	8.6	15.3	19.8	30.5	12.3	137,793	38,642	11,562	6,987	3,229	36,182	6,288
Grant	73.7	.0294	35.0	11.0	14.0	20.5	29.5	27.5	489,564	83,767	41,445	56,664	16,852	129,951	18,353
Greene	30.4	.0121	36.1	8.3	14.6	20.3	31.2	11.9	127,381	32,404	8,125	22,579	2,134	23,009	4,481
☐ Harrison	30.2	.0121	33.2	8.5	16.0	22.7	24.4	10.7	126,359	29,157	9,171	16,377	2,825	30,943	5,380
Henry	47.9	.0191	36.2	8.8	14.7	21.5	30.2	18.5	262,983	46,001	21,104	22,895	8,821	61,062	9,613
Huntington	35.6	.0141	32.9	9.5	16.1	19.4	27.2	12.9	174,056	33,867	20,472	24,205	4,711	42,372	5,613
Jackson	37.8	.0151	33.6	9.2	16.0	20.3	27.4	14.1	224,097	41,144	18,393	32,739	5,378	56,653	8,548
Jasper	24.9	.0099	32.0	11.0	14.4	20.5	25.1	8.5	120,568	21,213	10,242	3,343	3,186	23,324	7,096
Jay	21.4	.0086	35.1	8.9	14.2	19.9	30.3	8.1	75,800	20,099	7,787	2,630	6,302	17,909	4,437
Jefferson	29.9	.0119	33.8	11.4	15.1	20.9	27.3	10.9	156,691	46,636	13,952	17,606	6,925	26,611	7,761
Jennings	23.8	.0095	33.2	9.6	16.1	21.9	25.3	8.4	81,243	20,687	5,754	3,507	604	21,573	5,419
Knox	39.7	.0158	33.7	14.5	13.8	18.3	29.9	15.1	251,642	50,903	21,457	45,485	9,626	46,551	15,359
Kosciusko	65.8	.0262	32.2	9.4	16.2	20.5	25.0	23.6	391,730	74,131	36,952	36,565	14,854	95,012	15,104
La Grange	29.8	.0119	28.2	10.0	14.6	18.3	21.8	9.3	104,257	19,769	10,016	3,992	5,762	19,770	3,546
La Porte	107.0	.0426	34.2	9.3	16.5	21.8	26.9	38.5	625,710	124,150	51,705	77,764	30,741	144,627	33,023
Lawrence	42.9	.0171	35.4	9.0	14.8	21.3	29.3	16.3	225,569	54,250	18,958	39,420	9,781	46,232	10,386
Marshall	42.5	.0170	33.3	8.4	15.6	20.5	26.9	15.3	241,952	41,014	23,781	14,780	3,901	84,050	11,293
Martin	10.4	.0041	34.3	8.9	15.0	20.6	28.3	3.8	44,248	11,871	3,361	526	2,350	10,085	1,725
Miami	36.7	.0147	31.6	10.4	16.6	20.1	24.3	13.4	155,054	30,042	11,988	9,805	6,803	41,796	7,732
Montgomery	34.4	.0137	34.1	10.2	15.9	19.7	28.9	13.2	219,437	52,501	18,071	21,693	5,987	52,936	7,619
Newton	13.5	.0054	33.7	7.8	15.0	21.0	27.1	4.8	40,655	9,637	3,099	710	471	4,367	3,080
Noble	38.1	.0152	31.9	9.4	16.0	20.4	24.7	13.5	186,805	41,776	14,587	12,641	2,920	61,855	9,400
Ohio	5.4	.0021	34.2	8.6	16.4	20.3	28.4	2.0	11,728	3,683	2,026	117	73	1,113	412

IND. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Orange	18.4	.0074	34.8	8.4	14.9	20.2	29.5	6.9
Owen	17.5	.0069	34.8	8.5	14.8	21.0	28.7	6.5
Parke	15.3	.0061	36.5	8.4	14.2	20.5	31.6	5.8
Perry	19.1	.0076	33.6	9.7	16.5	19.5	28.1	6.8
Pike	12.4	.0050	36.4	8.3	15.0	20.7	31.4	4.9
Pulaski	12.6	.0050	33.9	8.2	14.7	18.9	29.4	4.7
Putnam	30.4	.0121	32.1	15.8	15.1	19.0	26.7	10.0
Randolph	26.9	.0107	35.7	8.7	14.2	20.4	30.6	10.4
Ripley	24.7	.0099	33.1	9.0	15.1	20.0	27.2	8.8
Rush	18.0	.0072	33.7	9.0	14.8	19.3	28.8	6.5
Scott	21.1	.0084	32.8	9.8	15.6	20.9	25.7	7.6
Spencer	19.5	.0078	33.8	8.4	16.2	20.9	27.0	7.0
Starke	22.9	.0091	33.4	9.0	15.2	18.9	28.7	8.2
Steuben	27.8	.0111	33.4	10.7	15.3	20.8	26.8	10.3
Sullivan	18.9	.0075	37.0	8.0	13.5	20.8	32.1	7.3
Switzerland	7.8	.0031	35.4	7.9	14.3	20.3	30.3	2.9
Union	7.0	.0028	33.8	8.8	14.8	20.7	27.5	2.6
Vermillion	16.7	.0067	36.6	8.4	14.2	21.0	31.4	6.6
Wabash	35.1	.0140	33.8	10.7	14.4	19.7	28.7	12.6
Warren	8.2	.0032	36.2	8.2	13.8	21.3	30.5	3.0
Washington	23.9	.0095	33.4	9.2	15.8	20.4	27.0	8.7
Wayne	71.8	.0286	35.0	10.0	14.6	20.0	30.0	27.5
Wells	26.1	.0105	33.1	8.3	16.2	20.4	26.5	9.5
White	23.3	.0092	35.2	7.6	14.8	20.3	30.1	8.9
TOTAL METRO COUNTIES	**3,807.2**	**1.5181**	**32.4**	**11.3**	**16.9**	**20.8**	**24.8**	**1,425.9**
TOTAL STATE	**5,556.7**	**2.2155**	**32.9**	**10.7**	**16.3**	**20.7**	**25.8**	**2,069.8**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Orange	66,503	25,571	4,532	3,645	943	12,760	3,075
Owen	51,511	13,666	4,340	1,473	4,515	8,003	4,006
Parke	62,457	11,400	4,190	519	258	24,725	2,339
Perry	79,615	24,863	5,020	5,748	1,978	20,139	4,770
Pike	28,531	9,532	1,509	162	311	4,562	2,533
Pulaski	51,258	9,458	3,208	168	746	17,442	3,525
Putnam	124,568	23,661	9,316	21,328	4,921	20,174	4,716
Randolph	99,253	24,709	10,156	5,401	7,383	22,224	6,044
Ripley	127,873	40,720	10,275	11,572	4,819	20,353	5,757
Rush	69,161	14,712	5,070	6,096	3,292	21,737	4,344
Scott	99,127	25,868	10,707	3,415	1,992	23,175	4,714
Spencer	66,364	15,256	2,570	821	619	16,787	2,437
Starke	90,774	21,137	5,206	8,211	2,388	20,242	3,746
Steuben	178,570	30,443	20,517	10,551	7,871	39,216	5,190
Sullivan	98,393	7,230	4,141	8,637	969	12,516	3,583
Switzerland	11,815	6,032	858	63	225	258	1,304
Union	22,971	5,997	1,256	153	305	5,062	785
Vermillion	85,006	17,288	5,504	1,162	770	20,341	2,260
Wabash	192,158	41,866	15,403	22,619	7,676	40,272	10,258
Warren	8,228	2,829	1,057		122	408	111
Washington	96,271	19,478	6,659	10,501	1,887	34,324	4,090
Wayne	519,431	90,187	49,347	86,526	19,200	122,912	16,210
Wells	116,772	37,823	11,465	5,007	4,916	23,932	4,610
White	121,858	30,119	12,665	16,268	2,737	29,044	4,268
TOTAL METRO COUNTIES	**28,593,437**	**4,620,133**	**2,702,501**	**3,763,480**	**1,370,450**	**6,348,217**	**1,245,477**
TOTAL STATE	**37,574,006**	**6,492,400**	**3,478,268**	**4,668,201**	**1,690,886**	**8,491,129**	**1,643,886**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
ANDERSON	**1,573,359**	**25,817**	**21.2**	**29.1**	**18.7**	**14.0**	**.0469**
Madison	1,573,359	25,817	21.2	29.1	18.7	14.0	.0469
• Anderson	700,106	22,740	23.7	29.5	15.5	11.3	.0246
SUBURBAN TOTAL	873,253	28,929	18.6	28.8	21.8	16.6	.0223
BLOOMINGTON	**1,331,221**	**22,458**	**24.3**	**24.7**	**14.2**	**16.0**	**.0393**
Monroe	1,331,221	22,458	24.3	24.7	14.2	16.0	.0393
• Bloomington	691,088	17,668	27.5	20.2	10.0	14.7	.0253
SUBURBAN TOTAL	640,133	27,917	20.5	29.9	19.0	17.6	.0140

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
ELKHART–GOSHEN	**1,884,166**	**25,692**	**22.8**	**32.2**	**17.7**	**13.5**	**.0595**
Elkhart	1,884,166	25,692	22.8	32.2	17.7	13.5	.0595
• Elkhart	528,345	22,273	25.5	29.9	14.1	11.2	.0227
• Goshen	271,417	22,562	28.4	31.2	16.4	9.3	.0095
SUBURBAN TOTAL	1,084,404	28,540	19.7	33.6	20.2	16.1	.0273
EVANSVILLE	**3,640,992**	**26,033**	**21.1**	**27.6**	**18.5**	**15.6**	**.1080**
Posey	307,978	27,539	19.6	28.7	21.9	13.2	.0078
Vanderburgh	2,269,894	25,453	21.7	26.7	16.9	16.8	.0702

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*Source S&MM Survey of Buying Power August '90

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EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
• Evansville	1,663,176	23,167	23.8	26.9	15.7	13.7	.0574
Warrick	513,594	28,038	19.1	29.4	23.6	12.1	.0134
Henderson, Ky.	*549,526*	*25,413*	*21.5*	*28.5*	*18.4*	*13.9*	*.0166*
• *Henderson*	*336,688*	*23,569*	*23.0*	*27.0*	*16.8*	*13.2*	*.0121*
SUBURBAN TOTAL	1,641,128	29,855	17.6	28.2	22.3	17.9	.0385
FORT WAYNE	**4,818,583**	**28,353**	**20.4**	**28.9**	**20.5**	**16.9**	**.1450**
Allen	4,081,041	28,635	20.1	28.4	20.6	17.7	.1241
• Fort Wayne	2,205,910	24,099	24.0	29.1	17.2	12.8	.0806
De Kalb	429,026	28,230	20.4	31.4	20.5	14.8	.0122
Whitley	308,516	25,825	23.1	32.3	20.1	10.4	.0087
SUBURBAN TOTAL	2,612,673	32,636	16.5	29.1	24.0	21.0	.0644
GARY-HAMMOND	**7,233,552**	**28,649**	**16.9**	**29.2**	**22.0**	**15.0**	**.2126**
Lake	5,478,998	27,494	17.2	29.5	20.6	14.0	.1663
• East Chicago	328,515	22,351	17.3	27.2	15.6	11.1	.0091
• Gary	1,095,439	21,989	18.5	27.2	16.1	10.1	.0302
• Hammond	961,888	25,688	20.1	31.4	19.3	10.7	.0277
Porter	1,754,554	33,371	15.7	27.7	27.3	19.1	.0463
SUBURBAN TOTAL	4,847,710	31,698	15.6	29.3	25.1	18.0	.1456
INDIANAPOLIS	**17,613,378**	**28,910**	**19.2**	**27.4**	**19.5**	**19.7**	**.5239**
Boone	505,144	27,818	19.5	28.7	19.2	17.8	.0136
Hamilton	1,793,456	36,296	14.5	24.3	22.0	30.3	.0452
Hancock	594,365	32,048	17.2	27.0	25.0	19.5	.0156
Hendricks	1,018,147	33,176	15.9	27.6	25.8	20.6	.0261
Johnson	1,186,943	31,064	17.3	28.0	23.4	19.2	.0353
Marion	11,378,928	27,448	20.3	27.3	17.9	19.0	.3564
• Indianapolis	10,313,014	27,262	20.3	27.0	17.9	18.9	.3306
Morgan	667,600	28,801	18.7	29.3	21.8	15.3	.0187
Shelby	468,795	25,907	21.8	31.9	19.1	11.9	.0130
SUBURBAN TOTAL	7,300,364	31,233	17.6	27.8	22.1	20.8	.1933
KOKOMO	**1,300,615**	**28,282**	**19.2**	**27.4**	**18.5**	**19.6**	**.0393**
Howard	1,114,615	29,004	18.4	26.9	18.8	20.9	.0336
• Kokomo	586,635	24,673	21.0	26.9	16.5	15.8	.0226
Tipton	186,000	25,102	23.6	30.0	16.9	13.0	.0057
SUBURBAN TOTAL	713,980	31,705	17.6	27.7	20.5	23.5	.0167
LAFAYETTE-WEST LAFAYETTE	**1,629,803**	**25,301**	**23.3**	**27.6**	**16.8**	**16.6**	**.0498**
Tippecanoe	1,629,803	25,301	23.3	27.6	16.8	16.6	.0498
• Lafayette	576,176	24,732	23.3	29.9	17.1	13.0	.0233
• West Lafayette	345,138	21,598	26.6	20.6	12.3	20.6	.0102
SUBURBAN TOTAL	708,489	27,407	21.9	29.4	18.8	18.2	.0163
MUNCIE	**1,385,075**	**23,632**	**22.9**	**28.1**	**17.1**	**12.0**	**.0419**
Delaware	1,385,075	23,632	22.9	28.1	17.1	12.0	.0419
• Muncie	762,459	19,635	26.6	26.4	13.1	9.6	.0278
SUBURBAN TOTAL	622,616	29,973	17.5	30.5	23.1	15.7	.0141
SOUTH BEND-MISHAWAKA	**3,120,679**	**26,366**	**21.7**	**29.2**	**18.4**	**15.0**	**.0957**
St. Joseph	3,120,679	26,366	21.7	29.2	18.4	15.0	.0957
• Mishawaka	524,862	23,475	24.8	31.4	16.7	9.5	.0234
• South Bend	1,299,475	23,445	24.0	28.8	16.0	12.3	.0415
SUBURBAN TOTAL	1,296,342	32,132	16.9	28.5	22.4	21.5	.0308
TERRE HAUTE	**1,558,219**	**23,765**	**24.2**	**28.1**	**15.8**	**13.9**	**.0568**
Clay	274,946	23,317	23.9	28.8	17.1	11.0	.0078
Vigo	1,283,273	23,873	24.2	27.9	15.5	14.6	.0490
• Terre Haute	609,172	20,379	27.2	27.8	12.6	10.6	.0334
SUBURBAN TOTAL	949,047	26,684	21.8	28.2	18.4	16.5	.0234
OTHER COUNTIES							
Adams	334,846	26,130	21.8	31.1	17.7	13.8	.0107
Bartholomew	966,660	31,652	15.9	26.7	20.4	23.7	.0265
Benton	102,973	23,059	25.3	31.7	14.7	10.9	.0029
Blackford	152,546	23,066	24.1	28.9	18.2	8.9	.0044
Brown	147,647	21,907	27.4	30.9	15.4	8.2	.0038
Carroll	226,518	25,678	23.3	32.1	18.5	12.3	.0057
Cass	421,926	23,325	24.9	31.1	17.9	8.6	.0127

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
☐ Clark	960,810	23,810	23.6	32.6	16.9	9.3	.0038
Clinton	371,261	24,688	23.8	29.2	17.6	13.2	.0102
Crawford	85,395	17,132	28.7	24.3	11.7	6.4	.0026
Daviess	295,627	21,911	26.2	27.3	13.8	12.8	.0086
☐ Dearborn	434,427	26,296	20.3	30.3	19.1	13.0	.0126
Decatur	243,223	23,077	24.6	31.9	15.3	10.3	.0073
Dubois	409,190	24,436	23.1	32.0	17.3	10.4	.0139
Fayette	293,440	23,449	23.8	31.8	16.6	10.7	.0084
☐ Floyd	787,275	26,104	20.7	29.3	18.8	14.6	.0213
• New Albany	436,452	23,091	23.3	29.3	15.9	11.5	.0136
Fountain	178,318	21,006	26.6	30.7	14.9	6.9	.0052
Franklin	204,253	23,865	23.8	30.6	15.6	13.3	.0055
Fulton	206,568	22,345	26.6	31.5	14.2	9.8	.0058
Gibson	376,879	24,041	22.8	27.0	17.8	12.8	.0102
Grant	865,146	24,941	21.8	29.1	18.1	13.2	.0264
Greene	327,157	20,483	26.2	25.6	16.1	9.4	.0091
☐ Harrison	315,896	23,996	23.4	32.7	16.6	10.3	.0090
Henry	544,559	23,657	24.0	30.0	16.9	11.0	.0160
Huntington	401,079	24,733	25.0	32.2	17.1	11.3	.0115
Jackson	418,250	24,025	23.1	29.3	18.8	10.4	.0127
Jasper	274,809	25,851	22.1	33.0	17.3	12.4	.0079
Jay	192,943	18,891	30.1	30.5	11.0	5.5	.0058
Jefferson	353,433	24,000	25.0	27.5	16.7	14.6	.0100
Jennings	224,097	21,140	26.2	31.3	14.3	7.1	.0064
Knox	381,966	18,209	27.3	26.8	11.4	7.4	.0129
Kosciusko	831,384	27,379	21.0	29.8	19.4	16.9	.0236
La Grange	259,783	21,410	28.4	31.2	13.7	8.6	.0078
La Porte	1,230,323	25,946	21.7	29.8	19.9	12.5	.0364
Lawrence	436,172	20,654	26.7	28.5	15.1	8.1	.0134
Marshall	467,937	23,826	24.8	29.6	17.7	11.1	.0141
Martin	112,296	23,622	24.1	27.6	18.2	11.9	.0032
Miami	376,858	21,866	28.3	30.4	16.2	7.9	.0109
Montgomery	400,505	24,088	25.9	30.7	17.6	11.1	.0122
Newton	137,870	24,065	21.9	32.6	16.3	9.6	.0038
Noble	395,233	23,808	25.3	31.7	18.3	9.1	.0117
Ohio	59,893	23,500	21.8	25.9	17.3	13.1	.0015
Orange	166,436	18,439	28.5	29.2	10.2	6.3	.0049
Owen	171,263	20,519	25.7	29.3	14.0	8.0	.0047
Parke	150,795	20,348	25.9	29.5	14.1	7.2	.0043
Perry	176,084	20,500	25.5	29.9	15.2	6.0	.0056
Pike	141,681	22,097	25.0	26.4	16.5	11.5	.0034
Pulaski	137,832	22,078	26.9	28.8	14.0	12.1	.0038
Putnam	317,971	24,842	22.9	28.5	18.8	11.9	.0091
Randolph	236,642	20,964	27.0	32.3	14.3	5.9	.0075
Ripley	263,170	23,362	23.4	30.0	15.9	11.7	.0078
Rush	184,844	22,298	26.2	30.1	16.0	9.5	.0054
Scott	205,651	21,629	27.3	31.2	14.5	8.1	.0062
Spencer	212,670	24,089	23.0	28.0	17.4	12.3	.0057
Starke	202,130	19,782	26.3	30.8	13.0	5.7	.0063
Steuben	295,430	22,171	25.8	31.4	15.1	8.9	.0095
Sullivan	165,161	17,310	31.1	27.9	11.2	4.1	.0054
Switzerland	69,246	18,296	28.1	28.3	11.2	6.2	.0018
Union	75,179	22,677	25.9	29.7	15.8	11.0	.0019
Vermillion	194,626	23,108	25.6	26.9	16.9	12.1	.0053
Wabash	386,874	23,459	25.9	31.5	16.6	10.4	.0115
Warren	104,327	28,356	17.8	29.9	19.5	17.6	.0023
Washington	224,124	20,000	27.9	30.4	12.2	7.5	.0067
Wayne	792,958	22,597	24.7	30.3	15.4	10.1	.0258
Wells	286,599	24,328	24.9	32.0	17.9	10.3	.0081
White	260,806	23,887	24.4	32.3	17.0	9.8	.0076
TOTAL METRO COUNTIES	**49,038,524**	**27,339**	**20.2**	**28.3**	**19.2**	**16.6**	**1.4788**
TOTAL STATE	**68,199,986**	**25,982**	**21.5**	**28.9**	**18.4**	**14.8**	**2.0413**

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Iowa

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
CEDAR RAPIDS	**169.3**	**.0675**	**33.2**	**10.8**	**17.0**	**21.5**	**25.4**	**65.7**	**1,436,940**	**268,758**	**144,828**	**223,533**	**63,652**	**323,850**	**51,381**
Linn	169.3	.0675	33.2	10.8	17.0	21.5	25.4	65.7	1,436,940	268,758	144,828	223,533	63,652	323,850	51,381
• Cedar Rapids	109.1	.0435	33.3	11.2	17.5	20.8	26.3	43.8	1,172,923	216,914	123,959	217,348	43,082	238,244	44,295
SUBURBAN TOTAL	60.2	.0240	33.0	10.0	16.0	22.8	24.0	21.9	264,017	51,844	20,869	6,185	20,570	85,606	7,086
DAVENPORT–ROCK ISLAND–MOLINE	**348.4**	**.1388**	**33.9**	**9.3**	**15.4**	**21.1**	**27.2**	**135.2**	**2,712,385**	**515,437**	**269,911**	**360,805**	**121,015**	**612,691**	**121,917**
Scott	150.4	.0599	32.4	9.6	16.4	21.6	24.2	57.2	1,301,916	255,070	122,281	179,792	59,627	283,030	47,870
• Davenport	95.0	.0379	31.8	10.7	17.4	19.6	24.9	37.1	950,304	177,972	88,128	132,842	52,141	233,344	36,641
Henry, Ill.	*50.7*	*.0202*	*36.1*	*7.7*	*13.6*	*21.0*	*30.6*	*19.3*	*295,012*	*53,733*	*26,275*	*36,939*	*12,326*	*77,768*	*11,218*
Rock Island, Ill.	*147.3*	*.0587*	*34.9*	*9.4*	*15.0*	*20.6*	*29.3*	*58.7*	*1,115,457*	*206,634*	*121,355*	*144,074*	*49,062*	*251,893*	*62,829*
• *Moline*	*42.8*	*.0171*	*35.6*	*8.5*	*15.6*	*20.6*	*30.2*	*18.1*	*542,203*	*71,414*	*61,582*	*109,849*	*39,872*	*103,466*	*22,374*
• *Rock Island*	*40.2*	*.0160*	*34.4*	*12.3*	*13.7*	*18.3*	*30.9*	*16.1*	*212,088*	*42,051*	*24,981*	*20,080*	*4,820*	*48,355*	*14,179*
SUBURBAN TOTAL	170.4	.0678	34.8	8.0	14.7	22.7	27.0	63.9	1,007,790	224,000	95,220	96,034	24,182	227,526	48,723
DES MOINES	**396.0**	**.1579**	**32.7**	**10.5**	**18.0**	**21.5**	**24.3**	**154.4**	**3,466,624**	**724,901**	**325,756**	**468,229**	**146,987**	**768,253**	**102,583**
Dallas	29.9	.0119	34.6	6.9	15.8	21.7	27.7	11.3	135,694	34,994	6,240	9,148	4,195	41,027	3,107
Polk	329.9	.1315	32.5	10.8	18.6	21.4	24.0	130.4	3,140,112	641,110	309,361	454,738	141,895	642,778	95,663
• Des Moines	194.8	.077;	32.4	11.7	18.7	19.6	25.6	79.1	2,019,011	425,646	211,332	286,358	103,204	405,474	60,449
Warren	36.2	.0145	32.8	10.0	15.0	22.7	23.9	12.7	190,818	48,797	10,155	4,343	897	84,448	3,813
SUBURBAN TOTAL	201.2	.0802	32.9	9.3	17.2	23.4	23.0	75.3	1,447,613	299,255	114,424	181,871	43,783	362,779	42,134
DUBUQUE	**86.2**	**.0343**	**33.1**	**10.5**	**15.1**	**19.8**	**27.3**	**30.7**	**702,124**	**137,969**	**68,809**	**137,563**	**27,255**	**146,359**	**26,487**
Dubuque	86.2	.0343	33.1	10.5	15.1	19.8	27.3	30.7	702,124	137,969	68,809	137,563	27,255	146,359	26,487
• Dubuque	57.4	.0229	34.1	11.4	14.9	19.2	29.5	21.4	618,739	120,551	62,637	128,089	23,385	115,348	24,568
SUBURBAN TOTAL	28.8	.0114	31.2	8.8	15.0	21.0	23.3	9.3	83,385	17,418	6,172	9,474	3,870	31,011	1,919
IOWA CITY	**96.9**	**.0387**	**27.5**	**24.5**	**20.1**	**19.0**	**15.9**	**36.4**	**682,260**	**167,322**	**84,885**	**89,216**	**34,635**	**116,003**	**25,414**
Johnson	96.9	.0387	27.5	24.5	20.1	19.0	15.9	36.4	682,260	167,322	84,885	89,216	34,635	116,003	25,414
• Iowa City	60.2	.0240	24.9	33.4	19.3	16.6	13.5	22.1	508,486	129,686	65,894	74,561	26,615	74,499	21,704
SUBURBAN TOTAL	36.7	.0147	31.7	10.0	21.3	22.9	20.0	14.3	173,774	37,636	18,991	14,655	8,020	41,504	3,710

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The Des Moines Register

Source: 1989 Scarborough/Simmons Newspaper Ratings Study; Iowa Poll, September 2, 1990

THE DES MOINES REGISTER

 Circle No. 168 on Reader Service Card

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
SIOUX CITY	**115.0**	**.0459**	**32.7**	**9.4**	**15.5**	**19.4**	**27.1**	**42.9**
Woodbury	98.3	.0392	33.0	9.5	15.3	19.3	27.6	36.9
• Sioux City	80.5	.0321	32.6	10.1	15.8	18.9	27.4	30.5
Dakota, Neb.	*16.7*	*.0067*	*31.3*	*8.9*	*16.8*	*20.0*	*23.7*	*6.0*
SUBURBAN TOTAL	34.5	.0138	32.9	7.7	15.1	20.5	26.3	12.4
WATERLOO–CEDAR FALLS	**145.4**	**.0580**	**33.2**	**13.2**	**13.7**	**20.1**	**27.4**	**54.8**
Black Hawk	122.8	.0490	32.8	13.6	13.9	20.1	26.8	46.5
• Cedar Falls	34.0	0136	26.8	26.7	11.9	18.2	22.0	11.6
• Waterloo	65.9	0263	34.8	8.9	14.8	20.2	29.5	26.8
Bremer	22.6	.0090	35.4	11.4	12.6	20.0	30.5	8.3
SUBURBAN TOTAL	45.5	.0181	34.7	9.4	13.6	21.4	28.2	16.4
OTHER COUNTIES								
Adair	8.3	.0033	39.7	6.1	13.1	17.0	38.6	3.4
Adams	4.8	.0020	40.2	5.6	13.3	18.3	38.2	2.0
Allamakee	13.8	.0055	36.8	6.6	13.7	18.4	34.0	5.2
Appanoose	13.7	.0054	38.1	7.4	13.3	18.1	35.8	5.6
Audubon	7.2	.0029	40.8	5.5	11.9	17.3	39.7	2.9
Benton	22.4	.0089	34.8	7.3	15.2	19.2	30.4	8.5
Boone	25.1	.0100	36.9	7.5	15.0	20.6	32.3	9.8
Buchanan	20.8	.0083	33.4	7.2	14.1	19.0	28.8	7.5
Buena Vista	19.9	.0079	33.9	11.2	14.2	17.2	31.2	7.5
Butler	15.6	.0062	38.2	6.3	12.8	19.3	35.1	6.0
Calhoun	11.4	.0046	40.5	5.1	12.5	18.1	39.0	4.6
Carroll	21.3	.0085	34.2	7.0	14.3	17.5	31.4	7.9
Cass	15.0	.0060	38.7	5.9	13.5	18.7	36.2	6.1
Cedar	17.3	.0069	36.3	6.7	14.6	20.9	31.0	6.7
Cerro Gordo	46.6	.0185	35.5	8.7	15.6	19.4	31.4	19.0
Cherokee	13.9	.0056	37.5	5.9	13.3	19.3	34.2	5.4
Chickasaw	13.1	.0052	35.9	6.3	14.2	19.0	32.3	5.0
Clarke	8.3	.0033	37.0	6.8	14.1	19.1	33.6	3.3
Clay	17.4	.0070	35.2	7.3	14.9	19.8	30.5	7.0
Clayton	18.9	.0075	36.1	6.5	14.0	18.5	32.9	7.2
Clinton	50.7	.0202	35.2	7.9	14.9	20.0	30.3	19.6
Crawford	16.7	.0067	35.5	7.5	14.0	19.0	31.7	6.4
Davis	8.2	.0032	36.4	7.3	13.5	18.5	33.3	3.1
Decatur	8.2	.0033	35.8	13.6	12.0	16.5	34.4	3.1
Delaware	18.0	.0072	32.6	7.3	15.5	17.8	28.5	6.4
Des Moines	42.5	.0169	36.1	8.2	14.3	21.3	30.3	16.8
Dickinson	14.9	.0060	40.2	5.8	12.7	20.8	37.1	6.2
Emmet	11.5	.0046	36.4	9.0	12.4	18.2	33.6	4.4
Fayette	21.6	.0086	36.7	7.8	13.5	18.3	33.8	8.4
Floyd	16.9	.0068	38.3	7.2	12.4	19.4	34.9	6.7
Franklin	11.2	.0044	38.5	6.1	13.2	19.4	35.4	4.5
Fremont	8.2	.0033	39.1	6.1	12.1	19.2	36.4	3.2
Greene	9.9	.0040	39.9	6.0	12.7	18.1	38.4	4.1
Grundy	11.9	.0047	39.1	5.6	13.0	20.1	35.6	4.7
Guthrie	10.8	.0043	40.2	5.9	12.2	19.0	38.0	4.4

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
SIOUX CITY	**880,560**	**194,596**	**82,370**	**141,298**	**26,868**	**156,020**	**26,074**
Woodbury	811,418	172,934	70,522	140,258	23,255	143,684	23,893
• Sioux City	771,647	166,563	62,461	132,184	23,216	140,111	23,494
Dakota, Neb.	*69,142*	*21,662*	*11,848*	*1,040*	*3,613*	*12,336*	*2,181*
SUBURBAN TOTAL	108,913	28,033	19,909	9,114	3,652	15,909	2,580
WATERLOO–CEDAR FALLS	**1,041,812**	**190,879**	**93,094**	**168,181**	**26,626**	**283,586**	**37,113**
Black Hawk	934,447	167,407	84,273	157,026	24,172	258,784	33,509
• Cedar Falls	325,090	36,021	30,705	44,557	7,733	130,096	9,941
• Waterloo	535,002	113,752	49,907	111,338	15,534	109,956	22,787
Bremer	107,365	23,472	8,821	11,155	2,454	24,802	3,604
SUBURBAN TOTAL	161,720	41,106	12,482	12,286	3,359	43,534	4,385
OTHER COUNTIES							
Adair	32,996	9,708	4,459	1,703	218	4,176	1,332
Adams	17,022	3,021	1,109	107	384	3,976	130
Allamakee	74,782	21,521	5,339	3,421	1,337	17,385	1,718
Appanoose	75,981	26,652	4,324	6,931	1,421	14,688	1,549
Audubon	35,536	6,693	1,940	247	1,719	15,123	226
Benton	89,081	19,232	6,359	2,367	2,548	22,914	2,573
Boone	130,523	36,219	10,567	6,360	5,372	34,486	4,588
Buchanan	102,967	16,739	5,619	13,565	1,035	28,134	3,402
Buena Vista	130,097	30,966	11,160	14,639	3,272	22,046	3,550
Butler	44,686	6,776	2,809	1,671	707	8,494	1,720
Calhoun	43,701	8,522	2,142	1,337	1,106	20,213	1,594
Carroll	156,533	43,790	8,145	16,261	5,208	38,512	2,912
Cass	112,559	18,924	8,498	11,794	2,591	29,777	5,443
Cedar	87,637	23,839	4,234	8,268	1,653	25,105	955
Cerro Gordo	458,041	88,998	41,088	91,902	12,604	86,899	8,009
Cherokee	87,697	19,740	5,735	9,504	2,225	23,380	3,480
Chickasaw	52,956	16,782	5,100	1,625	1,695	13,566	1,731
Clarke	55,294	14,061	3,346	4,949	709	10,073	698
Clay	134,147	28,928	7,308	22,086	5,702	32,275	3,732
Clayton	78,646	12,535	5,882	860	902	30,798	2,531
Clinton	350,924	80,565	33,205	38,991	12,503	97,476	14,704
Crawford	80,582	14,198	9,429	3,367	885	14,332	3,250
Davis	28,904	6,187	1,374	342	364	11,246	1,398
Decatur	23,775	7,016	1,564	177	877	2,330	1,087
Delaware	68,484	14,289	7,224	6,188	1,055	18,619	2,628
Des Moines	331,902	70,629	35,280	70,621	11,858	52,892	11,463
Dickinson	129,208	27,659	12,241	6,694	2,350	45,335	3,142
Emmet	66,230	17,166	4,940	5,414	1,196	18,622	2,313
Fayette	122,085	34,366	6,374	10,641	3,354	32,780	4,202
Floyd	85,956	22,376	7,260	11,366	1,664	17,553	2,161
Franklin	35,714	6,474	2,720	1,807	876	5,051	1,568
Fremont	25,282	14,818	873	83	112	480	1,438
Greene	56,824	13,240	2,126	2,268	248	27,942	1,505
Grundy	37,905	10,996	3,636		1,645	9,024	1,815
Guthrie	33,331	5,138	3,148	573	1,017	5,216	1,737

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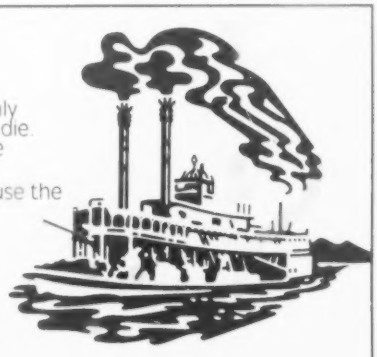

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IOWA (cont.)

POPULATION

S&MM ESTIMATES 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Hamilton	15.9	.0064	37.3	6.7	14.5	19.2	34.1	6.3
Hancock	12.6	.0050	35.6	6.3	14.5	18.9	32.0	4.9
Hardin	18.8	.0075	38.3	7.6	12.9	18.2	36.1	7.5
Harrison	14.7	.0058	36.8	6.8	14.0	18.2	34.0	5.6
Henry	19.2	.0077	34.8	9.7	13.3	20.5	29.2	7.1
Howard	9.7	.0039	38.1	5.9	13.6	17.0	36.6	3.8
Humboldt	10.6	.0042	39.1	5.9	13.3	18.4	36.8	4.3
Ida	8.3	.0033	37.2	5.6	13.5	18.1	34.8	3.2
Iowa	14.5	.0058	36.8	6.6	15.3	18.6	33.7	5.7
Jackson	19.8	.0079	35.2	7.6	14.1	18.8	31.4	7.5
Jasper	34.8	.0138	36.3	7.5	14.9	20.5	31.3	13.6
Jefferson	16.3	.0065	37.0	7.0	14.3	27.4	26.7	6.3
Jones	19.4	.0077	34.7	8.8	15.8	19.9	29.7	6.9
Keokuk	11.5	.0046	37.7	6.4	14.0	17.7	35.8	4.5
Kossuth	18.4	.0073	36.9	5.6	13.7	18.0	34.5	7.1
Lee	38.4	.0153	36.0	7.7	14.8	20.7	30.9	14.8
Louisa	11.6	.0047	34.4	8.4	15.2	20.1	28.9	4.3
Lucas	9.0	.0036	39.3	6.9	12.7	19.0	36.7	3.7
Lyon	11.9	.0047	34.9	6.8	13.0	17.[illegible]	[illegible].6	4.3
Madison	12.5	.0050	36.5	6.8	13.3	20.[illegible]	31.7	4.7
Mahaska	21.5	.0086	34.9	9.3	14.6	18.9	30.9	8.3
Marion	30.1	.0120	34.3	11.2	14.0	19.3	29.7	10.9
Marshall	38.0	.0151	36.9	7.9	14.1	21.1	31.7	14.8
Mills	13.2	.0053	35.2	7.2	14.9	22.7	27.5	4.7
Mitchell	10.9	.0043	38.7	6.4	12.9	17.4	37.1	4.2
Monona	9.9	.0040	41.3	5.5	12.2	18.0	39.8	4.0
Monroe	8.1	.0032	38.0	7.1	13.4	18.3	35.6	3.2
Montgomery	12.0	.0048	38.9	6.6	13.3	19.1	36.3	4.9
Muscatine	39.9	.0159	33.1	8.8	16.0	20.7	26.4	14.8
O'Brien	15.3	.0061	37.4	6.6	13.6	17.3	35.7	5.9
Osceola	7.2	.0029	36.3	6.9	14.1	17.2	34.4	2.8
Page	16.7	.0066	38.6	6.9	13.1	19.2	35.7	6.6
Palo Alto	10.5	.0042	37.8	7.2	12.6	16.6	36.7	4.1
Plymouth	23.4	.0093	34.1	8.4	13.6	18.5	30.3	8.4
Pocahontas	9.4	.0038	39.6	4.9	13.2	18.1	37.7	3.8
☐ Pottawattamie	82.6	.0329	33.6	8.8	16.1	19.9	27.8	31.3
* Council Bluffs	54.3	.0216	32.7	9.6	17.2	18.3	27.7	21.1
Poweshiek	19.1	.0077	34.6	12.2	13.6	18.9	30.6	7.2
Ringgold	5.4	.0021	42.2	5.4	11.6	17.5	41.4	2.2
Sac	12.2	.0049	38.6	5.6	13.0	17.3	37.4	4.9
Shelby	13.1	.0053	37.6	6.1	13.3	17.3	35.6	5.0
Sioux	29.9	.0119	30.7	12.4	13.0	17.3	27.1	9.9
Story	74.2	.0296	26.0	28.4	15.8	16.6	19.1	25.9
Ames	47.2	.0188	24.0	40.5	16.0	13.6	14.4	15.6
Tama	17.3	.0069	37.6	7.1	13.2	18.5	34.9	6.7
Taylor	7.0	.0028	40.5	5.8	11.5	17.9	39.1	2.8
Union	12.7	.0050	36.7	8.2	13.4	19.4	33.0	5.2
Van Buren	7.6	.0031	38.1	6.7	13.0	18.0	35.9	3.0
Wapello	35.3	.0140	37.4	8.6	13.8	19.8	33.6	14.4
Washington	19.6	.0078	35.8	7.1	14.8	19.1	32.1	7.4
Wayne	7.0	.0028	42.5	5.6	12.1	16.7	42.0	2.9
Webster	40.0	.0159	35.7	8.5	14.4	18.7	32.2	15.8
Winnebago	12.0	.0048	36.2	9.0	13.6	19.1	32.5	4.7
Winneshiek	20.8	.0083	31.6	15.9	13.9	16.8	28.4	7.2
Worth	7.9	.0031	38.9	6.6	13.3	18.7	36.5	3.2
Wright	14.1	.0057	39.4	6.3	13.3	18.3	37.5	5.8
TOTAL METRO COUNTIES	1,225.1	.4884	32.4	11.7	16.8	20.7	24.9	467.4
TOTAL STATE	2,770.3	1.1046	34.1	10.0	15.4	19.8	28.8	1,061.7

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Hamilton	92,383	21,500	5,221	6,550	1,717	18,851	3,018
Hancock	39,999	9,925	3,201	376	2,329	10,193	1,927
Hardin	100,328	29,042	6,560	9,536	881	25,878	3,077
Harrison	83,727	6,934	5,570	184	909	38,656	2,336
Henry	108,051	26,007	9,030	16,647	2,274	27,215	3,667
Howard	37,023	12,505	2,820	2,154	147	6,267	31
Humboldt	52,049	17,858	4,403	6,549	888	8,568	2,951
Ida	44,829	10,195	2,789	3,481	149	12,779	2,023
Iowa	100,097	23,252	18,357	1,403	4,640	10,852	1,667
Jackson	104,700	27,796	9,020	5,583	1,527	31,655	3,979
Jasper	197,300	47,918	16,565	21,002	4,356	43,730	6,544
Jefferson	105,377	25,567	6,122	18,143	2,415	23,056	1,356
Jones	83,726	17,577	5,030	14,068	1,853	18,219	1,947
Keokuk	43,971	8,894	2,970	1,078	413	13,320	1,374
Kossuth	96,690	22,597	9,411	9,128	1,793	25,747	2,646
Lee	267,828	73,146	17,860	34,086	7,620	79,077	9,672
Louisa	37,920	6,586	3,299	685	1,073	10,920	1,071
Lucas	33,052	15,169	3,739	1,138	522	3,929	1,274
Lyon	37,698	6,310	3,447	499	2,343	8,773	710
Madison	63,426	13,486	7,061	807	299	11,704	3,598
Mahaska	131,968	37,749	11,914	16,725	4,782	16,655	3,287
Marion	149,873	35,374	12,286	16,989	3,484	28,162	5,044
Marshall	258,113	62,111	22,571	43,684	9,281	45,142	10,113
Mills	49,953	14,064	3,774	179	203	11,881	1,532
Mitchell	45,944	11,873	5,571	736	1,433	12,333	1,373
Monona	49,382	9,121	4,215	793	880	15,417	4,051
Monroe	38,453	12,166	1,163	2,054	197	13,657	1,733
Montgomery	68,831	19,327	5,339	10,152	436	13,602	3,386
Muscatine	241,125	57,201	22,622	34,075	6,727	60,462	9,159
O'Brien	102,426	24,628	8,022	3,340	1,736	25,985	4,713
Osceola	22,708	4,727	1,596	1,194	670	5,727	1,447
Page	114,562	17,466	6,936	15,199	2,008	30,224	4,521
Palo Alto	49,394	16,717	2,861	1,603	664	10,132	2,127
Plymouth	134,411	27,583	12,419	9,568	1,733	40,752	2,936
Pocahontas	56,108	39,286	2,925	1,711	1,116	4,036	855
☐ Pottawattamie	633,014	83,096	54,324	67,311	9,545	237,151	27,757
* Council Bluffs	509,543	74,991	45,384	64,238	9,138	171,058	25,057
Poweshiek	112,612	27,967	7,764	15,751	2,712	29,361	2,753
Ringgold	28,019	3,946	1,898	235	441	7,070	136
Sac	51,042	16,261	4,266	588	1,678	11,780	1,050
Shelby	64,576	17,487	5,840	5,282	636	9,681	2,638
Sioux	123,512	29,476	10,188	4,035	4,644	34,146	4,220
Story	509,281	109,821	60,320	77,907	14,711	112,850	11,164
Ames	410,584	82,895	52,489	75,386	11,386	77,931	8,984
Tama	65,272	14,616	5,300	5,380	1,195	13,451	1,840
Taylor	18,637	6,160	2,243	80	340	2,628	126
Union	86,106	25,129	13,237	11,467	1,892	15,037	981
Van Buren	19,288	6,785	1,537	435	343	796	929
Wapello	231,432	54,733	16,988	34,266	6,555	30,862	8,441
Washington	111,387	31,517	6,935	7,558	2,812	24,741	2,907
Wayne	25,882	9,806	1,251	120	93	2,701	212
Webster	316,647	55,943	24,732	75,807	11,069	53,250	8,792
Winnebago	60,371	14,018	4,609	4,585	1,736	14,205	2,869
Winneshiek	114,699	26,880	9,844	20,067	4,170	16,559	1,711
Worth	18,639	4,488	1,967		387	3,206	115
Wright	64,726	18,878	4,792	2,713	1,651	16,563	2,495
TOTAL METRO COUNTIES	10,076,108	2,000,929	964,499	1,474,083	391,582	2,301,916	342,498
TOTAL STATE	18,817,884	4,084,260	1,691,466	2,429,607	614,557	4,308,237	613,306

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EFFECTIVE BUYING INCOME

S&MM ESTIMATES 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
CEDAR RAPIDS	**2,567,630**	**31,314**	**17.1**	**27.7**	**22.7**	**20.2**	**.0741**
Linn	2,567,630	31,314	17.1	27.7	22.7	20.2	.0741
• Cedar Rapids	1,685,687	30,374	17.7	27.4	21.5	19.9	.0523
SUBURBAN TOTAL	881,943	32,917	15.8	28.0	25.1	21.0	.0218
DAVENPORT–ROCK ISLAND–MOLINE	**5,178,793**	**30,570**	**17.5**	**26.6**	**21.3**	**20.7**	**.1468**
Scott	2,153,581	30,064	18.3	27.7	21.5	19.0	.0644
• Davenport	1,299,650	27,406	20.4	28.4	19.5	15.9	.0419
Henry, Ill.	*728,318*	*30,364*	*17.8*	*26.1*	*20.2*	*21.4*	*.0193*
Rock Island, Ill.	*2,296,894*	*31,235*	*16.6*	*25.8*	*21.5*	*22.0*	*.0631*
• *Moline*	*734,046*	*31,626*	*16.5*	*26.3*	*20.9*	*23.5*	*.0229*
• *Rock Island*	*590,162*	*27,524*	*19.7*	*25.3*	*18.9*	*19.0*	*.0152*
SUBURBAN TOTAL	2,554,935	32,981	15.5	26.2	23.1	23.0	.0668
DES MOINES	**5,779,057**	**28,898**	**19.8**	**27.8**	**19.9**	**18.7**	**.1718**
Dallas	342,717	23,992	24.1	31.1	17.9	9.5	.0095
Polk	4,992,007	29,402	19.4	27.4	19.7	20.0	.1498
• Des Moines	2,769,687	26,056	21.9	27.9	17.9	16.0	.0886
Warren	444,333	29,077	19.6	29.9	23.3	14.0	.0125
SUBURBAN TOTAL	3,009,370	31,629	17.5	27.8	21.8	21.7	.0832
DUBUQUE	**1,032,019**	**26,304**	**20.8**	**29.8**	**19.6**	**12.4**	**.0333**
Dubuque	1,032,019	26,304	20.8	29.8	19.6	12.4	.0333
• Dubuque	709,688	25,454	21.5	29.0	18.9	12.0	.0250
SUBURBAN TOTAL	322,331	27,835	19.1	32.0	21.1	13.2	.0083
IOWA CITY	**1,359,274**	**25,680**	**21.7**	**25.7**	**15.8**	**19.6**	**.0386**
Johnson	1,359,274	25,680	21.7	25.7	15.8	19.6	.0386
• Iowa City	795,136	22,940	23.4	23.3	14.0	18.5	.0246
SUBURBAN TOTAL	564,138	29,366	19.1	29.4	18.4	21.3	.0140
SIOUX CITY	**1,343,869**	**23,537**	**22.9**	**29.3**	**16.3**	**11.7**	**.0431**
Woodbury	1,166,380	23,470	23.0	28.5	16.4	12.1	.0379
• Sioux City	974,780	23,541	23.1	27.9	16.6	12.4	.0332
Dakota, Neb.	*177,489*	*23,839*	*22.2*	*35.2*	*15.4*	*9.4*	*.0052*
SUBURBAN TOTAL	369,089	23,529	22.4	32.8	15.5	10.2	.0099
WATERLOO–CEDAR FALLS	**2,189,654**	**31,229**	**17.4**	**26.2**	**21.3**	**21.7**	**.0602**
Black Hawk	1,873,730	31,506	17.2	25.9	21.4	22.2	.0521
• Cedar Falls	504,438	32,070	17.0	26.8	19.4	25.3	.0153
• Waterloo	1,029,870	29,946	18.5	25.4	20.9	20.4	.0292
Bremer	315,924	29,589	19.0	26.8	21.2	18.8	.0081
SUBURBAN TOTAL	655,346	32,382	16.0	26.8	23.4	21.3	.0157
OTHER COUNTIES							
Adair	93,663	19,235	28.3	26.7	11.6	9.9	.0025
Adams	49,485	18,685	28.7	29.5	11.7	5.1	.0014
Allamakee	115,504	16,352	30.7	26.9	9.7	3.7	.0040
Appanoose	130,253	16,174	29.2	24.9	11.2	4.9	.0042
Audubon	67,514	16,563	35.9	25.7	6.6	6.9	.0021
Benton	247,071	22,821	23.2	31.3	15.3	9.4	.0068
Boone	317,582	24,459	23.6	28.1	18.2	12.7	.0088
Buchanan	223,466	22,400	25.0	28.8	16.0	9.9	.0065
Buena Vista	212,665	20,207	27.9	28.9	12.3	9.2	.0068
Butler	164,596	21,101	25.0	31.9	13.2	7.6	.0044
Calhoun	127,974	19,811	27.1	27.6	12.7	9.2	.0034
Carroll	221,505	20,392	29.1	30.3	12.5	8.1	.0074
Cass	174,600	20,565	26.4	28.3	14.3	9.0	.0056
Cedar	178,097	20,836	25.7	31.2	13.0	7.5	.0054
Cerro Gordo	602,182	23,990	23.8	29.5	16.8	11.6	.0200
Cherokee	155,408	20,110	27.9	27.5	12.1	10.6	.0047
Chickasaw	129,763	20,024	26.4	31.0	11.9	7.2	.0038
Clarke	81,427	17,840	28.7	27.7	8.8	8.1	.0027
Clay	205,568	21,097	27.6	27.8	14.3	10.5	.0066
Clayton	191,718	19,030	27.3	28.0	11.8	8.0	.0055
Clinton	651,356	26,847	20.4	30.9	20.3	13.0	.0192
Crawford	155,674	18,149	28.0	29.4	10.8	5.4	.0049
Davis	79,913	18,241	24.1	27.3	10.7	8.5	.0023
Decatur	79,333	17,288	27.1	26.2	12.1	5.9	.0021

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Delaware	189,216	22,752	23.3	30.2	15.5	10.3	.0054
Des Moines	591,378	27,187	20.3	27.5	19.7	16.4	.0174
Dickinson	206,537	24,503	24.1	31.2	15.4	14.0	.0062
Emmet	114,029	19,730	26.9	31.2	11.6	6.6	.0036
Fayette	228,535	19,943	26.9	28.3	13.5	8.1	.0071
Floyd	183,064	20,729	25.6	30.2	14.6	7.2	.0053
Franklin	129,045	21,711	25.1	31.1	13.7	9.3	.0033
Fremont	88,782	20,077	26.3	27.4	13.4	9.3	.0024
Greene	122,164	21,374	25.2	27.8	15.3	10.0	.0035
Grundy	160,386	26,347	21.6	30.9	17.9	14.4	.0038
Guthrie	112,933	18,617	26.7	26.9	11.9	7.7	.0031
Hamilton	197,696	23,635	24.1	31.5	14.8	12.3	.0056
Hancock	147,647	22,673	25.6	32.7	13.8	10.0	.0038
Hardin	227,961	22,547	24.1	30.8	14.4	10.8	.0063
[illegible]rrison	134,476	17,583	27.8	26.5	[illegible]1.0	6.0	.0043
[illegible]	244,159	25,172	21.6	30.9	17.5	[illegible]9.4	.0068
Howard	98,757	18,085	27.8	26.1	12.2	6.9	.0028
Humboldt	122,611	20,856	28.1	30.2	12.0	10.0	.0036
Ida	83,687	18,000	30.1	26.6	11.0	6.9	.0025
Iowa	180,603	25,214	22.1	32.6	16.7	11.9	.0055
Jackson	208,286	21,572	23.5	32.4	13.0	7.9	.0062
Jasper	436,786	25,213	22.3	31.7	18.1	11.8	.0123
Jefferson	209,255	23,077	23.1	29.5	13.7	13.8	.0060
Jones	196,484	22,078	24.2	29.7	17.3	7.3	.0056
Keokuk	124,073	19,958	26.3	28.6	11.9	9.4	.0035
Kossuth	195,042	20,096	27.5	29.3	12.3	8.6	.0059
Lee	469,415	23,913	23.2	28.8	17.3	12.2	.0141
Louisa	145,538	26,388	20.9	30.3	18.2	14.4	.0036
Luca[illegible]	89,399	17,157	28.1	25.1	12.7	5.4	.0026
Lyc[illegible]	97,613	16,368	30.5	27.2	5.1	7.1	.0029
Madison	126,444	20,712	23.3	30.5	12.8	8.3	.0038
Mahaska	219,736	19,498	27.5	29.9	11.8	6.9	.0072
Marion	376,665	26,534	21.2	30.5	18.1	15.0	.0102
Marshall	536,143	27,979	20.7	28.6	20.0	16.5	.0150
Mills	139,550	22,172	26.5	32.4	14.9	8.3	.0038
Mitchell	118,849	18,856	28.6	24.5	11.8	10.9	.0034
Monona	93,987	17,097	29.5	26.7	9.0	6.0	.0029
Monroe	106,755	24,391	23.6	27.8	16.0	15.3	.0029
Montgomery	132,908	20,292	27.4	29.6	14.4	6.8	.0040
Muscatine	573,470	29,967	17.8	25.9	19.2	22.0	.0154
O'Brien	161,965	19,468	27.8	28.8	10.5	9.3	.0052
Osceola	73,868	19,141	28.9	27.7	11.6	8.5	.0020
Page	198,618	21,512	25.6	29.5	13.3	11.2	.0061
Palo Alto	112,167	19,631	28.7	28.2	11.6	9.2	.0032
Plymouth	241,492	20,429	27.4	29.8	11.3	10.0	.0075
Pocahontas	113,870	20,759	27.2	28.2	12.6	11.3	.0034
☐ Pottawattamie	1,115,895	27,800	20.2	27.5	19.5	17.7	.0329
• Council Bluffs	719,700	26,219	21.9	27.1	18.8	16.0	.0231
Poweshiek	233,456	24,247	22.7	30.4	17.1	11.8	.0068
Ringgold	43,879	12,935	28.7	20.5	6.8	4.5	.0015
Sac	116,102	17,171	34.0	28.1	7.3	6.4	.0035
Shelby	139,349	20,180	29.2	30.5	11.2	8.9	.0041
Sioux	275,847	20,668	28.2	33.2	10.9	7.9	.0083
Story	992,138	26,836	21.8	26.3	18.2	18.0	.0286
Ames	615,654	25,098	23.4	24.9	16.3	18.3	.0194
Tama	192,729	21,965	24.4	29.9	16.1	8.5	.0052
Taylor	63,979	16,459	30.0	23.9	9.8	6.7	.0019
Union	154,964	21,672	23.8	27.5	15.0	11.6	.0046
Van Buren	67,389	16,137	28.4	26.3	8.6	5.8	.0019
Wapello	422,115	21,318	25.5	28.0	15.4	9.5	.0126
Washington	218,410	20,819	27.4	27.3	14.2	10.4	.0065
Wayne	61,690	15,022	31.5	24.8	5.6	5.1	.0019
Webster	453,537	21,242	25.7	29.0	14.8	8.9	.0150
Winnebago	164,268	25,398	23.3	30.4	17.8	15.0	.0042
Winneshiek	217,658	20,288	28.1	26.2	13.2	11.3	.0067
Worth	98,407	22,640	27.0	31.3	14.2	11.2	.0024
Wright	209,244	26,120	20.6	28.2	16.6	18.1	.0052
TOTAL METRO COUNTIES	**17,363,490**	**28,705**	**19.5**	**27.5**	**20.0**	**18.4**	**.5132**
TOTAL STATE	**35,209,012**	**24,699**	**22.6**	**28.3**	**17.0**	**14.2**	**1.0364**

Kansas

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
KANSAS CITY	**1,584.7**	**.6319**	**32.9**	**9.1**	**18.0**	**21.9**	**24.4**	**609.4**	**12,486,466**	**2,346,390**	**1,230,352**	**1,801,033**	**517,350**	**3,181,436**	**345,505**
Johnson	366.4	.1461	32.9	8.2	18.9	24.6	21.4	140.8	3,618,601	648,262	291,775	533,816	217,576	1,011,475	86,966
• Olathe	65.4	.0261	28.6	9.4	22.1	23.4	12.5	22.1	554,345	120,114	34,078	52,986	14,928	233,058	11,119
Overland Park	115.4	.0460	33.9	8.2	18.8	24.7	23.4	46.4	1,627,076	177,981	143,407	341,903	102,764	431,496	41,762
Leavenworth	65.4	.0261	32.9	8.1	19.0	25.5	20.6	20.1	285,822	60,537	22,469	46,367	8,822	77,450	2,890
• Leavenworth	39.1	.0156	32.6	8.4	20.3	25.9	19.2	11.7	231,081	49,433	19,396	43,070	6,961	69,268	1,664
Miami	23.8	.0095	34.4	7.6	15.5	21.4	27.6	8.5	111,240	26,454	8,031	9,296	2,687	34,879	3,361
Wyandotte	161.3	.0643	31.8	9.7	17.2	18.8	25.7	61.2	907,817	189,153	96,452	104,085	23,053	230,978	33,049
• Kansas City	149.1	.0594	31.7	9.8	17.2	18.6	25.7	56.9	828,016	173,063	90,200	97,212	22,457	202,551	29,964
Cass, Mo.	*63.0*	*.0259*	*32.3*	*8.5*	*16.8*	*21.8*	*23.6*	*23.3*	*318,889*	*75,128*	*24,328*	*27,164*	*6,720*	*82,567*	*16,081*
Clay, Mo.	*155.1*	*.0618*	*32.9*	*9.7*	*18.3*	*22.4*	*23.7*	*59.6*	*1,381,528*	*233,459*	*117,264*	*236,779*	*61,494*	*348,492*	*36,761*
Jackson, Mo.	*635.2*	*.2533*	*33.2*	*9.6*	*18.1*	*20.5*	*26.2*	*253.4*	*5,343,897*	*936,063*	*597,298*	*803,765*	*187,068*	*1,344,482*	*152,937*
Blue Springs	*40.3*	*.0161*	*30.0*	*8.9*	*17.4*	*26.5*	*14.7*	*13.6*	*328,150*	*72,294*	*25,864*	*43,926*	*8,791*	*92,025*	*7,558*
Independence	*112.6*	*.0449*	*34.5*	*9.2*	*17.4*	*19.9*	*29.2*	*45.4*	*931,952*	*153,614*	*86,680*	*167,729*	*40,755*	*255,329*	*31,337*
• *Kansas City*	*436.5*	*.1740*	*32.9*	*9.9*	*19.2*	*20.1*	*25.8*	*178.2*	*3,866,202*	*704,016*	*494,475*	*632,940*	*130,392*	*841,661*	*106,723*
Lee's Summit	*46.6*	*.0186*	*32.2*	*7.8*	*19.2*	*23.1*	*21.5*	*17.7*	*248,053*	*66,769*	*21,909*	*19,730*	*7,953*	*61,842*	*5,133*
Lafayette, Mo.	*31.3*	*.0125*	*35.4*	*8.5*	*[illegible]*	*20.0*	*30.6*	*11.8*	*117,818*	*32,349*	*12,398*	*10,933*	*1,658*	*19,012*	*4,002*
Platte, Mo.	*59.1*	*.0236*	*32.7*	*9.3*	*[illegible]*	*25.4*	*20.4*	*22.6*	*321,751*	*130,404*	*55,421*	*16,945*	*6,684*	*19,312*	*6,122*
Ray, Mo.	*22.1*	*.0088*	*34.2*	*7.5*	*[illegible]*	*21.1*	*27.7*	*8.1*	*79,103*	*14,581*	*4,916*	*11,883*	*1,588*	*12,789*	*3,336*
SUBURBAN TOTAL	894.6	.3568	33.6	8.6	17.3	23.1	24.5	340.5	7,006,822	1,299,764	592,203	974,825	342,612	1,834,898	196,035
LAWRENCE	**82.9**	**.0330**	**25.9**	**27.6**	**17.4**	**17.5**	**16.7**	**30.6**	**488,765**	**109,372**	**60,979**	**67,117**	**19,241**	**83,875**	**9,481**
Douglas	82.9	.0330	25.9	27.6	17.4	17.5	16.7	30.6	488,765	109,372	60,979	67,117	19,241	83,875	9,481
• Lawrence	66.5	.0265	24.8	31.8	18.1	16.2	14.6	24.8	471,267	103,657	59,291	67,030	19,196	81,749	8,791
SUBURBAN TOTAL	16.4	.0065	33.6	10.7	14.4	22.5	25.4	5.8	17,498	5,715	1,688	87	45	2,126	690
TOPEKA	**162.0**	**.0645**	**33.9**	**9.1**	**16.8**	**21.4**	**26.7**	**64.2**	**1,319,053**	**249,075**	**130,711**	**186,772**	**48,411**	**311,429**	**53,115**
Shawnee	162.0	.0645	33.9	9.1	16.8	21.4	26.7	64.2	1,319,053	249,075	130,711	186,772	48,411	311,429	53,115
• Topeka	120.6	.0481	33.7	9.8	17.8	19.6	28.0	50.2	1,280,110	239,591	126,979	186,753	46,782	305,939	50,371
SUBURBAN TOTAL	41.4	.0164	34.7	6.9	13.5	26.6	23.1	14.0	38,943	9,484	3,732	19	1,629	5,490	2,744
WICHITA	**458.6**	**.1828**	**31.9**	**9.4**	**18.1**	**20.4**	**24.0**	**176.7**	**3,460,419**	**684,375**	**373,635**	**514,913**	**115,766**	**744,274**	**76,315**
Butler	51.2	.0204	33.7	7.7	15.2	21.1	27.0	18.7	217,680	45,705	21,175	29,770	6,726	48,693	5,533
Sedgwick	407.4	.1624	31.7	9.7	18.4	20.3	23.7	158.0	3,242,739	638,670	352,460	485,143	109,040	695,581	70,782
• Wichita	306.8	.1223	31.8	10.3	19.1	19.6	24.3	124.4	2,953,635	568,664	321,967	463,103	105,924	636,375	65,269
SUBURBAN TOTAL	151.8	.0605	32.2	7.7	16.0	22.1	23.5	52.3	506,784	115,711	51,668	51,810	9,842	107,899	11,046
OTHER COUNTIES															
Allen	14.5	.0057	35.7	8.0	13.7	18.1	32.8	5.6	62,137	17,079	11,196	2,082	957	8,734	1,917
Anderson	7.7	.0031	38.3	6.9	12.6	17.6	36.4	3.0	26,628	4,897	2,579	1,002	1,042	7,513	1,091
Atchison	16.9	.0067	33.5	10.4	13.8	17.3	30.7	6.1	81,998	20,542	6,077	11,084	2,976	16,686	5,015
Barber	5.8	.0024	37.8	5.4	14.2	17.7	35.9	2.3	31,586	6,636	1,886	1,383	938	7,582	1,839
Barton	28.9	.0115	34.8	7.8	15.3	18.6	31.1	11.4	205,084	51,983	22,294	30,197	6,052	45,980	4,764
Bourbon	14.9	.0059	37.0	8.2	13.1	18.5	34.1	5.9	91,539	24,357	11,054	10,689	1,692	21,460	2,265
Brown	11.1	.0045	36.9	6.6	13.5	17.3	35.0	4.3	44,375	13,643	2,715	7,767	468	6,287	1,520
Chase	3.0	.0012	39.9	5.6	13.1	18.5	37.8	1.2	9,194	1,592	1,208	95	43	507	833
Chautauqua	4.3	.0017	43.5	5.3	11.8	16.6	42.7	1.8	8,645	4,002	863	640	34	[illegible]	557
Cherokee	21.3	.0085	35.9	8.7	13.5	19.6	31.6	8.4	63,984	26,760	6,377	7,144	933	6,956	2,820
Cheyenne	3.2	.0012	42.2	4.5	11.3	18.8	41.2	1.4	15,931	5,497	1,194	1,125	317	1,973	61

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POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Clark	2.4	.0010	41.1	4.7	12.2	18.6	39.4	1.0	11,284	3,113	1,115		340	1,850	690
Clay	9.1	.0036	39.4	6.2	12.1	18.6	37.4	3.6	38,767	9,752	2,117	755	565	8,818	1,245
Cloud	10.9	.0044	40.0	9.1	11.9	17.0	38.9	4.4	63,608	13,986	4,588	6,336	1,366	17,447	2,412
Coffey	8.3	.0033	36.5	6.4	14.2	19.8	32.3	3.3	35,303	9,358	2,439	317	690	5,628	1,351
Comanche	2.3	.0009	41.9	5.4	11.9	16.6	41.6	.9	7,608	1,494	510		262	1,860	463
Cowley	36.9	.0147	34.9	9.0	14.5	19.5	30.3	14.0	202,981	41,241	19,358	28,885	6,051	36,965	8,861
Crawford	35.3	.0141	34.6	13.0	14.2	17.4	31.9	14.5	199,886	52,281	20,727	29,406	4,910	34,950	4,037
Decatur	4.0	.0016	40.7	3.9	13.5	16.3	40.3	1.6	14,772	2,070	1,792	100	214	3,788	306
Dickinson	19.0	.0076	37.6	6.6	13.8	18.5	34.9	7.6	78,843	23,947	9,045	3,174	948	11,655	3,192
Doniphan	8.1	.0032	35.3	10.0	13.2	18.9	31.6	3.1	29,837	6,932	1,697	544	114	2,678	1,150
Edwards	3.8	.0016	39.9	5.1	14.0	16.8	39.0	1.6	11,827	4,197	1,326	407	265	1,542	787
Elk	3.3	.0013	47.0	5.6	9.9	16.3	46.6	1.4	7,030	2,226	399		74	444	103
Ellis	25.8	.0103	31.0	14.7	15.2	18.9	25.1	10.0	221,899	44,898	24,304	42,154	5,221	39,195	4,892
Ellsworth	6.6	.0026	38.3	7.2	14.6	18.4	36.1	2.5	25,144	8,018	1,988	315	722	3,845	825
Finney	33.5	.0133	27.2	11.3	19.0	18.5	16.7	11.0	248,512	57,706	18,096	45,118	8,406	44,314	3,948
Ford	27.5	.0110	30.4	11.9	16.6	18.1	24.2	9.9	218,835	43,942	20,829	35,234	7,042	61,993	4,132
Franklin	22.0	.0088	33.4	8.9	15.3	18.7	28.9	8.3	113,606	29,818	10,262	22,404	1,241	19,213	3,650
Geary	30.2	.0120	26.6	17.1	19.5	16.5	17.1	10.6	180,156	29,298	28,825	30,956	7,335	31,375	1,507
Gove	3.2	.0013	38.4	5.3	13.2	18.0	36.5	1.3	17,472	2,153	2,609		220	3,903	658
Graham	3.5	.0014	39.8	4.4	13.5	17.7	38.1	1.4	17,476	4,573	1,272	421	142	5,236	561
Grant	7.2	.0029	29.3	8.3	16.3	20.2	20.5	2.4	38,109	10,475	4,471	3,290	443	10,206	968
Gray	5.4	.0021	32.6	7.3	15.0	20.6	24.8	1.9	11,274	1,773	1,238		335	1,453	580
Greeley	1.8	.0007	33.0	5.5	17.1	17.1	29.4	.7	8,035	738	353			326	937
Greenwood	7.7	.0031	41.6	6.2	12.0	17.4	40.4	3.2	29,129	8,898	2,280	215	237	3,838	2,179
Hamilton	2.3	.0009	38.5	5.4	14.0	18.6	36.1	.9	6,657	116	601	302	73	391	356
Harper	7.0	.0028	39.9	5.6	12.7	17.8	38.5	3.0	35,153	10,287	2,977	2,540	527	9,133	1,891
Harvey	31.0	.0124	34.8	9.4	14.5	19.8	29.8	11.6	172,480	43,501	19,722	14,934	7,590	23,970	2,768
Haskell	3.9	.0015	30.4	7.8	17.2	20.1	22.0	1.4	8,111	4,067	1,017		120	972	491
Hodgeman	2.2	.0009	37.3	4.2	14.8	17.1	35.7	.8	5,461	1,276	278		26	2,172	
Jackson	11.5	.0046	35.0	7.3	13.9	20.3	29.7	4.3	48,487	12,352	2,239	7,613	904	9,860	2,396
Jefferson	16.1	.0064	35.3	7.0	15.0	21.5	29.0	5.9	28,850	7,708	2,035	725	678	3,820	1,195
Jewell	4.1	.0016	42.9	4.3	11.8	17.1	42.7	1.7	10,071	2,912	1,145	90	185	674	387
Kearny	4.1	.0017	30.6	7.5	16.1	19.8	23.2	1.4	9,609	4,964	238		67	1,919	110
Kingman	8.2	.0032	37.3	5.7	13.5	18.3	34.6	3.1	33,769	11,064	2,944	3,187	662	5,736	871
Kiowa	3.6	.0015	39.0	6.3	12.3	18.4	36.9	1.4	16,491	4,271	1,946	160	397	2,152	479
Labette	23.5	.0093	35.2	8.7	14.3	18.7	31.5	9.3	119,338	32,554	10,120	18,126	3,073	22,167	4,917
Lane	2.4	.0010	38.3	4.9	13.3	17.9	36.4	1.0	10,710	3,462	859		327	357	102
Lincoln	3.6	.0014	42.7	4.3	11.5	18.2	42.1	1.5	12,902	3,896	1,402	694	296	2,113	268
Linn	8.3	.0033	39.6	6.5	12.1	17.9	37.8	3.2	24,285	8,460	1,293	475	248	3,756	907
Logan	3.0	.0012	38.5	5.5	13.3	17.6	36.9	1.2	25,043	6,581	570	2,395	1,156	9,662	460
Lyon	34.7	.0138	29.2	16.1	16.5	18.1	22.4	13.0	229,719	47,106	22,750	34,546	8,005	52,936	5,907
McPherson	27.2	.0109	34.8	9.9	14.1	19.1	30.6	10.2	159,174	35,247	13,226	14,205	3,982	46,414	2,119
Marion	12.8	.0051	39.9	8.2	12.1	17.5	38.7	4.8	50,898	9,187	3,379	687	1,603	13,679	1,282
Marshall	11.6	.0046	38.9	5.3	13.4	16.8	37.8	4.6	59,508	14,088	3,266	5,583	4,336	13,397	1,143
Meade	4.2	.0017	37.2	6.0	13.6	18.6	34.3	1.6	11,688	3,511	1,484	234	-671	2,377	110
Mitchell	7.1	.0028	38.0	6.7	12.4	18.7	35.3	2.8	52,802	11,166	2,234	1,888	806	18,279	666
Montgomery	38.6	.0154	36.7	8.3	13.5	18.7	33.4	15.6	248,950	74,783	22,245	34,041	7,096	56,233	7,605
Morris	6.2	.0025	39.5	6.0	12.8	18.3	37.6	2.5	27,325	7,775	1,809	1,046	347	8,991	891
Morton	3.5	.0014	33.1	6.9	15.4	19.2	27.9	1.3	12,156	3,921	702	438	112	2,232	493
Nemaha	10.4	.0041	35.8	6.4	13.8	16.3	34.7	4.0	46,401	12,545	4,078	776	752	14,064	1,976
Neosho	16.8	.0067	36.5	7.9	14.1	18.3	33.7	6.7	104,202	22,360	7,155	15,323	2,875	22,914	2,897
Ness	4.0	.0016	39.0	4.4	14.3	17.4	37.5	1.7	15,190	2,224	930		405	748	988
Norton	5.8	.0023	39.6	7.6	14.1	18.5	37.4	2.3	34,753	9,859	2,381	3,151	584	7,298	953
Osage	15.3	.0061	36.2	6.5	14.7	19.8	31.9	5.8	55,043	18,177	4,070	894	1,201	15,043	1,510
Osborne	4.8	.0019	43.1	4.6	11.7	17.0	42.4	2.0	22,726	6,626	1,888	119	323	2,702	779
Ottawa	5.6	.0023	39.0	5.4	13.6	18.6	36.7	2.3	24,531	3,730	1,084	348	256	7,814	1,021
Pawnee	7.5	.0030	37.8	6.3	13.7	20.3	33.7	2.9	31,997	7,076	2,652	4,602	615	9,091	1,498
Phillips	6.6	.0026	40.5	5.0	12.3	19.1	38.5	2.7	28,459	11,311	2,037	2,921	987	3,083	536
Pottawatomie	16.3	.0065	32.7	8.0	16.0	19.7	26.7	6.0	48,217	14,785	4,623	553	4,787	5,593	803
Pratt	9.6	.0038	37.2	7.3	13.7	19.0	34.1	3.9	72,110	18,335	8,402	13,655	682	10,926	2,563
Rawlins	3.4	.0014	39.5	4.8	12.7	19.0	36.9	1.4	11,083	4,047	1,032	104	85	2,431	210
Reno	62.1	.0247	35.2	8.6	15.5	20.0	30.2	24.1	474,117	95,645	39,291	77,458	15,915	125,968	10,374
Republic	6.6	.0026	44.7	4.2	11.8	16.7	44.5	2.7	23,162	5,937	1,324	638	572	3,710	781
Rice	10.5	.0042	37.3	7.8	12.9	17.4	35.4	4.1	36,038	14,255	3,832	302	1,406	4,769	1,297
Riley	67.3	.0268	24.0	32.8	18.8	14.0	12.5	21.3	398,700	63,403	33,172	58,617	15,321	97,377	6,430
Rooks	5.9	.0024	38.0	5.5	13.8	17.0	36.8	2.4	21,250	3,726	1,114	138	707	3,217	870
Rush	3.7	.0014	43.4	4.3	12.5	17.3	43.1	1.6	8,142	3,103	603	99	74	638	166
Russell	7.7	.0031	41.5	5.2	13.2	18.2	40.2	3.3	43,361	11,203	4,570	1,048	698	9,870	1,625
Saline	49.4	.0197	33.6	9.2	16.7	20.2	27.4	19.9	447,220	77,574	39,952	67,987	13,060	91,156	6,322
Salina	42.4	.0169	33.2	9.9	17.1	19.6	27.3	17.3	435,182	77,574	39,506	67,987	12,204	90,167	6,322
Scott	5.2	.0021	35.1	6.5	14.2	20.2	30.0	2.0	27,781	6,497	2,849	3,829	984	3,385	971
Seward	18.7	.0075	29.0	11.1	18.2	18.1	20.9	6.6	170,816	31,882	13,424	32,895	6,467	38,037	3,585
Sheridan	3.0	.0012	37.3	4.4	13.6	18.1	35.0	1.2	9,936	3,793	244	222	193	2,928	390

KANS. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Sherman	6.8	.0028	35.7	9.0	13.4	18.7	32.1	2.7
Smith	5.0	.0020	45.2	3.9	11.5	17.0	45.0	2.1
Stafford	5.3	.0021	39.7	5.4	12.7	18.2	37.9	2.2
Stanton	2.3	.0009	31.2	7.3	16.5	18.3	25.5	.8
Stevens	5.1	.0020	32.7	7.2	15.8	19.2	27.1	1.9
Sumner	25.9	.0103	35.0	6.5	14.3	19.5	30.5	9.7
Thomas	8.2	.0033	32.2	10.9	14.4	18.8	27.3	3.1
Trego	3.7	.0015	39.9	4.3	13.1	17.6	38.7	1.5
Wabaunsee	6.6	.0026	36.5	6.7	13.9	19.7	32.5	2.5
Wallace	1.8	.0007	34.4	7.6	13.7	18.2	31.2	.7
Washington	7.0	.0028	42.4	5.4	11.6	16.3	42.0	2.8
Wichita	2.7	.0011	33.5	5.9	14.2	19.3	28.6	1.0
Wilson	10.1	.0040	39.5	6.1	12.2	18.8	37.1	4.1
Woodson	4.1	.0017	41.9	5.1	11.9	17.4	41.4	1.7
TOTAL METRO COUNTIES	**1,320.4**	**.5263**	**32.1**	**10.1**	**18.0**	**21.6**	**23.2**	**502.1**
TOTAL STATE	**2,491.1**	**.9932**	**32.9**	**10.1**	**16.5**	**20.1**	**26.5**	**949.6**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Sherman	63,284	9,815	4,941	5,802	1,729	14,729	2,043
Smith	20,277	6,029	1,216	678	681	4,366	565
Stafford	10,085	3,944	882	190	440	362	857
Stanton	6,159	2,205	387			1,096	176
Stevens	16,375	5,727	946	523	331	5,797	1,046
Sumner	108,668	30,214	7,707	14,044	2,554	14,791	2,316
Thomas	38,914	12,751	7,361	1,133	736	10,325	656
Trego	21,007	5,235	1,193		391	4,142	817
Wabaunsee	19,457	3,023	1,520	62	116	404	216
Wallace	4,871	2,332	152			1,848	
Washington	23,131	5,942	1,872	1,197	1,736	2,220	283
Wichita	6,673	1,125	343			3,510	76
Wilson	44,055	14,196	2,572	2,844	1,354	4,160	2,696
Woodson	13,756	2,856	911	536	90	2,540	
TOTAL METRO COUNTIES	**10,191,717**	**1,967,228**	**984,052**	**1,462,366**	**435,556**	**2,494,360**	**265,177**
TOTAL STATE	**16,655,815**	**3,474,844**	**1,566,326**	**2,242,202**	**620,523**	**3,841,603**	**435,599**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
KANSAS CITY	**24,362,333**	**31,212**	**17.7**	**25.2**	**19.9**	**23.9**	**.6817**
Johnson	7,317,465	40,404	12.4	23.1	21.7	36.5	.1940
• Olathe	984,997	36,257	14.8	25.8	24.6	27.6	.0285
Overland Park	2,433,123	42,564	10.9	22.5	22.7	38.9	.0710
Leavenworth	856,829	32,534	17.0	23.7	22.4	23.7	.0222
• Leavenworth	491,026	29,972	18.6	24.2	21.4	21.1	.0140
Miami	281,040	24,694	23.1	27.4	18.3	13.5	.0077
Wyandotte	1,981,084	24,919	21.0	26.5	18.1	14.7	.0562
• Kansas City	1,819,662	24,554	21.3	26.4	17.9	14.3	.0516
Cass, Mo.	*830,353*	*29,230*	*18.8*	*27.1*	*20.3*	*19.2*	*.0222*
Clay, Mo.	*2,403,701*	*33,883*	*13.9*	*26.5*	*23.2*	*24.7*	*.0696*
Jackson, Mo.	*9,311,960*	*28,393*	*19.7*	*24.9*	*18.3*	*21.4*	*.2725*
Blue Springs	*638,819*	*41,068*	*9.1*	*23.3*	*29.4*	*32.7*	*.0178*
Independence	*1,741,045*	*32,428*	*17.5*	*24.8*	*23.0*	*22.6*	*.0493*
• *Kansas City*	*6,312,022*	*26,378*	*20.8*	*25.1*	*16.9*	*19.8*	*.1892*
Lee's Summit	*732,391*	*34,036*	*18.4*	*21.9*	*20.5*	*28.0*	*.0183*
Lafayette, Mo.	*345,328*	*22,733*	*23.8*	*28.7*	*16.2*	*10.7*	*.0094*
Platte, Mo.	*796,895*	*29,826*	*18.5*	*30.0*	*22.8*	*16.4*	*.0215*
Ray, Mo.	*237,678*	*23,401*	*22.9*	*29.1*	*17.7*	*10.3*	*.0064*
SUBURBAN TOTAL	14,754,626	34,363	15.8	25.0	21.4	27.5	.3984
LAWRENCE	**1,093,302**	**23,820**	**23.2**	**24.2**	**15.5**	**17.3**	**.0303**
Douglas	1,093,302	23,820	23.2	24.2	15.5	17.3	.0303
• Lawrence	865,892	22,207	24.3	23.6	13.8	16.5	.0255
SUBURBAN TOTAL	227,410	31,609	18.8	26.1	22.9	20.9	.0048
TOPEKA	**2,522,817**	**29,723**	**19.5**	**26.8**	**19.7**	**21.4**	**.0709**
Shawnee	2,522,817	29,723	19.5	26.8	19.7	21.4	.0709
• Topeka	1,866,587	27,143	21.7	27.5	18.0	18.5	.0575
SUBURBAN TOTAL	656,230	38,929	11.9	24.2	25.8	31.6	.0134
WICHITA	**7,123,432**	**30,264**	**18.1**	**26.8**	**19.5**	**22.5**	**.1957**
Butler	560,235	23,610	23.3	30.8	17.7	9.5	.0156
Sedgwick	6,563,197	31,322	17.4	26.4	19.7	24.0	.1801
• Wichita	4,939,426	29,513	18.7	26.9	18.8	22.0	.1461
SUBURBAN TOTAL	2,184,006	31,953	16.6	26.5	21.1	23.7	.0516
OTHER COUNTIES							
Allen	156,463	19,794	25.8	28.0	12.1	9.5	.0043
Anderson	86,290	20,117	27.2	26.3	12.7	11.4	.0024
Atchison	176,734	20,641	25.0	28.0	14.4	9.0	.0052
Barber	64,431	19,574	26.2	28.0	11.9	9.1	.0020
Barton	379,734	24,683	22.4	29.9	17.0	13.7	.0111

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Bourbon	175,290	20,410	25.8	25.7	13.9	11.2	.0052
Brown	111,799	18,351	28.1	27.0	10.8	7.9	.0032
Chase	32,311	19,962	22.6	28.9	12.3	8.8	.0010
Chautauqua	54,919	20,316	26.5	25.1	12.8	12.7	.0012
Cherokee	213,362	18,216	26.3	26.8	11.6	7.5	.0058
Cheyenne	42,673	21,759	24.0	27.9	11.5	14.5	.0012
Clark	28,955	20,565	26.5	27.9	13.7	9.7	.0008
Clay	92,678	18,458	28.8	28.0	11.1	7.0	.0027
Cloud	109,693	17,648	30.0	26.4	9.7	7.4	.0035
Coffey	133,364	28,509	19.9	23.6	16.2	25.3	.0030
Comanche	21,792	17,387	34.3	27.1	8.3	6.1	.0007
Cowley	508,685	26,140	20.6	26.1	18.6	17.7	.0135
Crawford	379,741	17,582	26.7	24.4	12.4	8.3	.0117
Decatur	40,489	17,761	31.0	26.2	9.5	8.0	.0011
Dickinson	224,751	21,384	26.3	27.7	14.6	10.7	.0060
Doniphan	82,485	20,197	25.5	29.7	12.7	8.1	.0023
Edwards	36,177	16,310	30.7	26.7	7.5	5.4	.0011
Elk	35,993	17,694	29.3	22.6	13.1	8.1	.0009
Ellis	359,001	26,233	22.9	27.0	18.5	15.9	.0109
Ellsworth	65,259	19,329	26.2	28.0	12.5	7.6	.0018
Finney	372,244	24,919	25.2	30.4	17.4	13.1	.0122
Ford	329,564	25,093	21.6	29.0	17.9	13.4	.0105
Franklin	277,029	23,392	26.1	26.3	17.1	14.0	.0076
Geary	301,929	18,322	32.8	25.8	12.0	7.4	.0097
Gove	32,301	17,514	30.0	27.0	8.1	8.0	.0011
Graham	41,729	19,971	25.9	24.8	14.2	10.9	.0011
Grant	80,658	25,877	19.9	37.8	14.6	14.0	.0023
Gray	68,751	27,610	21.2	30.4	20.6	14.9	.0017
Greeley	16,255	17,250	31.0	26.0	9.1	7.0	.0004
Greenwood	79,979	17,518	28.8	24.6	12.1	6.9	.0023
Hamilton	29,581	24,050	26.4	23.4	18.2	16.2	.0007
Harper	80,596	19,581	25.9	27.9	12.7	8.4	.0024
Harvey	379,809	24,920	22.9	31.5	17.5	11.9	.0106
Haskell	44,331	24,452	24.5	32.3	17.3	10.6	.0011
Hodgeman	19,462	18,273	30.5	30.3	10.1	4.5	.0006
Jackson	122,457	22,443	24.4	29.6	17.2	8.0	.0035
Jefferson	189,483	25,439	21.4	28.0	20.2	12.2	.0044
Jewell	41,187	17,262	26.5	25.3	10.5	7.5	.0010
Kearny	45,631	24,611	23.6	32.7	16.5	12.2	.0011
Kingman	82,338	19,423	27.7	27.4	13.5	7.6	.0023

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Kiowa	44,690	22,667	24.2	27.2	15.6	12.6	.0013
Labette	279,295	22,347	24.0	26.6	16.8	11.4	.0079
Lane	28,187	20,292	28.7	28.9	11.9	9.9	.0007
Lincoln	34,260	16,395	33.3	25.8	8.7	4.5	.0010
Linn	85,556	18,319	26.9	24.7	12.4	8.9	.0023
Logan	31,320	19,625	27.8	28.9	13.1	7.0	.0011
Lyon	447,636	25,370	21.6	26.8	17.6	16.1	.0130
McPherson	373,742	27,374	20.9	29.3	18.8	17.1	.0101
Marion	134,682	19,773	27.7	29.2	12.1	8.1	.0038
Marshall	125,388	18,864	28.4	25.0	12.5	9.5	.0037
Meade	40,434	19,093	30.0	29.1	12.1	6.4	.0011
Mitchell	68,106	17,720	30.1	28.6	8.0	7.0	.0025
Montgomery	476,494	21,810	25.0	27.2	15.6	11.1	.0141
Morris	65,046	18,169	28.4	25.5	11.7	7.9	.0018
Morton	45,542	26,360	21.4	27.1	18.1	16.8	.0011
Nemaha	104,923	17,937	28.1	25.3	10.8	8.6	.0032
Neosho	185,487	19,867	27.4	28.4	12.0	9.3	.0056
Ness	48,858	20,103	26.1	27.4	12.9	10.0	.0013
Norton	63,522	18,172	28.1	25.3	12.3	8.0	.0019
Osage	180,218	23,602	22.8	28.6	17.5	11.4	.0048
Osborne	47,135	16,780	31.7	26.7	8.5	5.6	.0014
Ottawa	64,560	20,424	25.8	28.9	12.3	9.9	.0017
Pawnee	91,814	22,408	26.0	28.6	15.5	12.5	.0025
Phillips	69,003	18,679	26.8	25.4	13.0	8.0	.0020
Pottawatomie	186,874	24,008	23.4	30.1	17.5	11.4	.0048
Pratt	114,180	21,919	25.2	29.6	14.8	10.0	.0035
Rawlins	37,587	18,763	30.0	26.8	9.1	10.8	.0010
Reno	782,338	24,098	23.5	29.6	17.2	12.4	.0240
Republic	65,359	15,978	32.2	22.7	9.1	6.4	.0019
Rice	122,182	22,116	23.3	30.9	13.7	10.3	.0032
Riley	692,157	18,410	31.8	24.3	12.4	9.2	.0219
Rooks	67,659	20,574	27.4	29.2	12.5	9.7	.0016
Rush	45,415	21,325	24.1	29.4	14.6	9.2	.0012
Russell	112,422	22,652	24.6	25.7	15.4	14.8	.0029
Saline	664,928	24,639	24.0	29.5	17.4	13.1	.0209
Salina	569,914	24,102	24.8	29.0	17.1	12.7	.0187
Scott	66,161	23,667	23.3	29.1	16.7	12.8	.0018
Seward	218,191	24,955	24.1	30.1	18.8	11.4	.0075
Sheridan	27,868	16,538	34.0	22.9	10.4	5.5	.0007
Sherman	75,096	19,687	31.4	29.9	11.0	8.2	.0028
Smith	40,302	13,683	34.0	20.4	7.4	2.7	.0012
Stafford	64,951	21,673	25.9	29.6	15.4	8.9	.0016
Stanton	21,281	18,500	33.5	26.7	9.8	8.6	.0006
Stevens	66,277	26,629	22.2	29.5	17.4	16.3	.0015
Sumner	309,480	24,667	23.0	28.6	18.7	12.1	.0082
Thomas	94,479	21,821	24.5	28.5	13.7	11.9	.0031
Trego	38,880	18,717	29.6	29.4	9.1	7.9	.0012
Wabaunsee	66,919	19,867	29.2	30.8	13.0	5.9	.0018
Wallace	13,140	14,154	34.2	22.1	5.0	3.9	.0005
Washington	51,870	12,702	33.6	19.4	4.8	3.4	.0016
Wichita	29,299	21,750	26.7	27.4	15.3	10.7	.0007
Wilson	110,360	19,759	27.4	27.5	14.0	7.9	.0031
Woodson	41,067	16,531	30.7	24.0	10.8	6.4	.0012
TOTAL METRO COUNTIES	**21,175,969**	**31,863**	**17.4**	**25.5**	**19.8**	**24.9**	**.5770**
TOTAL STATE	**34,787,012**	**26,557**	**21.3**	**26.4**	**17.5**	**18.4**	**.9721**

Kentucky

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
CLARKSVILLE-HOPKINSVILLE	**170.6**	**.0681**	**28.6**	**16.5**	**19.5**	**18.1**	**19.3**	**56.4**
Christian	68.7	.0274	28.1	17.7	19.4	16.5	20.1	21.5
• Hopkinsville	29.7	.0118	34.0	10.1	15.3	19.2	29.4	11.4
Montgomery, Tenn.	*101.9*	*.0407*	*28.9*	*15.6*	*19.7*	*19.1*	*18.8*	*34.9*
• *Clarksville*	*76.5*	*.0305*	*27.8*	*17.8*	*20.7*	*18.1*	*17.0*	*25.8*
SUBURBAN TOTAL	64.4	.0258	27.6	17.8	20.3	17.5	17.5	19.2
HUNTINGTON-ASHLAND	**310.7**	**.1239**	**35.5**	**10.2**	**14.6**	**21.0**	**29.7**	**119.0**
Boyd	50.8	.0202	36.7	8.4	15.4	21.6	31.0	19.7
• Ashland	23.5	.0094	39.5	7.8	14.1	18.6	37.3	10.1
Carter	24.3	.0096	33.1	11.3	14.6	20.6	26.6	8.7
Greenup	36.7	.0147	35.7	8.7	14.4	23.0	28.0	13.4
Lawrence, Ohio	*61.8*	*.0246*	*34.3*	*9.4*	*14.4*	*20.5*	*28.5*	*22.9*
Cabell, W. Va.	*95.9*	*.0383*	*36.0*	*12.5*	*14.0*	*19.8*	*31.6*	*38.8*
• *Huntington*	*54.3*	*.0216*	*37.0*	*14.9*	*13.1*	*17.6*	*34.8*	*23.2*
Wayne, W. Va.	*41.2*	*.0165*	*35.5*	*9.4*	*14.0*	*21.5*	*29.3*	*15.5*
SUBURBAN TOTAL	232.9	.0929	34.8	9.4	14.7	22.0	27.8	85.7
LEXINGTON-FAYETTE	**351.1**	**.1399**	**31.9**	**13.0**	**18.7**	**21.8**	**22.4**	**135.1**
Bourbon	19.2	.0077	34.3	9.3	15.4	21.3	27.6	7.2
Clark	29.6	.0118	34.3	9.1	15.9	22.4	26.5	11.0
Fayette	227.1	.0905	31.5	14.4	19.9	21.5	21.5	90.3
• Lexington-Fayette	227.1	.0905	31.5	14.4	19.9	21.5	21.5	90.3
Jessamine	30.9	.0123	30.8	12.0	18.1	22.0	20.4	10.7
Scott	24.1	.0096	31.8	12.0	16.1	21.6	23.3	8.6
Woodford	20.2	.0080	33.7	9.2	16.4	24.2	23.6	7.3
SUBURBAN TOTAL	124.0	.0494	32.8	10.4	16.6	22.3	24.0	44.8

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
CLARKSVILLE-HOPKINSVILLE	**1,026,950**	**142,505**	**95,546**	**138,527**	**50,441**	**309,114**	**29,394**
Christian	366,465	59,006	39,952	41,122	15,864	83,636	15,243
• Hopkinsville	289,735	52,424	29,459	28,590	14,025	63,734	13,562
Montgomery, Tenn.	*660,465*	*83,499*	*55,594*	*97,405*	*34,577*	*225,478*	*14,151*
• *Clarksville*	*622,781*	*69,561*	*49,764*	*93,345*	*32,610*	*222,945*	*13,207*
SUBURBAN TOTAL	114,434	20,520	16,323	16,592	3,806	22,435	2,625
HUNTINGTON-ASHLAND	**1,901,247**	**389,482**	**161,561**	**328,312**	**84,699**	**392,389**	**84,073**
Boyd	471,809	74,642	36,518	90,045	13,076	117,922	23,813
• Ashland	401,231	50,098	30,643	87,625	12,798	107,728	20,875
Carter	102,001	18,058	7,463	13,846	6,731	18,277	4,871
Greenup	107,865	36,045	7,782	4,370	6,152	25,264	5,916
Lawrence, Ohio	*243,027*	*69,758*	*17,998*	*20,020*	*11,916*	*48,978*	*12,574*
Cabell, W. Va.	*872,333*	*155,729*	*83,641*	*184,216*	*42,403*	*174,009*	*32,918*
• *Huntington*	*520,964*	*96,648*	*62,263*	*90,036*	*26,694*	*96,775*	*24,841*
Wayne, W. Va.	*104,212*	*35,250*	*8,159*	*15,815*	*4,421*	*7,939*	*3,981*
SUBURBAN TOTAL	979,052	242,736	68,655	150,651	45,207	187,886	38,357
LEXINGTON-FAYETTE	**3,039,615**	**479,338**	**331,289**	**451,141**	**172,627**	**658,447**	**108,923**
Bourbon	96,025	20,608	5,591	11,173	691	27,307	5,009
Clark	206,765	35,106	15,073	35,411	4,551	56,768	7,908
Fayette	2,378,686	339,884	277,341	363,693	159,484	482,695	78,473
• Lexington-Fayette	2,378,686	339,884	277,341	363,693	159,484	482,695	78,473
Jessamine	158,024	34,784	9,382	15,244	2,810	52,031	7,301
Scott	104,956	26,971	14,815	18,216	2,435	19,781	4,287
Woodford	95,139	21,985	9,087	7,404	2,456	19,865	5,945
SUBURBAN TOTAL	660,929	139,454	53,948	87,448	13,143	175,752	30,450

KY. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
LOUISVILLE	**953.0**	**.3801**	**33.9**	**9.4**	**17.0**	**21.9**	**26.3**	**367.8**
Bullitt	48.0	.0192	30.9	10.4	17.3	24.0	18.9	16.1
Jefferson	663.4	.2645	34.2	9.5	17.3	21.2	27.4	263.5
• Louisville	268.4	.1070	34.4	10.0	17.4	18.8	30.2	112.8
Oldham	33.9	.0135	32.8	8.1	16.9	28.4	17.9	10.9
Shelby	25.0	.0100	35.0	9.1	15.5	22.8	27.2	9.1
Clark, Ind.	*87.7*	*.0350*	*33.9*	*9.4*	*16.7*	*22.1*	*25.9*	*33.3*
Floyd, Ind.	*64.8*	*.0258*	*34.1*	*8.9*	*15.9*	*22.3*	*26.2*	*24.2*
• *New Albany*	*36.5*	*.0146*	*34.5*	*9.6*	*16.4*	*19.2*	*30.0*	*14.8*
Harrison, Ind.	*30.2*	*.0121*	*33.2*	*8.5*	*16.0*	*22.7*	*24.4*	*10.7*
SUBURBAN TOTAL	648.1	.2585	33.7	9.1	16.9	23.3	24.5	240.2
OWENSBORO	**87.2**	**.0347**	**33.2**	**9.5**	**16.0**	**20.4**	**26.8**	**33.0**
Daviess	87.2	.0347	33.2	9.5	16.0	20.4	26.8	33.0
• Owensboro	53.6	.0214	34.2	10.1	15.6	19.5	29.3	21.7
SUBURBAN TOTAL	33.6	.0133	31.8	8.6	16.1	21.8	23.0	11.3
OTHER COUNTIES								
Adair	15.3	.0061	35.0	10.9	14.2	19.5	30.6	5.8
Allen	14.6	.0058	35.5	8.7	14.0	19.6	31.2	5.6
Anderson	14.7	.0059	33.7	9.0	16.6	22.3	25.5	5.5
Ballard	7.8	.0031	38.0	8.3	13.8	21.2	33.2	3.1
Barren	34.0	.0135	35.8	8.5	15.4	20.0	31.0	13.1
Bath	9.7	.0039	35.1	9.2	15.3	20.0	30.1	3.7
Bell	31.2	.0124	33.1	10.3	15.3	20.4	26.7	11.4
☐ Boone	58.7	.0234	31.2	9.3	18.0	22.9	20.2	20.5
Boyle	25.7	.0103	35.1	10.9	14.6	21.1	29.1	9.5
Bracken	7.8	.0031	34.9	9.2	14.8	19.1	30.7	2.9
Breathitt	15.6	.0062	31.7	10.8	15.4	20.8	24.0	5.5
Breckinridge	16.3	.0065	35.6	8.2	14.2	20.7	30.1	6.2
Butler	11.3	.0045	34.5	9.0	15.0	20.7	28.5	4.2
Caldwell	13.2	.0052	38.2	8.4	13.2	20.2	34.2	5.3
Calloway	30.9	.0123	33.0	19.8	13.0	18.2	29.1	11.7
☐ Campbell	84.1	.0336	32.5	10.2	17.1	19.5	26.1	31.3
Carlisle	5.2	.0020	38.1	8.7	12.9	19.4	34.7	2.1
Carroll	9.3	.0038	34.0	8.8	15.4	20.5	28.0	3.5
Casey	14.2	.0057	35.3	8.8	14.0	20.2	30.2	5.4
Clay	21.6	.0086	30.5	10.5	16.3	19.7	23.0	7.3
Clinton	9.1	.0036	35.6	9.0	15.0	20.4	30.6	3.6
Crittenden	9.2	.0037	36.9	8.5	13.9	20.3	32.3	3.6
Cumberland	6.7	.0027	37.5	8.8	14.5	18.2	35.6	2.7

RETAIL SALES BY STORE GROUP

Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
7,146,704	**1,280,303**	**747,612**	**1,003,178**	**372,120**	**1,569,433**	**337,436**
112,631	31,720	15,542	4,946	4,854	18,542	7,907
5,541,078	963,815	612,571	792,795	301,130	1,191,543	265,789
2,148,457	468,894	311,421	150,998	121,841	374,693	138,026
149,830	31,950	8,310	16,554	8,018	45,848	6,696
129,453	27,912	7,836	18,084	2,667	25,055	6,272
787,935	*111,825*	*69,100*	*118,607*	*31,644*	*210,977*	*24,189*
299,418	*83,924*	*25,082*	*35,815*	*20,982*	*46,525*	*21,203*
267,341	*72,443*	*22,239*	*35,770*	*18,346*	*43,393*	*17,665*
126,359	*29,157*	*9,171*	*16,377*	*2,825*	*30,943*	*5,380*
4,730,906	738,966	413,952	816,410	231,933	1,151,347	181,745
675,870	**122,364**	**58,723**	**125,195**	**35,521**	**130,403**	**29,536**
675,870	122,364	58,723	125,195	35,521	130,403	29,536
584,666	107,916	53,847	103,416	32,205	114,096	26,366
91,204	14,448	4,876	21,779	3,316	16,307	3,170
61,709	16,991	4,184	10,329	3,010	8,138	3,380
63,057	22,218	3,610	1,961	675	14,998	2,826
72,129	14,111	3,810	14,773	712	19,426	2,924
53,141	12,638	1,439	257	1,366	25,598	2,072
226,479	48,143	21,997	39,589	9,301	37,498	10,164
29,292	11,730	846	1,352	1,350	8,047	1,965
221,901	48,004	20,095	66,507	7,544	34,056	8,105
772,436	79,897	65,647	136,153	35,070	192,610	31,134
223,881	37,551	19,002	37,637	13,770	56,455	6,554
13,996	3,667	973	631	329	2,872	853
86,628	23,251	6,407	16,285	3,147	15,281	3,406
70,286	15,566	3,886	11,882	664	14,854	4,505
25,819	11,268	843	1,236	1,400	3,672	1,966
102,590	19,670	5,999	11,368	1,545	41,655	6,086
238,157	35,858	12,562	23,048	6,735	94,056	6,889
458,240	114,890	67,134	40,684	15,086	78,712	30,384
17,229	3,305	618	178	23	6,665	193
59,563	14,771	5,701	3,736	195	18,023	3,192
41,550	15,422	3,570	2,816	1,512	9,195	462
103,325	29,677	4,100	17,670	1,822	23,375	6,497
39,477	17,476	1,460	856	339	4,134	2,760
25,669	8,998	1,644	2,407	1,539	2,559	1,730
26,044	9,345	2,603	1,031	349	3,950	1,854

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POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Edmonson	10.3	.0042	34.9	10.0	13.5	20.7	29.3	3.8
Elliott	6.5	.0025	32.1	10.0	15.1	19.8	25.8	2.3
Estill	14.6	.0059	33.6	10.3	14.9	20.2	27.7	5.4
Fleming	12.3	.0049	34.9	9.8	14.8	19.8	30.0	4.6
Floyd	43.3	.0173	32.0	10.0	15.6	21.1	24.2	15.6
Franklin	44.0	.0175	34.6	9.9	16.4	23.2	26.2	17.5
Fulton	8.2	.0033	37.2	8.6	13.3	18.1	34.8	3.3
Gallatin	5.5	.0022	33.0	9.3	15.1	21.4	25.5	2.0
Garrard	11.6	.0046	36.0	8.7	15.6	20.7	30.8	4.4
Grant	15.9	.0063	32.2	9.7	15.7	20.9	24.6	5.6
Graves	33.5	.0134	37.2	8.2	14.3	20.6	32.6	13.4
Grayson	21.1	.0084	35.0	9.0	14.8	20.4	29.5	8.0
Green	10.3	.0041	37.7	8.2	14.7	19.8	33.9	4.1
Hancock	7.9	.0031	32.6	9.0	15.4	23.2	23.1	2.8
Hardin	89.1	.0355	28.0	15.9	18.2	19.0	18.3	29.3
Harlan	36.0	.0144	32.6	9.6	15.0	20.8	25.6	13.1
Harrison	16.3	.0065	34.8	8.6	14.8	20.2	29.5	6.1
Hart	14.9	.0059	35.0	8.9	14.9	19.9	30.1	5.7
☐ Henderson	43.1	.0172	33.5	9.1	16.5	21.4	26.2	16.6
• Henderson	26.0	.0104	34.2	9.4	16.4	20.1	28.6	10.6
Henry	12.8	.0051	35.1	9.0	15.4	21.2	28.8	4.9
Hickman	5.5	.0022	38.9	7.5	14.1	19.2	35.9	2.2
Hopkins	46.1	.0184	34.8	8.7	15.3	21.2	28.5	17.8
Jackson	12.0	.0048	32.4	9.9	15.2	19.7	26.4	4.4
Johnson	23.1	.0092	33.2	9.9	15.6	21.8	25.3	8.4
☐ Kenton	142.5	.0568	31.8	9.9	18.1	20.5	23.7	52.9
Covington	43.4	.0173	31.7	10.2	18.8	17.7	26.2	17.4
Knott	17.9	.0072	30.6	11.3	16.2	20.7	22.3	6.1
Knox	29.6	.0118	32.1	11.0	14.8	20.1	25.5	10.7
Larue	11.7	.0046	36.3	7.9	15.0	20.2	31.7	4.5
Laurel	43.8	.0175	32.5	9.9	16.4	21.3	24.7	15.7
Lawrence	14.0	.0056	33.1	9.5	14.8	20.3	26.9	5.0
Lee	7.4	.0029	33.7	9.4	14.7	19.4	28.6	2.8
Leslie	13.6	.0054	30.3	10.5	17.0	20.0	22.0	4.7
Letcher	26.7	.0107	32.4	9.4	15.8	21.0	24.9	9.6
Lewis	13.0	.0052	33.2	9.7	15.2	20.1	27.2	4.7
Lincoln	20.1	.0080	33.9	9.6	15.3	19.8	28.5	7.5
Livingston	9.0	.0036	37.0	8.8	15.2	23.2	30.8	3.6
Logan	24.5	.0097	35.0	8.5	15.1	20.3	29.7	9.3
Lyon	6.6	.0027	38.7	8.7	19.0	22.0	33.8	2.3
McCracken	62.9	.0250	36.3	8.0	15.5	21.3	30.7	25.6
McCreary	15.5	.0062	30.9	10.8	14.4	20.3	23.8	5.4
McLean	9.6	.0039	36.2	9.2	13.8	21.6	30.2	3.7
Madison	58.0	.0231	29.1	21.1	15.2	19.1	21.9	20.2
Magoffin	13.0	.0052	29.8	11.0	16.4	19.6	21.8	4.4
Marion	16.4	.0065	32.4	10.1	16.6	19.8	25.9	5.7
Marshall	27.3	.0109	38.4	7.6	14.2	20.9	34.0	10.8
Martin	12.4	.0049	29.5	10.5	16.6	20.8	20.1	4.3
Mason	16.6	.0066	35.1	9.0	15.0	19.9	30.2	6.5
Meade	24.4	.0098	28.2	9.7	22.1	18.0	16.9	8.2
Menifee	5.1	.0020	32.4	10.9	15.2	19.8	26.3	1.8
Mercer	19.1	.0076	36.1	8.9	14.8	21.4	30.3	7.4
Metcalfe	9.0	.0036	35.7	9.5	14.8	19.2	31.6	3.4
Monroe	11.3	.0045	36.1	8.8	14.9	19.6	31.8	4.5
Montgomery	19.5	.0078	34.3	9.6	15.0	22.1	26.8	7.3
Morgan	11.6	.0046	32.9	9.3	16.5	20.4	26.1	4.1
Muhlenberg	31.2	.0125	35.0	9.7	14.4	20.8	29.2	11.6
Nelson	29.9	.0119	31.6	9.6	17.0	20.7	23.5	10.5
Nicholas	6.7	.0027	36.1	8.6	14.2	20.5	31.1	2.6
Ohio	21.0	.0083	35.1	8.4	14.1	20.6	29.6	7.8
Owen	9.1	.0037	35.2	8.0	14.9	20.0	30.3	3.4
Owsley	5.0	.0020	34.5	10.0	14.0	20.2	29.2	1.8
Pendleton	12.1	.0048	31.7	9.8	16.3	19.1	25.5	4.4
Perry	30.0	.0119	31.7	10.7	16.1	21.4	23.2	10.5
Pike	71.9	.0287	32.4	10.0	16.3	21.7	24.0	25.9
Powell	11.8	.0047	31.4	10.0	15.8	21.2	23.1	4.1
Pulaski	49.8	.0199	35.3	9.4	15.3	20.9	29.6	19.0
Robertson	2.1	.0008	36.8	9.5	14.1	20.1	32.3	.8
Rockcastle	14.9	.0060	33.2	10.6	15.2	19.9	27.4	5.5
Rowan	20.4	.0081	26.3	27.1	13.5	16.7	21.5	6.8
Russell	14.8	.0059	36.4	9.3	15.0	19.9	31.9	5.9
Simpson	15.1	.0060	34.0	9.3	15.5	20.8	27.6	5.8
Spencer	6.9	.0027	33.3	9.0	16.6	20.9	26.3	2.5

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Edmonson	19,207	8,675	2,065	1,865	184	2,235	530
Elliott	17,515	7,225	349	191	159	6,424	1,381
Estill	55,385	11,602	3,449	6,062	1,741	19,463	3,135
Fleming	75,052	15,536	3,596	4,184	722	28,728	5,339
Floyd	237,376	51,217	13,389	34,433	7,089	40,469	15,450
Franklin	315,071	68,016	30,180	36,555	10,401	89,920	16,791
Fulton	59,776	15,490	3,653	7,688	1,763	7,739	3,302
Gallatin	13,142	6,694	1,046	546	103	323	375
Garrard	32,148	12,794	2,444	604	951	4,113	2,393
Grant	88,476	22,559	6,842	11,873	1,527	22,962	3,462
Graves	196,573	37,602	12,105	24,658	7,296	50,636	8,746
Grayson	89,882	23,278	3,773	12,942	4,247	12,625	5,804
Green	28,231	11,713	2,148	720	872	2,902	1,892
Hancock	18,195	9,635	567		368	805	2,453
Hardin	654,599	97,862	51,187	89,733	22,443	172,536	13,534
Harlan	171,581	49,943	9,037	24,947	7,885	28,940	9,991
Harrison	76,104	20,938	9,740	14,276	2,036	5,469	4,112
Hart	54,468	16,993	2,224	2,205	975	7,080	2,325
☐ Henderson	316,045	66,601	26,585	36,653	14,274	76,425	15,938
• Henderson	311,647	63,873	25,883	36,615	14,192	76,279	15,922
Henry	65,446	16,654	1,294	622	560	18,957	2,921
Hickman	12,060	3,659	541		100	1,908	676
Hopkins	302,097	63,336	20,552	46,561	14,019	76,175	14,523
Jackson	21,343	9,506	612	1,588	194	2,929	1,140
Johnson	144,721	34,735	11,898	15,442	7,267	28,159	5,261
☐ Kenton	799,629	157,261	132,693	108,087	30,789	106,458	38,162
Covington	349,033	60,963	67,813	17,406	16,549	93,317	14,850
Knott	49,462	23,202	1,670	1,271	933	3,395	2,776
Knox	161,426	45,110	5,704	23,230	3,436	44,151	8,910
Larue	36,245	11,771	2,654	5,338	711	5,899	2,700
Laurel	230,524	60,981	16,772	13,310	15,906	60,849	7,987
Lawrence	55,918	21,187	4,155	5,332	649	8,908	4,900
Lee	29,599	10,098	1,303	1,451	68	5,785	2,671
Leslie	34,272	14,225	2,080	4,403	2,410	1,827	556
Letcher	113,806	39,205	3,755	22,380	1,743	6,706	8,729
Lewis	30,531	12,944	2,420	2,038	612	3,579	1,100
Lincoln	57,299	16,391	4,152	6,395	1,086	17,428	2,165
Livingston	28,656	10,399	1,958	125	94	3,321	2,887
Logan	100,808	30,981	7,280	12,970	3,243	14,878	5,286
Lyon	11,960	4,882	1,754		416	1,152	903
McCracken	668,612	119,516	70,155	106,678	30,569	134,937	20,496
McCreary	38,376	17,189	1,349	3,054	866	4,927	1,418
McLean	18,361	10,337	1,521	442	717	971	1,606
Madison	352,891	79,156	45,574	42,232	4,040	64,378	10,867
Magoffin	35,844	12,545	2,384	3,854	258	1,741	2,794
Marion	60,350	23,886	4,845	2,955	1,017	6,609	4,448
Marshall	155,759	19,503	11,019	14,831	5,543	54,096	4,319
Martin	60,246	17,574	1,128	3,374	373	18,798	3,979
Mason	130,098	35,697	11,112	17,774	3,834	23,717	7,985
Meade	82,084	12,196	7,903	458	755	41,469	3,094
Menifee	12,906	3,791	486	538	146	1,151	101
Mercer	89,577	23,930	6,475	15,791	1,965	19,151	3,491
Metcalfe	35,209	6,855	1,494	911	1,244	13,301	1,790
Monroe	48,241	19,632	3,022	1,188	1,221	5,820	3,953
Montgomery	140,727	28,565	10,149	7,059	7,938	49,972	6,470
Morgan	52,271	10,022	1,157	3,427	813	15,911	2,600
Muhlenberg	158,597	47,195	8,198	20,476	6,467	33,092	9,044
Nelson	146,852	43,822	17,449	22,912	6,305	23,278	5,584
Nicholas	11,798	5,595	947	101	374	965	1,882
Ohio	98,617	27,886	4,601	14,075	2,374	21,793	8,640
Owen	34,477	9,315	1,722	158	179	10,355	2,398
Owsley	9,822	5,402	145	548	193	215	240
Pendleton	34,978	10,434	2,046	1,389	831	6,377	1,583
Perry	192,971	51,313	13,093	34,011	7,192	32,837	7,445
Pike	473,258	121,432	34,235	73,532	12,304	86,470	21,980
Powell	37,107	14,952	3,439	3,947	1,011	2,863	3,344
Pulaski	373,972	63,376	29,066	67,178	13,879	80,199	10,881
Robertson	2,753	700	148	64	96	296	
Rockcastle	38,823	14,156	3,192	2,329	691	2,753	2,998
Rowan	119,979	27,009	11,041	15,159	2,341	20,141	6,659
Russell	71,760	23,906	5,555	5,087	3,340	15,819	4,257
Simpson	95,482	22,148	10,171	12,676	4,825	21,040	5,004
Spencer	15,256	8,239	432		91	1,145	472

KY. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Taylor	21.2	.0085	34.7	9.7	15.7	20.4	29.2	8.2
Todd	10.9	.0043	34.2	9.3	15.3	19.0	29.9	4.1
Trigg	10.4	.0042	39.9	7.8	12.8	19.6	36.8	4.1
Trimble	6.1	.0024	34.6	8.9	15.1	21.5	27.9	2.3
Union	16.4	.0066	29.9	14.5	13.5	19.0	24.1	5.5
Warren	76.8	.0306	31.4	15.3	15.8	20.8	23.5	28.9
Bowling Green	40.7	.0162	29.9	21.2	15.2	17.2	25.1	16.0
Washington	10.4	.0041	33.7	9.3	15.4	19.0	29.1	3.7
Wayne	17.5	.0070	34.0	9.6	14.6	20.2	28.4	6.5
Webster	13.8	.0055	35.5	8.5	14.4	19.6	31.1	5.3
Whitley	33.3	.0133	32.4	11.9	14.4	20.0	26.3	12.1
Wolfe	6.5	.0026	32.6	8.6	16.2	20.7	25.4	2.5
TOTAL METRO COUNTIES	**1,717.5**	**.6847**	**32.9**	**10.6**	**17.3**	**21.3**	**25.1**	**652.3**
TOTAL STATE	**3,687.3**	**1.4701**	**33.1**	**10.6**	**16.4**	**20.8**	**26.1**	**1,380.6**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Taylor	131,426	24,709	15,478	17,960	1,921	26,579	5,187
Todd	24,100	9,678	1,148	317	349	6,494	1,704
Trigg	38,593	14,237	3,247	891	1,751	6,176	1,115
Trimble	5,805	2,180	810		27	94	763
Union	87,442	20,001	3,968	13,959	2,359	23,046	4,076
Warren	740,977	111,032	56,029	125,388	32,531	148,688	26,764
Bowling Green	690,894	105,350	52,242	111,672	32,342	144,697	25,305
Washington	29,860	12,963	2,631	711	355	6,254	1,665
Wayne	59,016	20,810	4,544	2,840	1,972	6,075	4,908
Webster	66,963	16,897	781	2,248	1,560	28,216	3,520
Whitley	238,430	32,732	23,970	23,830	9,690	51,027	10,452
Wolfe	16,273	7,630	682	1,292	282	2,509	774
TOTAL METRO COUNTIES	**13,042,987**	**2,263,499**	**1,418,045**	**1,879,675**	**661,859**	**2,769,142**	**590,584**
TOTAL STATE	**23,860,802**	**4,810,340**	**2,229,881**	**3,268,806**	**1,019,984**	**5,144,769**	**1,078,823**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
CLARKSVILLE-HOPKINSVILLE	**1,742,055**	**21,057**	**28.1**	**27.5**	**14.1**	**11.8**	**.0856**
Christian	685,395	18,970	30.7	24.2	12.6	10.6	.0214
• Hopkinsville	336,232	20,510	26.0	23.6	14.6	12.9	.0120
Montgomery, Tenn.	*1,056,660*	*22,389*	*26.4*	*29.6*	*15.0*	*11.2*	*.0342*
• *Clarksville*	*786,900*	*22,006*	*27.7*	*30.5*	*14.2*	*10.9*	*.0277*
SUBURBAN TOTAL	618,923	19,907	29.6	26.2	13.7	9.9	.0159
HUNTINGTON-ASHLAND	**3,266,105**	**20,583**	**23.8**	**26.8**	**14.7**	**9.7**	**.1031**
Boyd	572,655	21,976	21.9	26.2	16.6	10.7	.0200
• Ashland	289,032	19,749	23.2	24.1	14.0	11.3	.0127
Carter	188,523	15,029	27.0	24.5	9.2	5.1	.0063
Greenup	359,205	21,630	23.2	32.0	14.4	7.2	.0098
Lawrence, Ohio	*655,929*	*22,759*	*21.8*	*27.7*	*16.8*	*10.8*	*.0184*
Cabell, W. Va.	*1,046,712*	*19,352*	*26.0*	*25.5*	*13.3*	*9.7*	*.0371*
• *Huntington*	*593,456*	*17,044*	*27.1*	*23.6*	*10.8*	*9.0*	*.0215*
Wayne, W. Va.	*443,081*	*21,799*	*22.7*	*25.8*	*16.2*	*11.6*	*.0115*
SUBURBAN TOTAL	2,383,617	21,731	23.0	27.9	15.9	9.7	.0689
LEXINGTON-FAYETTE	**4,651,608**	**24,851**	**22.2**	**26.2**	**16.1**	**17.3**	**.1449**
Bourbon	182,089	17,928	26.3	25.9	10.7	9.1	.0057
Clark	365,398	25,311	19.4	25.4	17.7	16.6	.0110
Fayette	3,165,886	24,927	22.6	26.2	15.5	18.1	.1028
• Lexington-Fayette	3,165,886	24,927	22.6	26.2	15.5	18.1	.1028
Jessamine	381,761	25,966	20.7	27.8	18.5	16.6	.0106
Scott	277,721	24,483	22.4	28.4	18.0	12.6	.0077
Woodford	278,753	29,500	19.4	24.6	19.4	22.3	.0071
SUBURBAN TOTAL	1,485,722	24,641	21.4	26.5	17.1	15.5	.0421
LOUISVILLE	**12,430,176**	**25,860**	**20.8**	**27.7**	**17.7**	**16.0**	**.3720**
Bullitt	521,767	27,812	18.6	33.6	21.8	11.9	.0131
Jefferson	9,067,332	25,822	20.7	26.7	17.2	17.1	.2744
• Louisville	3,165,958	19,155	24.9	24.0	12.4	11.8	.1023
Oldham	473,846	34,023	16.8	24.6	22.4	25.6	.0120
Shelby	303,250	25,424	19.6	25.6	18.8	13.5	.0084
Clark, Ind.	*960,810*	*23,810*	*23.6*	*32.6*	*16.9*	*9.3*	*.0338*
Floyd, Ind.	*787,275*	*26,104*	*20.7*	*29.3*	*18.8*	*14.6*	*.0213*
• *New Albany*	*436,452*	*23,091*	*23.3*	*29.3*	*15.9*	*11.5*	*.0136*
Harrison, Ind.	*315,896*	*23,996*	*23.4*	*32.7*	*16.6*	*10.3*	*.0090*
SUBURBAN TOTAL	8,827,766	29,098	18.[illegible]	29.5	20.2	18.3	.2561
OWENSBORO	**990,040**	**22,824**	**22.9**	**27.0**	**17.1**	**11.6**	**.0322**
Daviess	990,040	22,824	22.9	27.0	17.1	11.6	.0322
• Owensboro	622,964	21,012	24.6	25.9	15.7	10.7	.0229
SUBURBAN TOTAL	367,076	26,296	19.8	29.1	19.8	13.4	.0093

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
OTHER COUNTIES							
Adair	127,379	14,877	29.6	23.0	8.3	5.7	.0041
Allen	149,214	18,610	23.4	21.9	15.6	9.5	.0044
Anderson	186,883	27,471	20.4	29.3	20.0	16.8	.0050
Ballard	87,324	20,544	22.6	23.9	15.2	12.0	.0028
Barren	366,280	20,615	23.4	27.2	14.4	9.7	.0116
Bath	86,141	16,314	28.8	22.7	10.5	8.0	.0026
Bell	250,126	14,261	28.4	21.3	8.9	5.5	.0097
☐ Boone	753,615	30,707	17.2	29.8	23.9	17.4	.0283
Boyle	298,655	22,172	23.8	25.6	16.2	12.8	.0101
Bracken	76,889	20,388	24.0	28.9	12.7	9.3	.0019
Breathitt	104,664	11,478	22.9	17.7	8.6	5.1	.0042
Breckinridge	142,877	15,812	30.5	21.5	10.9	6.3	.0046
Butler	95,899	16,524	25.8	26.2	10.4	5.8	.0027
Caldwell	131,986	17,855	26.6	25.4	12.7	7.4	.0046
Calloway	314,076	18,393	27.7	26.3	11.5	8.1	.0109
☐ Campbell	1,129,797	28,638	19.5	25.8	20.2	19.4	.0304
Carlisle	57,729	19,795	25.7	24.8	12.5	12.3	.0015
Carroll	96,509	20,189	24.5	25.5	13.1	11.8	.0032
Casey	97,032	12,598	32.5	18.5	5.7	3.4	.0032
Clay	157,720	13,545	27.4	18.9	8.6	7.0	.0057
Clinton	67,012	12,891	32.4	17.2	6.0	5.2	.0023
Crittenden	102,454	21,338	21.4	23.6	16.4	12.6	.0027
Cumberland	61,597	14,862	28.6	20.1	10.7	6.3	.0019
Edmonson	83,052	15,967	29.8	25.4	9.0	5.1	.0024
Elliott	33,474	10,356	29.2	16.6	4.9	.7	.0013
Estill	120,983	16,120	24.8	23.6	12.9	5.0	.0038
Fleming	102,514	15,986	28.7	23.2	9.2	5.9	.0036
Floyd	367,654	17,160	27.3	23.9	11.6	6.0	.0128
Franklin	599,187	25,591	23.5	27.4	17.7	16.6	.0172
Fulton	73,805	15,227	20.5	24.6	11.5	5.2	.0028
Gallatin	45,063	16,478	23.7	26.7	10.6	5.7	.0012
Garrard	104,299	17,920	26.5	26.7	12.8	5.8	.0029
Grant	158,189	22,798	22.0	30.0	17.5	8.5	.0051
Graves	381,463	21,432	22.7	27.3	14.6	11.2	.0114
Grayson	183,177	16,172	26.9	24.2	9.3	7.0	.0057
Green	92,706	16,343	27.0	26.0	9.0	5.7	.0027
Hancock	97,355	27,914	18.0	21.8	22.4	19.6	.0023
Hardin	1,072,741	22,569	27.0	29.7	14.3	12.2	.0333
Harlan	320,991	16,454	26.0	23.4	13.0	6.9	.0103
Harrison	152,867	18,358	25.6	26.1	11.8	8.3	.0048

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Hart	129,844	14,574	27.5	22.1	8.1	6.1	.0039
☐ Henderson	549,526	25,413	21.5	28.5	18.4	13.9	.0166
• Henderson	336,688	23,569	23.0	27.0	16.8	13.2	.0121
Henry	145,631	22,408	22.4	27.0	15.8	12.4	.0042
Hickman	52,966	16,955	23.9	25.4	11.6	6.7	.0014
Hopkins	543,416	22,683	23.2	24.6	16.8	13.4	.0165
Jackson	73,591	10,935	30.0	15.8	4.5	3.3	.0023
Johnson	211,305	16,949	23.7	22.5	12.8	8.7	.0072
☐ Kenton	1,822,656	27,192	20.3	27.0	19.2	16.9	.0507
Covington	465,781	19,254	25.7	25.0	13.6	9.7	.0159
Knott	165,284	17,937	24.3	22.8	12.5	10.8	.0046
Knox	211,386	12,951	27.1	19.3	8.8	4.8	.0081
Larue	104,416	17,010	28.3	26.4	10.6	5.6	.0030
Laurel	384,662	18,040	28.4	26.8	11.4	6.8	.0128
Lawrence	128,676	15,530	26.7	18.9	10.5	12.0	.0039
Lee	55,558	13,125	32.8	20.3	5.6	5.2	.0019
Leslie	136,629	18,808	25.1	19.6	14.9	13.1	.0036
Letcher	251,603	18,141	27.0	23.2	13.6	9.4	.0076
Lewis	95,705	14,513	29.6	22.6	8.3	4.1	.0029
Lincoln	152,743	14,679	29.9	22.8	8.4	4.3	.0048
Livingston	92,145	19,481	27.7	27.9	13.8	7.2	.0024
Logan	237,046	18,883	26.5	27.2	12.6	7.3	.0070
Lyon	62,447	19,509	23.8	26.3	13.3	9.2	.0017
McCracken	794,525	23,264	21.4	25.8	16.8	13.5	.0273
McCreary	92,197	11,306	30.2	17.6	5.2	2.8	.0032
McLean	95,593	19,641	21.5	26.4	14.5	8.5	.0025
Madison	636,797	21,642	23.9	25.7	14.3	13.6	.0195
Magoffin	86,374	12,415	25.9	18.8	9.8	4.2	.0028
Marion	150,969	18,866	28.3	27.6	12.4	7.4	.0044
Marshall	312,692	22,644	23.5	28.4	16.8	10.2	.0093
Martin	126,281	20,185	20.2	18.9	15.7	15.7	.0038
Mason	179,378	20,569	23.9	26.7	14.7	9.9	.0061
Meade	215,803	20,896	30.3	33.4	11.8	7.0	.0065
Menifee	34,337	13,941	27.0	24.9	8.4	1.9	.0011
Mercer	215,676	22,594	22.2	26.4	16.8	11.9	.0060
Metcalfe	63,129	11,369	29.6	16.2	5.8	3.2	.0021
Monroe	86,656	12,886	28.5	20.1	6.8	3.8	.0030
Montgomery	178,617	17,641	28.0	26.7	9.2	7.8	.0065
Morgan	77,935	11,728	29.2	16.5	6.3	5.0	.0028
Muhlenberg	335,680	21,243	25.1	25.1	15.5	11.7	.0100
Nelson	305,838	21,850	24.4	29.2	15.0	9.9	.0092
Nicholas	62,973	17,294	28.7	24.4	10.8	7.7	.0016
Ohio	215,996	21,070	22.6	24.9	17.5	9.7	.0064
Owen	84,843	17,568	26.2	22.6	12.4	9.2	.0025
Owsley	33,906	13,277	32.2	19.2	6.6	4.1	.0011
Pendleton	115,404	20,710	23.5	29.7	14.3	7.6	.0032
Perry	321,381	21,488	23.5	22.3	15.5	14.8	.0102
Pike	619,734	17,488	27.0	27.2	11.1	5.9	.0224
Powell	91,659	16,311	29.9	24.5	10.3	5.4	.0028
Pulaski	436,017	15,078	28.8	22.2	9.9	6.2	.0164
Robertson	15,625	15,400	30.4	25.3	7.4	2.9	.0005
Rockcastle	107,288	13,611	30.0	19.9	6.8	4.7	.0034
Rowan	167,959	15,624	26.4	24.0	8.9	7.8	.0060
Russell	137,129	15,095	29.3	21.4	7.7	8.1	.0043
Simpson	183,062	23,296	22.0	23.1	17.9	13.8	.0054
Spencer	71,871	23,352	20.6	28.3	15.7	12.4	.0018
Taylor	241,648	22,500	22.8	27.0	16.8	10.9	.0073
Todd	107,886	17,963	27.2	23.1	12.2	10.0	.0029
Trigg	98,552	17,439	28.7	24.6	11.6	6.6	.0029
Trimble	73,146	23,959	21.7	27.4	17.0	14.3	.0016
Union	161,687	22,460	22.0	27.4	15.9	11.0	.0050
Warren	834,279	20,589	25.2	27.3	14.0	10.0	.0304
Bowling Green	447,376	18,096	27.7	24.1	11.5	9.5	.0211
Washington	97,142	18,452	24.8	25.8	11.6	9.1	.0027
Wayne	118,046	12,821	30.1	21.0	4.7	3.6	.0041
Webster	146,062	19,614	24.3	23.3	15.2	10.8	.0043
Whitley	295,970	15,731	28.3	22.3	10.8	7.5	.0108
Wolfe	51,021	13,405	29.6	17.3	8.3	6.1	.0016
TOTAL METRO COUNTIES	**22,069,215**	**25,359**	**21.3**	**26.9**	**17.4**	**16.1**	**.6685**
TOTAL STATE	**41,231,017**	**21,454**	**23.7**	**25.8**	**14.9**	**12.3**	**1.2793**

Louisiana

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ALEXANDRIA	**131.0**	**.0522**	**31.5**	**10.1**	**16.4**	**19.3**	**25.0**	**45.7**
Rapides	131.0	.0522	31.5	10.1	16.4	19.3	25.0	45.7
• Alexandria	49.0	.0195	32.0	9.8	15.4	16.0	27.4	18.1
SUBURBAN TOTAL	82.0	.0327	31.3	10.3	16.8	20.1	23.7	27.6
BATON ROUGE	**528.2**	**.2105**	**29.9**	**12.6**	**17.4**	**21.0**	**20.2**	**188.3**
Ascension	58.5	.0233	29.2	10.4	17.6	20.9	18.9	19.4
East Baton Rouge	379.4	.1512	30.0	13.6	17.4	20.9	20.4	138.4
• Baton Rouge	219.1	.0874	30.3	16.2	16.3	19.0	23.3	83.2
Livingston	70.9	.0282	30.1	9.8	16.9	21.8	19.8	23.9
West Baton Rouge	19.4	.0078	30.4	10.6	17.6	20.3	21.5	6.6
SUBURBAN TOTAL	309.1	.1231	29.6	10.2	18.0	22.4	17.9	105.1
HOUMA–THIBODAUX	**182.2**	**.0726**	**29.4**	**11.0**	**17.1**	**19.6**	**20.8**	**60.4**
Lafourche	85.6	.0341	29.6	12.0	16.9	19.3	21.5	28.7
• Thibodaux	14.0	.0056	29.2	17.8	15.0	16.3	25.0	4.9
Terrebonne	96.6	.0385	29.2	10.2	17.2	19.9	20.1	31.7
• Houma	30.4	.0121	30.9	9.5	16.2	19.0	24.3	10.6
SUBURBAN TOTAL	137.8	.0549	29.1	10.7	17.6	20.1	19.5	44.9
LAFAYETTE	**208.0**	**.0830**	**29.6**	**11.6**	**18.5**	**20.0**	**20.0**	**74.8**
Lafayette	164.1	.0653	29.7	11.9	18.7	20.2	19.8	60.2
• Lafayette	94.1	.0375	30.4	13.9	17.6	20.0	21.9	36.2
St. Martin	43.9	.0175	29.1	10.4	16.8	19.2	21.0	14.6
SUBURBAN TOTAL	113.9	.0455	28.9	9.7	19.0	20.0	18.5	38.6

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ALEXANDRIA	**1,014,850**	**221,639**	**71,504**	**190,902**	**33,016**	**201,812**	**35,142**
Rapides	1,014,850	221,639	71,504	190,902	33,016	201,812	35,142
• Alexandria	777,625	132,541	54,514	160,243	23,924	174,972	24,044
SUBURBAN TOTAL	237,225	89,098	16,990	30,659	9,092	26,840	11,098
BATON ROUGE	**4,099,423**	**1,058,964**	**319,999**	**620,074**	**199,752**	**851,046**	**151,715**
Ascension	376,642	97,398	23,224	43,316	9,939	115,069	14,303
East Baton Rouge	3,382,152	832,947	282,954	537,244	182,501	682,531	122,360
• Baton Rouge	2,864,130	657,306	239,238	494,466	161,274	611,263	89,627
Livingston	256,500	94,334	12,627	35,969	5,918	33,607	13,646
West Baton Rouge	84,129	34,285	1,194	3,545	1,394	19,839	1,406
SUBURBAN TOTAL	1,235,293	401,658	80,761	125,608	38,478	239,783	62,088
HOUMA–THIBODAUX	**1,154,031**	**349,090**	**95,834**	**167,452**	**32,270**	**209,537**	**60,050**
Lafourche	437,856	165,185	26,383	57,109	10,081	63,770	26,264
• Thibodaux	217,388	76,791	15,220	26,810	5,425	43,603	11,691
Terrebonne	715,175	183,905	69,451	110,343	22,189	145,767	33,786
• Houma	392,572	122,765	30,770	72,472	12,137	43,729	27,764
SUBURBAN TOTAL	544,071	149,534	49,844	68,170	14,708	122,205	20,595
LAFAYETTE	**1,606,519**	**424,742**	**163,726**	**259,065**	**51,342**	**279,553**	**58,168**
Lafayette	1,463,123	367,170	149,503	240,480	50,664	258,933	52,291
• Lafayette	1,316,609	320,903	136,616	214,133	44,463	255,182	45,350
St. Martin	143,396	57,572	14,223	18,585	678	20,620	5,877
SUBURBAN TOTAL	289,910	103,839	27,110	44,932	6,879	24,371	12,818

LA. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
LAKE CHARLES	**168.1**	**.0670**	**31.5**	**10.0**	**16.2**	**20.0**	**24.3**	**60.3**
Calcasieu	168.1	.0670	31.5	10.0	16.2	20.0	24.3	60.3
• Lake Charles	70.0	.0281	32.2	11.1	15.8	18.6	27.0	26.8
SUBURBAN TOTAL	97.5	.0389	31.0	9.1	16.6	21.1	22.4	33.5
MONROE	**141.9**	**.0566**	**30.2**	**12.4**	**15.5**	**18.9**	**23.6**	**50.4**
Ouachita	141.9	.0566	30.2	12.4	15.5	18.9	23.6	50.4
• Monroe	54.8	.0218	28.0	14.9	14.2	15.8	24.3	19.1
SUBURBAN TOTAL	87.1	.0348	31.4	10.8	16.4	20.8	23.2	31.3
NEW ORLEANS	**1,236.3**	**.4930**	**31.8**	**10.1**	**17.1**	**21.2**	**23.4**	**454.0**
Jefferson	447.8	.1786	32.3	10.0	17.7	22.1	23.2	166.2
Kenner	72.0	.0287	30.2	10.4	18.3	23.8	17.5	25.0
Orleans	492.5	.1963	31.7	11.2	16.7	19.5	24.9	186.5
• New Orleans	492.5	.1963	31.7	11.2	16.7	19.5	24.9	186.5
St. Bernard	66.6	.0266	32.6	9.9	16.5	20.6	25.5	23.1
St. Charles	42.7	.0170	30.0	8.8	19.0	21.2	19.2	14.4
St. John the Baptist	40.3	.0161	28.5	9.0	19.0	20.6	17.1	12.8
St. Tammany	146.4	.0584	32.2	7.7	16.2	24.2	21.3	51.0
• Slidell	24.4	.0097	34.1	8.3	14.0	24.4	24.4	8.4
SUBURBAN TOTAL	719.4	.2870	31.9	9.5	17.6	22.1	22.4	259.1
SHREVEPORT	**333.0**	**.1328**	**32.1**	**9.6**	**16.1**	**20.0**	**25.4**	**123.5**
Bossier	86.0	.0343	30.8	10.3	17.8	20.5	21.9	30.7
• Bossier City	52.7	.0210	30.1	11.4	18.4	19.6	21.4	19.0
Caddo	247.0	.0985	32.7	9.4	15.5	19.8	26.6	92.8
• Shreveport	197.5	.0787	32.5	9.7	15.5	19.5	26.7	75.3
SUBURBAN TOTAL	82.8	.0331	32.7	8.4	15.8	21.4	25.0	29.2
OTHER COUNTIES								
Acadia	55.5	.0221	30.5	9.3	15.6	18.3	24.6	19.2
Allen	21.4	.0086	32.6	8.9	15.9	19.6	26.6	7.1
Assumption	22.6	.0090	29.8	10.5	15.9	19.2	22.4	7.3
Avoyelles	38.9	.0155	32.7	9.2	14.5	18.3	28.4	13.4
Beauregard	30.0	.0120	31.6	10.0	15.9	20.6	24.0	10.3
Bienville	15.9	.0063	34.7	8.6	13.3	17.0	32.7	5.8
Caldwell	9.7	.0039	33.6	8.8	14.2	18.9	29.1	3.5
Cameron	9.2	.0037	30.7	9.2	17.5	18.5	23.9	3.1
Catahoula	10.9	.0043	32.2	8.6	14.7	18.1	27.8	3.9
Claiborne	17.4	.0069	34.8	9.7	14.8	18.0	31.8	6.1
Concordia	20.5	.0082	32.2	8.9	14.1	18.7	27.4	7.2
De Soto	25.2	.0101	32.5	9.1	14.6	18.5	27.8	9.1
East Carroll	9.6	.0039	28.2	9.5	13.0	15.1	26.1	3.1
East Feliciana	19.2	.0076	31.0	9.7	17.1	20.4	22.8	5.6
Evangeline	33.1	.0132	31.2	9.3	14.6	17.7	26.7	11.7
Franklin	22.2	.0089	32.4	9.2	13.4	17.6	28.9	7.7
Grant	17.5	.0069	32.1	9.2	15.3	18.8	26.7	6.3
Iberia	68.0	.0271	29.6	10.1	16.4	18.6	22.6	22.7
Iberville	30.9	.0124	30.5	10.6	17.2	19.4	22.9	9.8
Jackson	15.5	.0061	34.7	8.8	13.0	18.7	30.9	5.7
Jefferson Davis	30.5	.0121	31.5	8.8	15.2	18.1	26.5	10.6
La Salle	13.4	.0053	34.9	8.5	14.0	19.6	30.3	5.0
Lincoln	41.7	.0167	24.9	27.1	13.3	15.3	20.8	13.7
Madison	12.2	.0049	29.8	8.9	13.0	17.4	25.8	4.2
Morehouse	31.8	.0127	32.0	9.3	14.0	17.6	28.2	10.9
Natchitoches	36.3	.0145	29.2	14.2	15.3	17.3	25.0	12.5
Plaquemines	25.5	.0102	29.4	10.6	17.9	19.2	20.7	8.2
Pointe Coupee	22.4	.0089	31.7	9.2	15.5	18.8	26.0	7.7
Red River	9.3	.0037	31.8	9.0	14.2	17.1	28.4	3.3
Richland	20.4	.0082	32.1	8.9	14.3	16.9	28.9	7.0
Sabine	22.5	.0089	34.6	8.4	13.3	18.1	31.5	8.3
St. Helena	9.8	.0039	30.6	10.1	14.7	18.3	25.2	3.3
St. James	20.8	.0083	29.5	10.6	16.7	18.6	22.1	6.4
St. Landry	79.7	.0318	30.9	9.4	14.8	18.0	25.9	27.3
St. Mary	57.1	.0227	29.5	10.0	16.9	18.9	21.8	19.1
Tangipahoa	85.6	.0341	30.0	11.9	15.1	19.4	23.1	29.6
Tensas	7.0	.0028	32.4	7.6	13.2	17.5	29.0	2.5
Union	20.6	.0082	34.5	8.8	13.7	19.2	30.1	7.5
Vermilion	49.9	.0199	31.4	8.9	15.7	18.2	26.2	17.7
Vernon	62.4	.0249	24.6	21.6	19.9	15.3	13.7	19.3
Washington	43.0	.0172	33.3	8.8	14.8	19.4	28.1	15.4
Webster	41.8	.0166	34.8	8.5	14.2	18.7	31.1	15.8
West Carroll	12.0	.0047	34.3	8.3	13.5	18.5	30.5	4.4
West Feliciana	12.9	.0052	32.9	9.0	26.7	27.8	16.7	2.7
Winn	16.2	.0065	33.6	9.7	14.4	19.0	28.9	5.8
TOTAL METRO COUNTIES	**2,928.7**	**1.1677**	**31.1**	**10.8**	**16.9**	**20.6**	**22.8**	**1,057.4**
TOTAL STATE	**4,206.7**	**1.6773**	**31.0**	**10.8**	**16.5**	**19.9**	**23.5**	**1,494.2**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
LAKE CHARLES	**1,189,466**	**340,903**	**94,301**	**191,191**	**36,965**	**209,918**	**50,011**
Calcasieu	1,189,466	340,903	94,301	191,191	36,965	209,918	50,011
• Lake Charles	824,936	195,381	71,631	144,989	31,510	157,613	35,300
SUBURBAN TOTAL	364,530	145,522	22,670	46,202	5,455	52,305	14,711
MONROE	**1,257,237**	**269,302**	**110,070**	**180,871**	**57,819**	**317,978**	**50,531**
Ouachita	1,257,237	269,302	110,070	180,871	57,819	317,978	50,531
• Monroe	855,779	146,629	75,832	112,099	49,539	288,115	25,163
SUBURBAN TOTAL	401,458	122,673	34,238	68,772	8,280	29,863	25,368
NEW ORLEANS	**9,782,747**	**2,259,980**	**1,090,640**	**1,147,134**	**458,547**	**1,783,843**	**461,719**
Jefferson	4,511,822	1,033,424	438,518	606,493	260,097	980,775	181,145
Kenner	640,114	88,144	76,530	125,079	12,921	160,567	23,364
Orleans	3,397,967	720,505	507,517	304,621	143,312	510,966	185,567
• New Orleans	3,397,967	720,505	507,517	304,621	143,312	510,966	185,567
St. Bernard	395,825	161,490	31,479	46,436	4,790	32,404	23,366
St. Charles	128,740	54,497	10,295	6,839	3,328	12,222	8,590
St. John the Baptist	197,598	57,380	19,236	30,293	6,097	32,000	9,719
St. Tammany	1,150,795	332,684	83,595	152,452	40,923	215,476	53,332
• Slidell	599,594	154,581	41,723	102,573	22,853	101,059	27,597
SUBURBAN TOTAL	5,785,186	1,484,894	541,400	739,940	292,382	1,171,818	248,555
SHREVEPORT	**2,631,084**	**813,825**	**228,540**	**398,185**	**149,347**	**556,737**	**114,359**
Bossier	579,623	130,432	62,812	98,444	18,770	105,695	23,006
• Bossier City	503,913	94,613	56,884	80,510	17,590	101,166	20,515
Caddo	2,051,461	683,393	165,728	299,741	130,577	451,042	91,353
• Shreveport	1,889,838	553,876	155,600	266,261	119,033	427,714	87,347
SUBURBAN TOTAL	237,333	65,336	16,056	51,414	12,724	27,857	6,497
OTHER COUNTIES							
Acadia	218,189	107,283	12,612	23,868	6,194	16,357	12,577
Allen	81,999	26,201	5,334	12,081	1,104	14,700	4,835
Assumption	63,446	26,892	2,641	7,237	2,104	13,971	3,756
Avoyelles	161,856	59,889	7,914	15,817	5,356	29,019	14,452
Beauregard	160,817	25,311	11,652	31,141	3,744	48,551	4,629
Bienville	53,053	24,198	3,208	984	275	14,247	1,759
Caldwell	49,076	20,134	1,420	3,372	1,012	18,631	459
Cameron	29,744	18,566	805	1,369	374	214	1,151
Catahoula	37,070	10,974	931	3,106	647	6,798	4,212
Claiborne	65,988	24,869	3,427	11,598	733	9,824	3,305
Concordia	72,004	15,349	7,393	7,680	2,600	16,030	3,827
De Soto	88,687	28,388	4,272	12,438	1,699	17,128	4,759
East Carroll	36,054	16,865	1,178	2,184	574	3,549	2,712
East Feliciana	40,864	16,853	964	1,757	129	7,551	2,907
Evangeline	128,276	45,198	4,176	14,630	3,374	20,577	11,113
Franklin	104,211	31,440	4,086	15,572	2,127	27,455	2,761
Grant	32,760	13,438	611	8,261	7	2,432	1,855
Iberia	390,004	134,057	26,975	37,304	10,927	73,508	18,209
Iberville	144,701	50,811	8,679	14,637	2,750	39,917	6,255
Jackson	76,509	34,577	2,861	11,442	1,783	8,474	4,014
Jefferson Davis	173,623	42,172	16,396	21,496	1,102	37,146	10,415
La Salle	67,902	22,199	3,632	11,112	577	13,427	4,108
Lincoln	250,646	61,070	16,327	37,454	6,290	68,540	9,819
Madison	70,722	24,311	9,325	3,774	782	6,347	3,379
Morehouse	161,208	39,914	7,199	21,062	2,024	50,210	10,864
Natchitoches	209,203	70,634	14,676	25,452	7,706	39,578	11,619
Plaquemines	177,184	56,168	12,841	58,656	1,520	2,816	3,364
Pointe Coupee	79,932	32,234	3,195	5,110	1,061	20,700	6,054
Red River	42,930	9,073	1,740	3,203	307	7,343	2,962
Richland	95,819	27,052	10,246	10,488	1,366	25,495	5,717
Sabine	107,845	34,272	4,645	15,935	2,194	18,335	4,565
St. Helena	7,212	3,720	176	495	113	412	533
St. James	69,592	34,670	4,183	2,508	1,807	8,122	2,878
St. Landry	365,494	125,199	22,492	51,678	7,523	60,708	30,116
St. Mary	263,660	100,306	18,701	39,255	5,933	35,716	15,493
Tangipahoa	653,431	193,944	45,713	69,391	19,508	142,531	24,559
Tensas	16,904	9,614	325	730	96	697	249
Union	65,697	25,732	2,283	9,351	301	11,861	4,940
Vermilion	213,841	72,539	12,827	20,409	3,277	41,139	14,529
Vernon	217,726	62,522	23,742	34,809	10,091	34,244	6,266
Washington	201,694	66,364	12,441	22,764	5,269	28,045	14,424
Webster	255,967	58,460	14,337	25,369	11,619	70,224	8,084
West Carroll	120,875	17,881	2,348	52,094	210	29,738	2,615
West Feliciana	29,614	14,225	2,675	1,230	415	2,633	912
Winn	88,614	32,024	4,085	14,655	1,093	18,292	4,213
TOTAL METRO COUNTIES	**22,735,357**	**5,538,445**	**2,174,614**	**3,154,874**	**1,019,058**	**4,410,424**	**981,695**
TOTAL STATE	**28,778,000**	**7,508,042**	**2,552,303**	**3,949,852**	**1,158,755**	**5,566,056**	**1,293,919**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
ALEXANDRIA	**1,341,216**	**20,550**	**24.2**	**24.7**	**14.3**	**12.2**	**.0464**
Rapides	1,341,216	20,550	24.2	24.7	14.3	12.2	.0464
• Alexandria	504,121	18,300	25.3	22.2	11.9	12.3	.0240
SUBURBAN TOTAL	837,095	22,007	23.6	26.3	15.9	12.1	.0224
BATON ROUGE	**6,692,689**	**28,110**	**18.5**	**23.1**	**18.8**	**20.9**	**.2057**
Ascension	641,916	29,000	18.0	21.5	22.8	17.8	.0200
East Baton Rouge	5,097,496	28,471	18.5	22.4	18.0	22.7	.1592
• Baton Rouge	2,871,232	23,629	21.4	22.4	14.3	19.8	.1061
Livingston	732,686	26,321	19.2	27.7	19.8	13.7	.0204
West Baton Rouge	220,791	26,804	18.3	23.8	18.7	18.6	.0061
SUBURBAN TOTAL	3,821,657	31,495	16.3	23.5	22.3	21.9	.0996

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
HOUMA-THIBODAUX	**2,098,447**	**28,350**	**17.8**	**27.0**	**19.9**	**17.9**	**.0635**
Lafourche	969,060	27,024	18.4	27.7	19.5	16.0	.0278
• Thibodaux	151,028	21,939	23.7	24.5	14.9	14.6	.0069
Terrebonne	1,129,387	29,551	17.2	26.1	20.4	19.6	.0357
• Houma	370,173	27,049	18.2	24.8	17.7	19.2	.0142
SUBURBAN TOTAL	1,577,246	29,237	17.0	27.9	21.0	17.9	.0424
LAFAYETTE	**2,525,718**	**25,821**	**20.5**	**26.2**	**16.8**	**17.4**	**.0793**
Lafayette	2,109,495	26,662	20.6	25.8	17.1	18.7	.0675
• Lafayette	1,248,755	23,961	22.2	24.3	14.9	18.1	.0472
St. Martin	416,223	22,976	20.0	27.6	16.0	11.9	.0118
SUBURBAN TOTAL	1,276,963	27,339	18.9	28.0	18.7	16.7	.0321

To Get To New Orleans You Have To Pass Through Customs

New Orleans is a city steeped in tradition. And for over 150 years, people in New Orleans have customarily begun their mornings with a piping-hot cup of strong coffee and a copy of The Times-Picayune.

And because New Orleanians know that each day is meant to be savored, like a plate of their momma's red beans, this is one tradition not likely to be broken.

For information about the New Orleans market and The Times-Picayune, contact Robert O'Neill at (504) 826-3070.

The Times-Picayune's Weekly Coverage of the New Orleans market:*

Sunday
726,000 metro adults 77%

Daily
607,000 metro adults 64%

*Source: Belden CMS, March -Dec. 1990

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LA. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
LAKE CHARLES	**1,977,254**	**27,337**	**19.2**	**26.4**	**19.7**	**16.2**	**.0615**
Calcasieu	1,977,054	27,337	19.2	26.4	19.7	16.2	.0615
• Lake Charles	837,580	24,324	21.2	25.8	17.0	15.1	.0313
SUBURBAN TOTAL	1,139,474	29,620	17.8	27.0	21.8	17.0	.0302
MONROE	**1,415,569**	**20,020**	**22.7**	**23.6**	**14.9**	**11.6**	**.0525**
Ouachita	1,415,569	20,020	22.7	23.6	14.9	11.6	.0525
• Monroe	494,136	14,867	24.2	18.8	10.7	10.7	.0256
SUBURBAN TOTAL	921,433	23,299	21.°	26.4	17.6	12.1	.0269
NEW ORLEANS	**15,171,433**	**25,409**	**20.2**	**24.8**	**17.0**	**17.6**	**.4778**
Jefferson	5,948,289	29,615	18.7	28.4	20.6	18.9	.1956
Kenner	914,775	30,951	17.5	29.5	22.6	19.6	.0294
Orleans	5,634,366	19,227	22.8	21.3	12.0	15.3	.1761
• New Orleans	5,634,366	19,227	22.8	21.3	12.0	15.3	.1761
St. Bernard	690,203	26,019	22.1	32.1	20.1	10.5	.0218
St. Charles	488,018	29,727	15.3	26.2	22.6	18.0	.0125
St. John the Baptist	488,789	32,879	15.2	21.3	21.2	25.7	.0136
St. Tammany	1,921,768	30,577	17.4	23.3	19.6	23.2	.0582
• Slidell	349,919	37,300	12.1	22.5	24.6	29.5	.0169
SUBURBAN TOTAL	9,187,148	29,316	18.6	27.5	20.4	18.9	.2848
SHREVEPORT	**3,887,800**	**23,187**	**22.4**	**26.4**	**15.4**	**14.6**	**.1258**
Bossier	866,922	22,300	25.2	29.8	16.1	9.3	.0290
• Bossier City	536,769	22,230	27.0	30.8	16.0	8.6	.0202
Caddo	3,020,878	23,519	21.5	25.3	15.1	16.3	.0968
• Shreveport	2,428,726	22,997	21.9	24.9	14.6	16.2	.0818
SUBURBAN TOTAL	922,305	24,388	20.6	27.6	17.0	14.1	.0238
OTHER COUNTIES							
Acadia	532,342	19,698	22.9	24.5	13.7	11.2	.0156
Allen	163,158	16,968	20.5	24.3	13.3	7.2	.0055
Assumption	219,559	23,411	20.5	23.2	17.1	15.5	.0061
Avoyelles	267,377	13,501	26.8	20.5	7.5	5.6	.0096
Beauregard	310,127	22,175	20.6	24.4	14.8	14.9	.0094
Bienville	136,042	15,926	22.7	21.9	10.9	9.5	.0041
Caldwell	82,097	15,178	24.0	20.9	10.2	8.4	.0028
Cameron	100,295	25,234	22.1	23.2	18.5	16.2	.0026
Catahoula	78,070	12,723	25.7	18.3	7.5	6.5	.0026
Claiborne	160,300	18,078	22.7	21.7	13.1	11.9	.0047

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Concordia	185,361	17,567	21.5	20.2	14.4	11.1	.0055
De Soto	214,713	15,974	23.6	21.8	11.4	8.2	.0065
East Carroll	50,093	9,086	23.2	12.8	6.1	4.8	.0022
East Feliciana	168,364	22,559	20.9	23.8	16.0	13.1	.0046
Evangeline	274,008	15,466	22.3	21.7	10.9	8.7	.0087
Franklin	136,898	11,736	26.2	18.1	6.7	4.3	.0054
Grant	155,578	17,782	22.7	22.2	13.4	10.1	.0042
Iberia	729,870	25,248	19.5	28.4	18.2	13.9	.0223
Iberville	333,449	24,267	19.5	19.3	15.9	21.1	.0096
Jackson	134,643	16,936	23.3	22.0	14.7	6.9	.0045
Jefferson Davis	272,057	19,796	21.2	26.6	14.6	8.4	.0092
La. Salle	136,611	19,639	22.4	22.8	15.1	11.4	.0043
Lincoln	445,669	21,576	21.8	21.2	14.3	17.4	.0138
Madison	74,146	10,562	27.2	14.3	5.6	4.7	.0032
Morehouse	224,810	12,827	22.7	19.3	9.4	7.0	.0084
Natchitoches	279,170	14,969	24.2	22.4	9.2	7.6	.0104
Plaquemines	253,447	25,756	20.0	26.4	18.4	15.0	.0085
Pointe Coupee	222,420	20,242	19.3	20.7	14.8	14.9	.0064
Red River	79,375	17,181	22.6	21.7	11.5	10.5	.0026
Richland	134,811	11,662	21.7	19.8	8.3	4.9	.0051
Sabine	208,824	18,234	24.3	24.3	11.5	9.8	.0066
St. Helena	89,464	17,837	25.6	20.9	9.9	13.8	.0021
St. James	242,524	32,014	17.3	16.9	18.2	28.3	.0063
St. Landry	636,476	16,394	22.5	23.3	11.5	8.1	.0214
St. Mary	601,108	25,268	20.5	28.2	17.1	14.2	.0176
Tangipahoa	821,286	18,637	24.4	21.6	13.8	11.8	.0294
Tensas	45,690	10,433	24.3	13.6	7.1	6.1	.0015
Union	205,039	19,367	22.9	24.3	13.4	11.1	.0057
Vermilion	530,587	21,695	22.2	22.9	15.4	14.7	.0151
Vernon	494,333	15,811	34.9	23.9	9.2	5.4	.0157
Washington	372,302	16,856	23.9	22.3	11.6	9.6	.0121
Webster	443,030	20,589	21.4	23.8	14.7	12.5	.0139
West Carroll	81,339	11,267	22.2	17.5	6.6	7.2	.0041
West Feliciana	108,181	21,500	18.2	19.5	13.7	19.2	.0031
Winn	121,829	14,573	24.2	20.9	10.2	6.7	.0044
TOTAL METRO COUNTIES	**35,110,126**	**25,356**	**20.2**	**25.0**	**17.2**	**17.3**	**1.1125**
TOTAL STATE	**46,666,998**	**23,167**	**21.0**	**24.3**	**16.0**	**15.4**	**1.4799**

Maine

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BANGOR	**147.5**	**.0588**	**32.5**	**13.1**	**16.5**	**21.0**	**24.9**	**54.4**
Penobscot	147.5	.0588	32.5	13.1	16.5	21.0	24.9	54.4
• Bangor	33.4	.0133	32.5	13.7	18.9	19.9	25.3	13.5
SUBURBAN TOTAL	114.1	.0455	32.5	12.9	15.9	21.3	24.7	40.9
LEWISTON-AUBURN	**106.1**	**.0423**	**32.9**	**10.7**	**16.9**	**20.1**	**26.4**	**40.4**
Androscoggin	106.1	.0423	32.9	10.7	16.9	20.1	26.4	40.4
• Auburn	24.5	.0098	33.8	9.6	16.9	20.3	27.7	9.6
• Lewiston	40.1	.0160	33.7	13.6	15.6	17.7	30.2	16.0
SUBURBAN TOTAL	41.5	.0165	31.8	8.4	18.2	22.3	21.9	14.8
PORTLAND	**245.3**	**.0978**	**33.7**	**10.7**	**18.0**	**22.2**	**25.5**	**95.4**
Cumberland	245.3	.0978	33.7	10.7	18.0	22.2	25.5	95.4
• Portland	64.9	.0259	33.1	12.6	21.4	19.6	26.3	28.5
SUBURBAN TOTAL	180.4	.0719	34.0	10.0	16.7	23.1	25.3	66.9
OTHER COUNTIES								
Aroostook	86.6	.0345	33.4	10.1	16.7	20.8	26.5	31.2
Franklin	29.3	.0117	32.9	11.6	15.2	21.3	25.5	10.9
Hancock	47.4	.0189	35.9	8.7	15.6	22.2	29.5	18.5

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BANGOR	**1,349,536**	**313,574**	**101,580**	**143,298**	**54,850**	**328,991**	**37,956**
Penobscot	1,349,536	313,574	101,580	143,298	54,850	328,991	37,956
• Bangor	742,821	146,391	64,208	109,956	33,799	201,339	14,732
SUBURBAN TOTAL	606,715	167,183	37,372	33,342	21,051	127,652	23,224
LEWISTON-AUBURN	**820,621**	**218,826**	**72,710**	**95,031**	**26,219**	**202,253**	**24,045**
Androscoggin	820,621	218,826	72,710	95,031	26,219	202,253	24,045
• Auburn	386,102	91,707	27,210	31,648	9,771	155,449	7,363
• Lewiston	289,290	75,294	33,801	56,468	14,798	19,425	12,393
SUBURBAN TOTAL	145,229	51,825	11,699	6,915	1,650	27,379	4,289
PORTLAND	**3,114,787**	**539,210**	**280,617**	**263,153**	**116,546**	**470,952**	**79,051**
Cumberland	3,114,787	539,210	280,617	263,153	116,546	470,952	79,051
• Portland	705,654	173,042	119,112	28,237	34,919	95,040	28,330
SUBURBAN TOTAL	2,409,133	366,168	161,505	234,916	81,627	375,912	50,721
OTHER COUNTIES							
Aroostook	554,945	149,526	37,762	51,959	21,452	130,122	19,594
Franklin	210,316	63,309	18,319	13,859	6,382	50,098	6,058
Hancock	409,985	123,991	48,004	22,356	12,960	73,039	9,366

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Kennebec	116.8	.0465	34.3	10.0	15.7	22.1	26.8	44.2
Knox	36.6	.0146	37.2	7.3	14.5	22.7	31.0	14.5
Lincoln	30.8	.0123	37.5	6.7	14.0	22.9	31.2	12.1
Oxford	53.1	.0212	35.2	7.5	15.7	21.0	29.3	20.3
Piscataquis	18.8	.0075	36.7	7.2	13.9	21.7	30.9	7.3
Sagadahoc	34.1	.0136	32.7	8.9	18.6	22.7	23.0	12.8
Somerset	50.2	.0200	33.9	8.7	15.5	21.4	26.8	18.7
Waldo	33.4	.0133	34.7	8.3	14.9	22.8	26.8	12.6
Washington	35.4	.0141	35.8	8.8	14.3	20.3	30.8	13.5
York	166.9	.0666	33.7	8.6	17.4	22.3	25.4	62.7
TOTAL METRO COUNTIES	**498.9**	**.1989**	**33.2**	**11.4**	**17.3**	**21.4**	**25.6**	**190.2**
TOTAL STATE	**1,238.3**	**.4937**	**33.9**	**9.9**	**16.4**	**21.7**	**26.6**	**469.5**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Kennebec	1,026,722	251,479	81,337	103,198	33,935	250,051	30,792
Knox	297,776	89,121	24,243	24,050	11,192	52,022	9,234
Lincoln	229,866	61,998	25,334	5,718	5,949	45,525	6,269
Oxford	256,826	51,883	20,185	21,010	10,884	42,691	11,951
Piscataquis	103,699	31,176	7,790	15,703	4,773	17,294	4,583
Sagadahoc	208,602	77,220	16,161	10,907	5,774	47,829	6,129
Somerset	279,016	84,526	12,478	14,393	11,863	69,500	9,060
Waldo	149,837	40,789	14,455	17,555	3,997	28,601	4,743
Washington	208,753	70,077	13,994	14,168	6,035	22,921	6,885
York	1,177,896	246,908	176,047	48,830	56,023	278,705	32,111
TOTAL METRO COUNTIES	**5,284,944**	**1,071,610**	**454,907**	**501,482**	**197,615**	**1,002,196**	**141,052**
TOTAL STATE	**10,399,183**	**2,413,613**	**951,016**	**865,188**	**390,834**	**2,110,594**	**297,827**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
BANGOR	**1,817,386**	**25,307**	**23.4**	**27.2**	**18.1**	**15.1**	**.0601**
Penobscot	1,817,386	25,307	23.4	27.2	18.1	15.1	.0601
• Bangor	444,920	22,622	25.9	25.8	15.0	14.8	0214
SUBURBAN TOTAL	1,372,466	26,220	22.5	27.6	19.2	15.2	.0387
LEWISTON-AUBURN	**1,350,243**	**25,416**	**23.1**	**28.7**	**17.9**	**14.9**	**.0415**
Androscoggin	1,350,243	25,416	23.1	28.7	17.9	14.9	.0415
• Auburn	323,280	24,995	22.8	27.6	16.3	16.4	.0130
• Lewiston	514,768	23,174	25.9	27.2	16.0	13.7	.0154
SUBURBAN TOTAL	512,195	27,685	20.4	31.1	20.9	15.1	.0131
PORTLAND	**3,801,028**	**29,780**	**19.5**	**26.1**	**19.4**	**22.3**	**.1255**
Cumberland	3,801,028	29,780	19.5	26.1	19.4	22.3	.1255
• Portland	972,164	24,047	24.2	25.4	15.8	16.8	0308
SUBURBAN TOTAL	2,828,864	32,307	17.5	26.4	20.9	24.7	.0947
OTHER COUNTIES							
Aroostook	948,166	22,450	26.1	30.5	14.3	11.4	.0297

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Franklin	358,419	24,637	24.4	27.5	17.9	14.6	.0110
Hancock	588,231	23,860	24.9	29.1	16.5	13.0	.0190
Kennebec	1,512,150	26,304	22.1	29.1	18.1	16.1	.0479
Knox	420,036	20,716	28.9	27.7	14.0	10.1	.0139
Lincoln	426,353	26,725	20.9	28.5	17.6	17.7	.0123
Oxford	638,336	23,746	24.7	30.0	16.1	12.9	.0176
Piscataquis	210,345	22,573	28.5	29.1	18.1	8.8	.0063
Sagadahoc	406,970	24,672	23.8	30.7	17.3	12.9	.0120
Somerset	522,227	20,833	28.0	29.7	13.7	8.5	.0162
Waldo	353,296	21,472	27.1	31.0	14.6	8.5	.0100
Washington	358,821	18,953	29.1	25.9	12.4	9.2	.0115
York	2,318,991	29,024	19.2	28.7	21.3	18.2	.0661
TOTAL METRO COUNTIES	**6,968,657**	**27,460**	**21.3**	**27.0**	**18.7**	**18.7**	**.2271**
TOTAL STATE	**16,030,998**	**25,652**	**22.8**	**28.3**	**17.8**	**15.8**	**.5006**

Use Our Influence

Sources: Circulation 1991; Sales & Marketing Management's Survey of Buying Power.

...our numbers are very convincing!

The Bangor Market wields enormous trade influence - evidenced in its Metro's per household retail sales which rank **#12 in the nation**. This retail vitality when compared with the total U.S. means 28% greater retail sales, 47% greater food and automotive sales and 16% greater general merchandise sales. Pair this retailing haven with a newspaper that ranks **#6 in New England** for Metro coverage, and you have the right combination for a shrewd investment. To learn more about this vibrant market, give us a call!

Bangor Daily News

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Maryland

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BALTIMORE	**2,404.9**	**.9598**	**33.4**	**10.2**	**18.4**	**22.3**	**24.8**	**888.6**
Anne Arundel	433.1	.1727	32.8	10.7	18.6	24.0	21.9	151.3
• Annapolis	33.6	.0134	34.0	11.0	19.5	22.7	25.4	14.2
Baltimore	699.3	.2788	35.3	9.7	17.8	22.1	28.4	271.1
Baltimore city	733.4	.2924	32.7	11.1	18.5	19.5	26.3	275.5
• Baltimore	733.4	.2924	32.7	11.1	18.5	19.5	26.3	275.5
Carroll	125.8	.0501	33.3	9.1	17.2	24.6	22.4	43.1
Harford	185.9	.0741	32.1	9.9	18.4	23.9	20.8	64.5
Howard	192.7	.0769	32.3	8.8	20.7	27.1	17.4	70.3
Queen Anne's	34.7	.0138	35.6	7.7	16.6	22.8	28.2	12.8
SUBURBAN TOTAL	1,637.9	.6530	33.8	9.8	18.3	23.5	24.2	598.9
CUMBERLAND	**101.3**	**.0403**	**37.0**	**11.3**	**13.8**	**19.6**	**33.2**	**39.5**
Allegany	74.6	.0297	37.7	11.6	12.8	19.0	34.6	29.5
• Cumberland	23.6	.0094	36.6	9.0	12.8	18.1	37.8	10.2
Mineral, W. Va.	*26.7*	*.0106*	*3[illegible]*	*10.5*	*13.5*	*21.2*	*29.5*	*10.0*
SUBURBAN TOTAL	77.7	.0309	3[illegible]	12.0	13.1	20.0	31.8	29.3
HAGERSTOWN	**122.1**	**.048[illegible]**	**34.3**	**10.5**	**17.5**	**21.1**	**28.1**	**45.0**
Washington	122.1	.0487	34.5	10.5	17.5	21.1	28.1	45.0
• Hagerstown	35.7	.0142	33.4	10.6	18.3	18.4	28.7	15.2
SUBURBAN TOTAL	86.4	.0345	35.0	10.4	17.2	22.2	27.8	29.8
OTHER COUNTIES								
☐ Calvert	53.0	.0211	32.5	8.4	17.2	25.0	20.8	17.5
Caroline	27.4	.0110	34.3	8.7	16.0	20.6	28.3	10.1
☐ Cecil	72.5	.0289	32.6	9.9	16.6	22.7	23.3	25.1
☐ Charles	103.6	.0413	30.3	10.5	18.8	23.8	17.3	33.8
Dorchester	30.3	.0121	37.2	8.4	15.4	20.3	32.9	12.1
☐ Frederick	153.3	.0611	32.3	10.2	18.2	23.9	21.1	53.7
• Frederick	41.0	.0163	31.3	12.2	21.4	20.1	22.0	16.0
Garrett	28.3	.0113	33.8	9.1	15.5	20.4	27.7	10.2
Kent	17.9	.0071	36.8	11.8	14.3	19.7	32.7	6.7
☐ Montgomery	777.3	.3099	34.0	8.8	19.5	24.7	23.3	289.9
Rockville	46.0	.0183	34.7	9.1	18.2	24.4	25.0	16.1
☐ Prince George's	736.0	.2935	31.1	12.8	20.5	23.2	18.9	260.5
St. Mary's	77.5	.0309	29.8	11.8	20.0	20.6	19.0	26.0
Somerset	23.6	.009[illegible]	33.9	13.4	18.1	18.9	29.2	8.0
Talbot	30.[illegible]	.0123	39.8	7.3	14.6	20.5	36.4	12.8
Wicomico	75.1	.0300	33.3	11.9	16.4	21.2	25.9	28.1
Worcester	35.4	.0141	37.8	8.0	15.9	20.2	33.8	14.3
TOTAL METRO COUNTIES	**4,497.3**	**1.7930**	**33.1**	**10.4**	**18.8**	**22.9**	**23.4**	**1,643.6**
TOTAL STATE	**4,843.7**	**1.9312**	**33.1**	**10.4**	**18.6**	**22.7**	**23.8**	**1,771.9**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BALTIMORE	**17,489,333**	**3,314,575**	**1,801,338**	**2,104,770**	**923,136**	**3,768,160**	**640,893**
Anne Arundel	3,812,979	717,799	366,722	619,622	195,280	931,170	95,748
• Annapolis	72[illegible],072	116,118	69,261	84,642	40,934	217,617	21,254
Baltimore	6,971,038	1,201,187	656,609	922,038	375,718	1,611,091	212,254
Baltimore city	3,312,488	698,998	500,818	235,323	137,568	513,919	233,275
• Baltimore	3,312,488	698,998	500,818	235,323	137,568	513,919	233,275
Carroll	699,121	141,444	51,545	63,088	27,076	166,325	32,717
Harford	1,[illegible]87,696	253,922	85,110	121,544	49,473	331,347	35,720
Howard	1,266,77[illegible]	256,929	118,195	140,319	122,641	200,852	28,137
Queen Anne's	159,239	44,296	22,339	2,836	15,380	13,456	3,042
SUBURBAN TOTAL	13,454,973	2,499,459	1,231,259	1,784,805	744,634	3,036,624	386,364
CUMBERLAND	**646,990**	**138,150**	**59,112**	**111,673**	**34,514**	**99,779**	**31,808**
Allegany	564,072	114,682	50,159	107,148	29,483	81,914	27,441
• Cumberland	229,364	36,541	16,472	25,430	13,311	48,032	10,105
Mineral, W. Va.	*82,918*	*23,468*	*8,953*	*4,525*	*5,031*	*17[illegible]*	*4,367*
SUBURBAN TOTAL	417,626	101,609	42,640	86,243	21,203	[illegible],747	21,703
HAGERSTOWN	**877,724**	**177,438**	**62,935**	**125,282**	**47,862**	**222,719**	**39,517**
Washington	877,724	177,438	62,935	125,282	47,862	222,719	39,517
• Hagerstown	432,789	94,858	37,223	50,888	23,264	88,609	24,587
SUBURBAN TOTAL	444,935	82,580	25,712	74,394	24,598	134,110	14,930
OTHER COUNTIES							
☐ Calvert	208,192	51,821	23,825	17,637	7,290	5[illegible],[illegible]2	5,447
Caroline	149,967	24,778	6,395	6,325	[illegible]	73,441	5,839
☐ Cecil	470,232	76,696	29,496	20,809	8,869	129,764	11,316
☐ Charles	641,624	116,018	54,375	41,596	33,549	170,861	23,400
Dorchester	174,315	40,057	17,234	10,205	5,392	20,347	8,020
☐ Frederick	1,096,022	227,892	102,819	144,616	52,840	226,205	28,838
• Frederick	762,065	152,353	70,367	111,714	38,857	159,923	20,828
Garrett	178,514	49,023	8,890	6,114	7,454	32,554	10,358
Kent	127,660	31,863	14,284	8,558	3,502	33,504	6,964
☐ Montgomery	6,575,212	1,311,485	560,102	762,626	473,574	1,343,329	251,568
Rockville	766,713	132,255	80,734	36,406	102,396	154,132	26,612
☐ Prince George's	6,260,391	1,095,937	530,894	846,218	298,477	1,516,261	228,880
St. Mary's	393,408	101,148	37,850	41,882	14,329	64,141	12,242
Somerset	71,148	26,668	7,755	1,804	1,026	8,780	3,512
Talbot	329,647	55,566	38,311	2,453	10,822	80,390	9,742
Wicomico	701,281	130,318	58,638	102,553	26,473	146,188	17,832
Worcester	528,244	98,965	121,414	37,184	23,799	82,272	16,893
TOTAL METRO COUNTIES	**34,182,802**	**6,486,544**	**3,215,943**	**4,170,702**	**1,875,080**	**7,514,325**	**1,257,300**
TOTAL STATE	**36,836,986**	**7,044,930**	**3,526,714**	**4,387,780**	**1,971,472**	**8,055,942**	**1,348,702**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
BALTIMORE	**36,179,630**	**33,440**	**15.9**	**23.9**	**20.1**	**27.5**	**.9991**
Anne Arundel	6,987,504	38,921	12.4	23.3	22.6	34.1	.1990
• Annapolis	560,431	30,283	16.9	27.0	16.5	25.7	0227
Baltimore	11,840,729	36,322	14.4	24.9	22.2	30.2	.3407
Baltimore city	8,716,439	23,207	21.2	23.7	15.5	16.8	.2380
• Baltimore	8 716,439	23,207	21.2	23.7	15.5	16.8	.2380
Carroll	1,731,672	34,494	15.5	26.0	24.2	24.9	.0464
Harford	2,705,722	35,854	14.9	24.6	22.7	28.7	.0732
Howard	3,758,725	48,046	9.3	18.1	20.0	47.6	.0902
Queen Anne's	438,839	27,766	21.3	27.0	18.4	18.8	.0116
SUBURBAN TOTAL	26,902,760	37,82[illegible]	13.5	23.8	22.3	32.5	.7384

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
CUMBERLAND	**1,109,16[illegible]**	**22,065**	**24.5**	**28.5**	**15.1**	**10.7**	**.0345**
Allegany	859,063	22,949	24.3	27.5	16.0	12.1	.0275
• Cumberland	274,849	19,933	25.2	25.2	13.7	10.9	.0096
Mineral, W. Va.	*250,098*	*20,004*	*25.5*	*31.0*	*12.3*	*6.8*	*.0070*
SURURBAN TOTAL	834,312	22,747	24.3	29.5	15.6	10.7	.0249
HAGERSTOWN	**1,464,057**	**26,272**	**20.7**	**28.1**	**18.6**	**15.9**	**.0452**
Washington	1,464,057	26,272	20.7	28.1	18.6	15.9	.0452
• Hagerstown	399,258	20,274	25.4	27.2	13.9	9.5	.0157
SUBURBAN TOTAL	1,064,799	29,737	18.3	28.5	21.1	19.1	.0295

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
OTHER COUNTIES							
☐ Calvert	790,519	39,729	13.7	19.1	22.2	35.4	.0189
Caroline	282,861	22,486	23.9	28.4	15.7	11.0	.0087
☐ Cecil	977,159	32,409	17.3	26.0	21.5	24.0	.0275
☐ Charles	1,487,003	39,747	11.8	20.8	23.6	34.4	.0403
Dorchester	367,333	23,270	24.2	27.2	16.2	13.6	.0105
☐ Frederick	2,344,855	37,162	14.3	23.3	22.0	31.3	.0639
• Frederick	618,592	31,395	17.4	25.9	20.1	24.2	.0248
Garrett	333,990	25,688	21.7	28.6	18.4	15.1	.0100
Kent	211,914	23,507	23.5	28.0	14.5	15.4	.0065
☐ Montgomery	18,261,900	53,094	8.5	17.1	16.5	52.9	.4320
Rockville	953,265	51,986	8.5	15.0	18.3	51.7	.0300
☐ Prince George's	13,134,629	42,403	10.7	22.4	20.5	40.3	.3504
St. Mary's	1,107,683	35,409	15.8	23.6	20.6	30.0	.0285
Somerset	241,199	22,708	25.1	27.6	14.8	13.8	.0065
Talbot	525,869	30,229	18.7	26.3	16.8	25.7	.0156
Wicomico	954,671	26,690	20.9	27.5	17.7	17.9	.0312
Worcester	391,629	20,663	27.6	28.0	12.7	10.9	.0172
TOTAL METRO COUNTIES	**75,498,815**	**37,265**	**14.0**	**22.5**	**19.5**	**33.7**	**2.0048**
TOTAL STATE	**79,915,964**	**36,408**	**14.5**	**22.7**	**19.5**	**32.7**	**2.1395**

Massachusetts

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BOSTON-LAWRENCE-SALEM-LOWELL-BROCKTON	**3,791.4**	**1.5117**	**33.6**	**11.9**	**18.9**	**21.4**	**25.9**	**1,415.0**
Essex	672.2	.2680	34.6	9.7	17.2	21.9	27.4	252.1
• Gloucester	28.8	.0115	36.7	8.9	16.8	22.7	30.1	11.6
• Haverhill	51.6	.0206	32.4	10.2	21.0	19.3	25.3	19.6
• Lawrence	70.4	.0281	28.9	11.1	18.4	16.7	22.0	24.3
• Lynn	81.5	.0325	33.0	10.1	18.6	19.1	27.3	31.7
Peabody	47.2	.0188	36.2	9.3	17.5	21.5	30.3	17.6
• Salem	38.2	.0152	33.6	12.5	21.4	19.7	27.3	15.9

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BOSTON-LAWRENCE-SALEM-LOWELL-BROCKTON	**32,453,768**	**6,407,504**	**4,011,876**	**3,111,190**	**1,644,048**	**6,505,564**	**1,135,949**
Essex	5,483,067	1,027,260	715,600	620,750	264,814	1,306,889	194,168
• Gloucester	411,305	53,444	31,003	9,031	5,622	45,639	11,546
• Haverhill	406,583	79,098	40,995	21,347	16,785	129,274	17,728
• Lawrence	355,050	41,769	33,805	16,071	27,306	118,616	14,314
• Lynn	598,635	93,735	58,511	14,456	20,826	288,169	24,721
Peabody	618,316	90,570	49,871	181,090	28,175	67,735	14,810
• Salem	351,999	92,545	42,225	22,656	22,323	71,154	14,904

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MASS. (cont.)

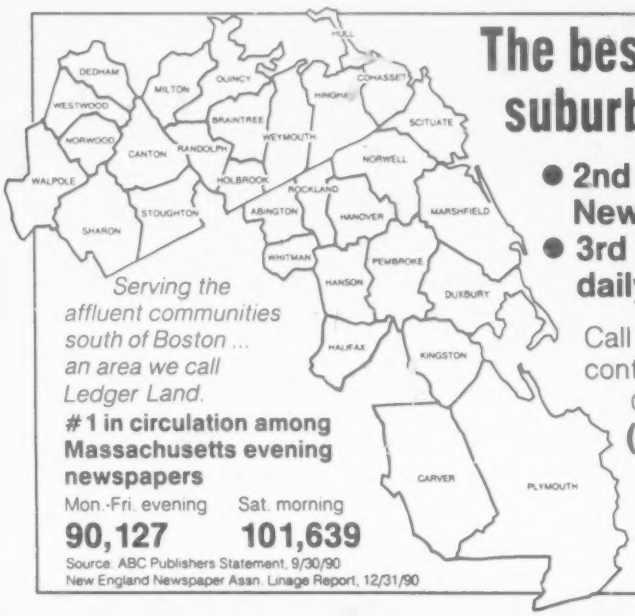
POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Middlesex	1,401.0	.5586	33.8	11.9	19.5	21.8	25.8	520.5
Arlington	44.7	.0178	37.3	8.7	20.7	21.6	32.2	18.8
• Cambridge	96.0	.0383	31.5	19.7	24.6	21.4	20.0	39.5
• Framingham	65.1	.0260	33.9	12.6	20.1	21.7	26.0	25.2
• Lowell	103.6	.0413	29.8	14.1	20.0	16.7	22.8	37.1
Malden	54.0	.0215	33.8	10.9	21.8	19.2	28.2	22.0
Medford	57.5	.0229	34.8	13.3	19.5	18.8	30.7	21.9
Newton	82.7	.0330	35.8	13.6	16.3	22.9	28.4	29.5
Somerville	76.3	.0304	31.7	16.7	26.0	17.9	23.6	30.4
• Waltham	58.0	.0231	32.1	19.7	20.7	18.4	25.6	20.8
Norfolk	616.7	.2459	35.3	10.5	17.9	22.2	28.3	278.0
Brookline	54.8	.0218	35.1	11.5	22.5	23.1	27.0	24.5
Quincy	85.1	.0339	34.8	11.6	21.6	19.2	30.3	35.7
Weymouth	54.1	.0216	34.7	10.5	19.8	21.1	28.2	20.8
Plymouth	438.2	.1747	33.1	10.0	16.7	23.2	23.7	150.6
• Brockton	93.4	.0372	31.7	11.0	18.2	19.5	24.6	33.1
Plymouth	45.9	.0183	32.6	9.2	17.5	23.8	22.0	16.0
Suffolk	663.3	.2645	31.3	16.5	22.3	18.4	23.3	263.8
• Boston	573.8	.2288	30.9	17.4	22.7	18.4	22.2	228.3
Revere	42.7	.0170	36.3	10.7	18.5	19.1	32.6	17.4
SUBURBAN TOTAL	2,531.0	1.0091	34.9	10.1	17.8	22.8	27.0	927.9
NEW BEDFORD–FALL RIVER–ATTLEBORO	509.1	.2030	33.9	10.6	16.5	20.7	27.5	188.7
Bristol	509.1	.2030	33.9	10.6	16.5	20.7	27.5	188.7
• Attleboro	38.6	.0154	32.3	9.8	20.3	20.1	24.4	14.3
• Fall River	93.2	.0372	33.7	11.0	16.7	17.1	30.7	37.5
• New Bedford	100.5	.0401	33.8	10.4	16.3	17.6	30.5	39.0
Taunton	50.1	.0200	33.0	10.3	19.3	19.6	26.6	19.0
SUBURBAN TOTAL	276.8	.1103	34.3	10.8	16.1	23.1	25.7	97.9
PITTSFIELD	139.0	.0555	36.0	10.7	14.9	20.6	31.0	54.2
Berkshire	139.0	.0555	36.0	10.7	14.9	20.6	31.0	54.2
• Pittsfield	48.5	.0193	35.8	9.4	16.6	19.6	31.6	19.9
SUBURBAN TOTAL	90.5	.0362	36.1	11.4	14.0	20.9	30.7	34.3
SPRINGFIELD	606.6	.2419	32.8	13.5	16.2	20.1	26.4	221.4
Hampden	459.2	.1831	33.5	10.8	16.5	19.8	27.7	171.0
Chicopee	57.0	0227	35.3	10.3	17.0	19.0	31.4	22.8
• Holyoke	44.0	0175	31.6	10.3	15.8	16.5	28.2	16.0
• Springfield	158.0	0630	30.8	12.5	17.9	17.5	25.0	58.1
• Westfield	38.6	0154	32.8	14.1	15.9	20.7	25.8	13.9
Hampshire	147.4	.0588	30.4	21.9	15.6	20.7	22.2	50.4
• Northampton	29.5	0118	33.7	17.1	17.5	22.3	25.5	11.2
SUBURBAN TOTAL	336.5	1342	33.9	14.0	15.5	21.4	26.9	122.2

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Middlesex	12,030,520	2,534,890	1,241,454	1,205,531	640,878	2,568,011	435,504
Arlington	274,272	50,735	21,551	7,463	7,730	122,395	11,287
• Cambridge	941,631	199,175	171,130	119,798	85,294	63,890	42,116
• Framingham	899,638	98,355	101,192	152,484	54,460	234,510	26,293
• Lowell	609,853	107,756	61,116	39,013	25,007	227,536	22,700
Malden	328,873	77,758	32,608	17,653	19,044	95,228	8,676
Medford	511,130	143,947	27,127	51,617	14,249	82,919	23,965
Newton	911,300	162,148	92,314	80,322	54,480	173,057	34,552
Somerville	473,941	118,560	41,604	55,264	21,757	65,956	17,402
• Waltham	519,868	103,389	51,135	24,024	47,383	63,699	26,248
Norfolk	6,056,065	1,234,413	759,368	596,904	281,262	1,418,325	199,911
Brookline	328,806	98,741	58,015	6,271	20,077	41,856	16,912
Quincy	682,568	196,518	84,764	35,102	15,013	153,392	33,049
Weymouth	514,241	140,026	38,729	73,608	28,703	92,932	15,968
Plymouth	3,980,450	700,538	407,097	297,224	209,662	816,187	111,309
• Brockton	951,756	172,866	94,806	85,230	41,036	192,216	27,656
Plymouth	370,367	82,101	34,495	16,502	16,379	92,357	8,173
Suffolk	4,703,666	910,103	1,088,357	390,781	247,432	396,132	195,057
• Boston	4,217,793	753,020	1,021,419	355,400	216,993	361,191	166,786
Revere	257,630	76,904	43,023	16,930	19,124	22,423	13,012
SUBURBAN TOTAL	22,389,657	4,612,352	2,274,539	2,251,680	1,081,013	4,711,670	745,937
NEW BEDFORD–FALL RIVER–ATTLEBORO	4,105,077	892,965	436,850	426,362	191,805	823,363	144,581
Bristol	4,105,077	892,965	436,850	426,362	191,805	823,363	144,581
• Attleboro	393,282	52,674	30,135	26,258	20,349	74,657	16,058
• Fall River	611,966	167,011	58,345	51,814	39,170	113,071	29,857
• New Bedford	545,260	144,420	70,109	36,139	27,269	88,870	27,195
Taunton	271,435	71,933	20,801	23,863	20,440	60,594	9,091
SUBURBAN TOTAL	2,554,569	528,860	278,261	312,151	105,017	546,765	71,471
PITTSFIELD	1,203,511	254,345	138,336	114,427	54,732	216,010	38,443
Berkshire	1,203,511	254,345	138,836	114,427	54,732	216,010	38,443
• Pittsfield	508,058	114,027	56,805	68,377	31,682	90,099	18,126
SUBURBAN TOTAL	695,453	140,318	82,031	46,050	23,050	125,911	20,317
SPRINGFIELD	4,517,126	912,159	508,124	515,366	222,223	878,582	157,043
Hampden	3,628,825	701,669	390,592	454,612	183,496	716,784	126,787
Chicopee	379,004	64,863	51,367	35,867	10,363	96,646	11,473
• Holyoke	503,938	71,381	39,014	152,332	29,854	62,002	14,311
• Springfield	1,322,814	243,529	144,616	163,580	85,998	251,435	51,535
• Westfield	318,868	66,565	32,625	38,234	6,773	80,955	10,181
Hampshire	888,301	210,490	117,532	60,754	38,727	161,798	30,256
• Northampton	341,462	59,652	49,282	29,128	14,462	89,193	11,785
SUBURBAN TOTAL	2,030,044	471,032	242,587	132,092	85,136	394,997	69,231



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MASS. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
WORCESTER–FITCHBURG–LEOMINSTER	**717.5**	**.2860**	**33.1**	**11.0**	**17.6**	**20.8**	**25.9**	**263.2**
Worcester	717.5	.2860	33.1	11.0	17.6	20.8	25.9	263.2
• Fitchburg	41.6	.0166	31.5	14.0	17.6	16.9	27.0	15.5
• Leominster	38.6	.0154	33.0	10.4	20.2	20.2	25.8	15.0
• Worcester	171.6	.0684	32.0	14.7	18.2	18.8	27.8	64.6
SUBURBAN TOTAL	465.7	.1856	33.7	9.5	17.3	22.7	25.0	168.1
OTHER COUNTIES								
Barnstable	189.8	.0756	39.7	7.3	14.5	20.6	36.5	79.0
Barnstable	41.7	.0166	38.4	8.1	15.3	20.8	34.3	16.9
Dukes	11.9	.0047	37.3	5.8	16.3	26.2	28.4	5.1
Franklin	70.8	.0282	35.0	8.8	16.3	23.7	26.3	27.9
Nantucket	6.1	.0024	35.6	7.8	20.1	23.9	27.2	2.6
TOTAL METRO COUNTIES	**5,763.6**	**2.2981**	**33.5**	**11.8**	**18.3**	**21.1**	**26.1**	**2,142.5**
TOTAL STATE	**6,042.2**	**2.4090**	**33.7**	**11.6**	**18.0**	**21.2**	**26.5**	**2,257.1**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
WORCESTER–FITCHBURG–LEOMINSTER	**5,436,267**	**1,034,978**	**554,179**	**556,864**	**303,490**	**1,268,749**	**193,689**
Worcester	5,436,267	1,034,978	554,179	556,864	303,490	1,268,749	193,689
• Fitchburg	418,406	121,881	32,139	76,505	15,200	74,885	14,578
• Leominster	351,587	65,859	39,018	34,847	30,483	78,362	8,586
• Worcester	1,670,904	249,239	176,705	136,967	114,712	512,278	59,957
SUBURBAN TOTAL	2,995,370	597,999	306,317	308,545	143,095	603,224	110,568
OTHER COUNTIES							
Barnstable	2,294,339	473,098	343,449	148,269	163,790	359,766	74,740
Barnstable	879,857	107,619	87,801	99,645	75,296	232,037	20,559
Dukes	158,057	41,434	26,981	3,890	5,574	8,434	3,122
Franklin	459,686	101,356	42,608	35,312	16,036	99,496	13,330
Nantucket	129,130	26,326	29,780	2,153	3,038	14,731	2,170
TOTAL METRO COUNTIES	**47,715,749**	**9,501,951**	**5,649,865**	**4,724,209**	**2,416,298**	**9,692,268**	**1,669,705**
TOTAL STATE	**50,756,961**	**10,144,165**	**6,092,683**	**4,913,833**	**2,604,736**	**10,174,695**	**1,763,067**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
BOSTON–LAWRENCE–SALEM–LOWELL–BROCKTON	**68,268,400**	**36,445**	**15.1**	**21.3**	**18.5**	**33.4**	**1.8165**
Essex	11,442,616	34,725	15.8	21.5	18.9	30.7	.3114
• Gloucester	485,124	29,637	20.0	23.6	17.9	24.3	.0127
• Haverhill	768,124	29,614	19.6	23.4	18.9	23.6	.0218
• Lawrence	796,578	23,788	21.3	23.6	16.3	17.0	.0229
• Lynn	1,173,280	27,953	19.5	23.4	18.5	21.1	.0332
Peabody	848,390	39,880	12.3	20.1	21.3	35.8	.0261
• Salem	629,068	29,542	18.5	24.8	18.3	23.7	.0179
Middlesex	27,713,660	40,827	13.0	20.0	18.9	38.9	.7074
Arlington	980,796	42,000	12.7	20.5	18.7	40.4	.0221
• Cambridge	1,718,843	28,307	19.4	25.4	16.7	22.9	.0479
• Framingham	1,374,282	41,914	11.9	20.6	17.9	41.4	.0398
• Lowell	1,455,396	29,268	19.6	24.1	19.1	22.5	.0392
Malden	931,524	32,318	17.8	23.4	19.4	27.0	.0231
Medford	1,023,234	37,166	13.9	21.6	19.5	33.3	.0277
Newton	2,055,118	52,749	9.6	16.0	15.7	52.6	.0511
Somerville	1,172,315	29,475	18.9	24.9	18.9	32.5	.0307
• Waltham	1,022,278	37,857	13.5	22.1	19.2	34.8	.0279
Norfolk	12,181,548	41,815	12.4	19.5	19.2	40.1	.3239
Brookline	1,310,207	36,601	14.6	22.3	16.6	35.5	.0286
Quincy	1,504,755	33,276	16.2	23.2	19.5	28.2	.0396
Weymouth	974,272	37,734	14.1	21.7	18.8	35.3	.0268
Plymouth	6,583,109	34,565	13.9	23.5	20.8	28.5	.1949
• Brockton	1,226,686	28,264	19.2	23.9	18.8	20.9	.0408
Plymouth	652,848	32,479	17.5	26.8	20.8	25.0	.0191
Suffolk	10,347,467	26,656	20.2	23.9	15.9	21.9	.2789
• Boston	8,937,032	26,212	20.3	24.1	15.5	21.5	.2435
Revere	710,059	31,551	18.1	22.9	18.5	26.8	.0178
SUBURBAN TOTAL	48,681,709	40,885	12.8	20.0	19.4	38.7	1.2689

THE ROAD TO BOSTON GOES STRAIGHT THROUGH WORCESTER

You can't reach Boston unless you go through Worcester. It's the other major market in the Boston ADI, with more than 250,000 households and an EBI of more than $10 billion. When the 500,000 adults in the Worcester market want information, they turn to the Worcester Telegram & Gazette, not the Boston papers.
The Telegram & Gazette's daily reach is 52%; Sunday it's 57%. The Boston Globe's daily reach in Worcester County is less than 12%. So whatever message you're carrying to Boston, remember to stop in Worcester.

Data: Sales & Marketing Management's 1990 Survey of Buying Power, 1989 Belden Continuing Market Study

TELEGRAM&GAZETTE

Represented nationally by Sawyer – Ferguson – Walker

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EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
NEW BEDFORD–FALL RIVER–							
ATTLEBORO	**6,777,741**	**27,620**	**20.0**	**25.7**	**19.0**	**18.7**	**.2057**
Bristol	6,777,741	27,620	20.0	25.7	19.0	18.7	.2057
• Attleboro	577,262	31,459	18.0	26.2	21.4	22.8	.0179
• Fall River	1,075,763	21,104	24.8	26.7	15.7	9.9	.0330
• New Bedford	1,139,385	20,896	24.8	25.9	14.3	11.8	.0333
Taunton	680,048	28,060	19.7	27.1	19.0	18.5	.0182
SUBURBAN TOTAL	3,985,331	32,645	16.6	25.3	21.7	24.2	.1215
PITTSFIELD	**1,994,866**	**27,432**	**20.5**	**26.3**	**18.6**	**19.0**	**.0595**
Berkshire	1,994,866	27,432	20.5	26.3	18.6	19.0	.0595
• Pittsfield	733,713	27,591	20.3	25.2	17.4	20.7	.0228
SUBURBAN TOTAL	1,261,153	27,343	20.6	27.0	19.2	18.0	.0367
SPRINGFIELD	**8,288,871**	**28,208**	**19.3**	**25.3**	**18.9**	**20.3**	**.2418**
Hampden	6,350,170	28,220	18.9	24.9	18.8	20.7	.1875
Chicopee	786,577	27,108	19.2	26.5	18.8	18.2	.0221
• Holyoke	522,464	22,283	22.6	22.6	16.0	15.4	.0194
• Springfield	1,881,452	23,937	21.6	25.4	16.3	15.8	.0614
• Westfield	548,480	31,488	16.6	26.6	22.1	21.7	.0162
Hampshire	1,938,701	28,167	20.4	27.0	19.4	18.7	.0543
• Northampton	410,950	25,212	21.9	25.8	16.7	17.2	.0139
SUBURBAN TOTAL	4,925,525	31,110	17.8	25.6	20.4	23.1	.1309
WORCESTER–FITCHBURG–							
LEOMINSTER	**10,995,940**	**32,267**	**17.4**	**23.6**	**20.3**	**25.7**	**.3046**
Worcester	10,995,940	32,267	17.4	23.6	20.3	25.7	.3046
• Fitchburg	561,271	26,715	21.5	24.3	18.5	18.9	.0183
• Leominster	586,320	30,996	17.4	25.5	21.4	22.0	.0173
• Worcester	2,427,797	26,564	20.6	24.8	16.9	20.1	.0761
SUBURBAN TOTAL	7,420,552	35,277	15.8	23.1	21.5	28.8	.1929
OTHER COUNTIES							
Barnstable	3,013,566	28,032	21.3	27.0	18.3	20.5	.0963
Barnstable	660,638	29,305	19.3	25.6	20.3	20.8	.0274
Dukes	176,992	24,767	24.7	29.0	15.8	16.2	.0061
Franklin	946,616	25,893	22.7	27.5	18.8	15.2	.0268
Nantucket	118,987	34,184	16.9	25.0	23.3	25.1	.0043
TOTAL METRO COUNTIES	**96,325,818**	**33,747**	**16.4**	**22.5**	**18.8**	**29.5**	**2.6281**
TOTAL STATE	**100,581,979**	**33,363**	**16.6**	**22.8**	**18.8**	**28.9**	**2.7616**

Michigan

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ANN ARBOR	**284.8**	**.1136**	**29.5**	**19.3**	**19.5**	**21.8**	**17.5**	**105.3**
Washtenaw	284.8	.1136	29.5	19.3	19.5	21.8	17.5	105.3
• Ann Arbor	110.3	.0440	27.7	26.9	20.5	19.4	15.6	41.9
SUBURBAN TOTAL	174.5	.0696	30.7	14.4	19.1	23.3	18.6	63.4
BATTLE CREEK	**136.1**	**.0543**	**33.9**	**9.6**	**15.2**	**20.9**	**27.5**	**51.9**
Calhoun	136.1	.0543	33.9	9.6	15.2	20.9	27.5	51.9
• Battle Creek	53.6	.0214	33.1	8.9	16.4	19.8	27.1	21.5
SUBURBAN TOTAL	82.5	.0329	34.6	10.1	14.5	21.6	27.7	30.4
BENTON HARBOR	**161.4**	**.0643**	**33.7**	**9.5**	**15.2**	**20.5**	**27.6**	**61.0**
Berrien	161.4	.0643	33.7	9.5	15.2	20.5	27.6	61.0
• Benton Harbor	12.8	.0051	22.9	11.6	13.7	15.1	17.7	4.3
SUBURBAN TOTAL	148.6	.0592	34.6	9.3	15.5	20.9	28.4	56.7
DETROIT	**4,367.9**	**1.7495**	**33.1**	**9.8**	**17.2**	**21.6**	**25.1**	**1,621.0**
Lapeer	75.5	.0301	31.7	9.5	16.2	23.6	21.0	24.9
Livingston	17.7	.0470	32.8	8.6	16.2	25.7	20.7	39.6
Macomb	718.4	.2872	33.9	10.0	17.7	21.4	26.7	266.1
Roseville	51.5	.0206	33.2	9.7	19.8	18.8	27.5	19.6
St. Clair Shores	68.4	.0273	39.1	8.1	16.3	19.2	36.5	27.3
Sterling Heights	118.3	.0472	33.0	11.0	16.1	25.1	21.7	41.0
Warren	145.5	.0580	35.9	10.3	17.5	18.1	33.0	54.8
Monroe	134.0	.0534	32.2	9.6	16.2	21.9	23.5	46.6
Oakland	1,095.4	.4368	33.8	9.1	18.2	23.7	24.2	415.0
Farmington Hills	75.5	.0301	35.2	8.4	18.6	24.0	26.2	29.6
• Pontiac	71.9	.0287	28.5	12.6	18.9	18.8	18.9	25.0
Rochester Hills	62.4	.0249	34.1	8.2	16.8	27.1	21.4	22.6
Royal Oak	66.1	.0264	34.7	7.7	22.1	21.0	28.3	28.6
Southfield	76.6	.0305	37.1	8.9	17.5	22.3	31.0	32.5
Troy	73.7	.0294	34.9	8.4	15.1	27.8	22.0	26.5
St. Clair	146.7	.0585	32.9	9.5	15.9	21.3	25.4	53.3
• Port Huron	33.9	.0135	31.2	10.7	17.3	17.9	25.5	13.1
Wayne	2,098.2	.8365	32.5	10.2	16.8	20.3	25.5	775.5
• Dearborn	88.7	.0354	35.7	8.7	17.1	19.3	31.6	35.2
Dearborn Heights	60.4	.0241	37.6	8.9	16.9	18.8	34.6	23.3
• Detroit	1,021.4	.4072	30.7	11.0	16.4	19.2	23.8	371.7
Lincoln Park	41.6	.0166	33.8	9.3	18.4	19.6	28.2	16.2
Livonia	100.2	.0400	36.6	8.3	15.9	22.2	30.3	35.7
Taylor	70.4	.0281	30.7	11.5	18.3	20.4	21.8	24.7
Westland	84.2	.0336	32.2	11.3	20.9	19.7	24.3	32.9
SUBURBAN TOTAL	3,172.0	1.2647	33.8	9.4	17.4	22.5	25.5	1,175.9

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Auto-motive ($000)	Drug ($000)
ANN ARBOR	**2,386,795**	**349,873**	**246,499**	**359,618**	**142,293**	**551,968**	**73,458**
Washtenaw	2,386,795	349,873	246,499	359,618	142,293	551,968	73,458
• Ann Arbor	1,279,419	170,496	147,604	175,120	98,244	233,586	38,918
SUBURBAN TOTAL	1,107,376	179,377	98,895	184,498	44,049	318,382	34,540
BATTLE CREEK	**1,037,626**	**187,251**	**88,164**	**182,880**	**41,654**	**222,194**	**39,721**
Calhoun	1,037,626	187,251	88,164	182,880	41,654	222,194	39,721
• Battle Creek	460,265	61,225	31,277	87,591	21,737	114,828	17,368
SUBURBAN TOTAL	577,361	126,026	56,887	95,289	19,917	107,366	22,353
BENTON HARBOR	**1,124,391**	**202,292**	**114,286**	**152,157**	**28,575**	**234,598**	**45,677**
Berrien	1,124,391	202,292	114,286	152,157	28,575	234,598	45,677
• Benton Harbor	264,191	13,430	15,749	69,213	2,762	61,459	4,822
SUBURBAN TOTAL	860,200	188,862	98,537	82,944	25,813	173,139	40,855
DETROIT	**33,349,904**	**5,296,818**	**3,232,075**	**4,507,039**	**1,939,923**	**7,864,938**	**1,422,334**
Lapeer	436,769	88,165	24,320	32,843	14,501	121,975	17,514
Livingston	552,797	89,874	50,817	105,156	20,739	123,651	21,002
Macomb	6,575,856	1,034,987	599,251	955,130	425,609	1,648,863	243,136
Roseville	731,164	89,532	53,527	215,100	25,235	122,783	16,921
St. Clair Shores	490,775	112,066	54,338	30,783	35,081	112,107	27,293
Sterling Heights	1,310,700	131,585	86,552	361,805	45,704	352,527	27,280
Warren	1,476,820	275,325	156,970	131,867	121,976	340,785	68,696
Monroe	627,521	143,907	57,500	46,811	17,182	160,200	26,126
Oakland	11,163,210	1,479,092	1,034,171	1,514,903	764,367	2,717,583	416,902
Farmington Hills	684,602	53,981	79,549	29,355	45,836	282,560	25,229
• Pontiac	494,944	69,738	51,025	71,681	44,589	132,600	14,874
Rochester Hills	334,297	6,847	16,779	64,966	4,087	161,480	6,563
Royal Oak	626,448	88,848	47,105	56,605	74,315	177,294	8,898
Southfield	1,652,204	180,414	152,517	221,752	123,008	446,971	49,913
Troy	1,447,755	104,284	107,610	288,290	81,237	440,870	32,990
St. Clair	827,293	176,281	70,845	81,715	38,768	181,667	47,666
• Port Huron	447,413	87,292	36,392	40,619	27,654	93,127	21,642
Wayne	13,166,458	2,284,512	1,395,171	1,770,481	658,757	2,910,999	649,988
• Dearborn	1,441,865	153,534	118,490	276,426	93,692	334,983	60,098
Dearborn Heights	316,518	97,790	57,697	73,742	18,556	12,632	35,698
• Detroit	3,609,361	830,889	526,003	151,301	97,132	775,157	176,635
Lincoln Park	354,588	83,231	28,438	80,696	9,688	31,937	27,806
Livonia	1,322,445	204,576	111,793	229,245	140,328	191,364	59,231
Taylor	782,732	85,476	59,366	276,970	18,145	169,544	24,942
Westland	757,714	153,076	59,487	146,444	43,933	115,095	41,002
SUBURBAN TOTAL	27,356,321	4,155,365	2,500,165	3,967,012	1,676,856	6,529,071	1,149,085

MICH. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
DETROIT–ANN ARBOR CONSOLIDATED AREA	***4,672.7***	***1.8631***	***32.8***	***10.4***	***17.4***	***21.6***	***24.6***	***1,726.3***
FLINT	**429.1**	**.1711**	**32.0**	**10.1**	**16.7**	**21.2**	**23.8**	**160.8**
Genesee	429.1	.1711	32.0	10.1	16.7	21.2	23.8	160.8
• Flint	140.3	.0559	29.7	11.2	17.3	18.4	22.4	53.7
SUBURBAN TOTAL	288.8	.1152	33.1	9.6	16.3	22.6	24.4	107.1
GRAND RAPIDS	**696.2**	**.2777**	**30.7**	**10.9**	**18.1**	**20.4**	**21.8**	**247.3**
Kent	505.5	.2016	30.8	10.7	18.5	20.2	22.1	183.6
• Grand Rapids	191.0	.0762	30.0	12.6	19.3	17.3	23.1	69.7
Wyoming	64.5	.0257	30.2	11.1	21.1	18.6	21.1	24.4
Ottawa	190.7	.0761	30.3	11.5	17.0	20.9	21.0	63.7
• Holland	31.2	.0124	29.4	15.6	16.7	16.8	23.8	10.7
SUBURBAN TOTAL	474.0	.1891	31.1	10.0	17.8	21.8	21.2	166.9
JACKSON	**150.4**	**.0600**	**33.5**	**9.4**	**17.4**	**21.7**	**25.6**	**53.9**
Jackson	150.4	.0600	33.5	9.4	17.4	21.7	25.6	53.9
• Jackson	37.6	.0150	30.9	10.9	17.8	17.3	25.4	14.8
SUBURBAN TOTAL	112.8	.0450	34.4	8.9	17.1	23.1	25.8	39.1
KALAMAZOO	**224.5**	**.0895**	**31.1**	**15.2**	**16.7**	**20.9**	**22.5**	**84.1**
Kalamazoo	224.5	.0895	31.1	15.2	16.7	20.9	22.5	84.1
• Kalamazoo	80.7	.0322	27.0	24.2	17.5	16.2	19.8	29.6
Portage	41.2	.0164	33.0	9.1	16.9	24.5	22.2	15.5
SUBURBAN TOTAL	143.8	.0573	33.5	10.2	16.3	23.5	24.0	54.5
LANSING–EAST LANSING	**434.5**	**.1731**	**29.9**	**15.8**	**17.2**	**21.3**	**19.9**	**157.6**
Clinton	58.3	.0232	32.3	9.3	16.2	23.2	22.4	20.4
Eaton	93.7	.0373	32.8	9.7	15.9	24.0	22.6	34.3
Ingham	282.5	.1126	28.5	19.2	17.8	20.0	18.5	102.9
• East Lansing	50.8	.0203	22.9	56.6	12.5	10.9	9.3	13.5
• Lansing	127.6	.0509	29.9	12.1	20.6	19.6	19.9	50.7
SUBURBAN TOTAL	256.1	.1019	32.7	9.7	16.2	24.2	22.0	93.4
MUSKEGON	**159.6**	**.0636**	**32.7**	**9.2**	**16.1**	**20.3**	**26.1**	**58.0**
Muskegon	159.6	.0636	32.7	9.2	16.1	20.3	26.1	58.0
• Muskegon	40.4	.0161	31.0	11.8	18.9	17.7	24.8	14.8
SUBURBAN TOTAL	119.2	.0475	33.4	8.3	15.4	21.1	26.4	43.2
SAGINAW–BAY CITY–MIDLAND	**398.5**	**.1590**	**33.0**	**9.7**	**15.7**	**21.4**	**25.5**	**147.9**
Bay	111.3	.0444	34.0	9.4	15.7	21.3	27.1	42.0
• Bay City	38.8	.0155	33.0	9.8	17.2	19.0	27.5	15.5
Midland	76.1	.0304	32.5	10.0	16.7	22.5	23.3	28.0
• Midland	38.3	.0153	33.3	11.1	16.4	22.1	25.1	14.9
Saginaw	211.1	.0842	32.7	9.8	15.4	21.1	25.4	77.9
• Saginaw	69.2	.0276	29.6	10.1	16.6	18.0	23.0	26.1
SUBURBAN TOTAL	252.2	.1006	34.1	9.4	15.1	22.7	25.9	91.4
OTHER COUNTIES								
Alcona	10.2	.0041	44.9	6.1	11.3	17.3	44.1	4.3
Alger	9.0	.0036	37.1	7.9	13.8	21.0	32.2	3.3
Allegan	91.5	.0365	31.8	8.7	16.9	21.0	23.6	32.1
Alpena	30.6	.0122	35.5	7.8	15.0	19.9	30.7	11.8
Antrim	18.4	.0073	37.0	7.2	14.2	19.2	33.5	7.1
Arenac	15.0	.0060	35.9	7.6	14.3	19.0	33.3	5.7
Baraga	8.0	.0032	37.0	8.4	12.2	20.2	32.6	3.1
Barry	50.5	.0201	33.8	8.2	15.5	22.3	25.9	17.9
Benzie	12.3	.0049	37.8	7.3	14.4	20.4	33.5	4.8
Branch	41.8	.0167	33.5	8.5	15.8	20.3	27.3	15.0
Cass	49.6	.0197	34.5	8.7	15.0	21.5	27.7	18.3
Charlevoix	21.7	.0087	34.7	7.7	15.6	21.1	28.5	8.3
Cheboygan	21.5	.0086	37.3	7.3	13.2	19.8	32.4	8.2
Chippewa	35.0	.0139	32.2	13.4	18.1	19.7	25.2	11.7
Clare	25.2	.0101	36.5	8.0	13.8	17.5	34.3	9.8
Crawford	12.5	.0050	34.8	8.1	16.0	19.2	30.5	4.5
Delta	37.7	.0150	35.3	8.1	14.4	20.5	29.9	14.5
Dickinson	26.9	.0108	36.5	6.9	14.7	20.0	32.2	10.7
Emmet	25.3	.0101	34.5	7.9	16.1	22.0	27.2	9.6
Gladwin	22.1	.0088	37.1	7.8	13.1	18.0	34.6	8.4
Gogebic	17.9	.0071	40.7	8.3	12.1	17.8	39.3	7.4
Grand Traverse	65.3	.0261	33.2	8.9	16.9	22.7	24.2	24.4
Gratiot	39.0	.0155	32.8	11.1	14.8	20.1	25.6	13.7
Hillsdale	43.6	.0174	32.6	10.3	14.9	19.7	26.7	15.7
Houghton	35.3	.0141	31.8	19.0	12.2	16.4	29.7	13.1
Huron	34.9	.0139	36.0	7.8	13.9	18.3	33.0	13.2
Ionia	57.6	.0230	30.0	12.9	17.3	20.0	21.3	18.7
Iosco	30.3	.0121	32.8	10.3	16.8	16.9	29.5	11.6
Iron	13.1	.0052	43.8	5.0	11.4	18.0	43.3	5.6
Isabella	54.7	.0218	24.6	28.0	14.2	16.3	18.1	17.6
Kalkaska	13.7	.0054	33.1	7.8	15.8	19.4	27.6	5.0

RETAIL SALES BY STORE GROUP

Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
35,736,699	***5,646,691***	***3,478,574***	***4,866,657***	***2,082,216***	***8,416,906***	***1,495,792***
3,478,101	**545,683**	**285,555**	**558,528**	**174,218**	**798,933**	**124,906**
3,478,101	545,683	285,555	558,528	174,218	798,933	124,906
1,457,514	258,092	144,829	248,257	117,395	203,447	54,964
2,020,587	287,591	140,726	310,271	56,823	595,486	69,942
5,288,808	**733,972**	**449,167**	**1,038,531**	**336,177**	**1,271,878**	**128,769**
4,416,580	587,052	355,398	796,967	264,982	1,005,421	104,664
1,539,357	216,825	148,749	193,643	131,848	330,963	45,749
699,924	64,731	71,724	140,875	34,828	137,994	13,317
1,172,228	146,920	93,769	241,564	71,195	266,457	24,105
463,438	47,166	40,846	57,724	36,473	134,403	13,648
3,586,013	469,981	259,572	787,164	167,856	806,512	69,372
983,828	**143,285**	**84,153**	**257,648**	**43,143**	**180,559**	**37,388**
983,828	143,285	84,153	257,648	43,143	180,559	37,388
386,658	49,601	43,878	54,706	29,389	84,253	15,865
597,170	93,684	40,275	202,942	13,754	96,306	21,523
1,783,009	**242,650**	**174,057**	**350,192**	**107,252**	**335,182**	**58,875**
1,783,009	242,650	174,057	350,192	107,252	335,182	58,875
679,649	94,249	83,219	30,124	35,275	197,119	26,784
552,731	58,216	43,570	191,297	55,544	23,240	21,738
1,103,360	148,401	90,838	320,068	71,977	138,063	32,091
3,352,806	**480,882**	**303,241**	**655,932**	**213,281**	**709,736**	**83,997**
276,387	57,656	16,564	6,015	6,651	70,792	7,686
803,308	141,349	68,149	160,545	37,122	145,291	31,395
2,273,111	281,877	218,528	489,372	169,508	493,653	44,916
260,521	21,913	32,282	80,054	14,152	39,983	3,159
1,202,489	143,504	109,287	217,139	125,579	331,062	24,987
1,889,796	315,465	161,672	358,739	73,550	338,691	55,851
1,000,054	**175,120**	**100,889**	**206,327**	**45,745**	**228,799**	**45,879**
1,000,054	175,120	100,889	206,327	45,745	228,799	45,879
335,922	42,110	35,339	50,060	14,724	101,573	19,974
664,132	133,010	65,550	156,267	31,021	127,226	25,905
2,945,350	**461,872**	**266,213**	**508,085**	**158,932**	**682,979**	**96,324**
822,765	125,802	67,206	151,161	31,137	223,000	23,864
336,969	51,107	29,606	32,675	13,645	107,917	13,772
372,405	82,710	40,329	29,879	14,418	76,079	20,837
314,901	68,246	33,855	25,620	13,568	65,270	17,868
1,750,180	253,360	158,678	327,045	113,377	383,900	51,623
387,509	81,034	35,202	21,266	17,096	106,603	19,084
1,905,971	256,085	167,350	428,524	114,623	403,189	45,600
41,929	10,465	3,755	2,202	417	10,415	2,104
31,853	18,790	4,047	110	461	93	357
483,064	125,464	35,635	11,186	12,887	147,071	18,828
217,636	44,522	15,312	26,761	11,624	33,169	11,908
80,981	30,502	8,329	864	1,768	3,687	4,433
91,740	21,703	10,644	2,162	2,189	17,988	1,692
35,666	14,409	2,923	1,579	568	5,794	1,972
179,354	49,411	15,924	13,229	3,726	38,866	8,623
61,576	18,997	7,470	1,146	2,763	8,096	2,191
183,723	33,411	13,351	17,214	7,456	47,886	6,897
173,673	39,291	14,235	7,310	2,653	62,304	5,717
127,447	43,596	14,784	2,209	4,271	18,209	4,924
170,963	37,936	20,714	10,959	4,293	32,356	4,939
215,781	61,838	18,236	24,464	6,124	28,882	10,734
171,883	44,691	13,158	11,804	2,371	34,263	6,514
73,347	9,118	9,645	13,567	978	14,857	3,764
279,652	82,551	23,516	28,862	11,857	51,608	4,135
207,224	58,073	15,554	30,686	13,146	37,582	6,951
277,719	58,232	24,460	19,793	19,396	53,959	6,543
96,471	34,114	7,213	3,039	786	24,341	3,291
104,022	20,261	7,532	13,851	2,488	21,409	3,478
774,004	111,910	67,088	135,514	42,837	163,572	12,804
182,981	42,429	17,281	17,250	3,420	48,368	8,019
213,365	72,797	12,514	6,280	7,491	45,410	8,025
207,799	49,407	16,352	20,955	9,170	43,124	8,164
214,889	54,676	15,082	13,180	5,635	50,906	8,425
83,972	66,295	15,276	40,852	5,842	42,021	8,732
80,746	43,797	16,627	25,580	7,352	29,694	11,458
68,203	17,755	5,909	3,864	2,232	14,162	3,336
334,937	72,313	42,117	16,656	12,019	57,234	14,830
80,182	13,256	6,946		763	34,414	2,649

MICH. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Keweenaw	1.7	.0007	46.4	4.6	10.5	18.3	46.6	0
Lake	8.7	.0034	41.1	6.2	11.6	16.5	40.5	3.6
Leelanau	16.7	.0067	36.7	6.6	14.2	23.1	29.9	6.3
Lenawee	91.9	.0366	32.5	10.2	15.1	21.3	25.0	31.8
Luce	5.7	.0022	37.4	6.5	12.7	19.7	33.7	2.1
Mackinac	10.7	.0043	37.4	6.9	13.8	19.4	33.9	4.3
Manistee	21.2	.0085	38.5	7.1	13.7	20.5	34.6	8.6
Marquette	70.8	.0282	30.8	14.0	16.8	20.6	22.4	25.4
Mason	25.5	.0102	36.4	7.7	13.8	20.3	31.8	10.0
Mecosta	37.4	.0149	25.8	26.6	12.2	16.0	22.7	12.3
Menominee	24.9	.0099	36.0	7.3	14.6	20.4	31.2	9.8
Missaukee	12.3	.0049	33.5	7.4	15.1	18.5	29.2	4.4
Montcalm	53.7	.0214	32.3	9.1	16.6	20.1	25.4	18.8
Montmorency	9.0	.0036	42.3	6.1	11.6	16.9	41.7	3.6
Newaygo	38.6	.0154	33.3	7.6	15.2	19.5	28.0	13.9
Oceana	22.6	.0090	33.7	7.6	14.5	20.0	28.1	8.1
Ogemaw	19.0	.0075	37.4	7.1	13.4	17.9	35.1	7.3
Ontonagon	8.8	.0035	40.3	6.1	12.5	20.5	37.0	3.6
Osceola	20.3	.0081	33.6	8.2	14.0	19.0	28.9	7.4
Oscoda	8.0	.0032	40.6	6.5	13.1	16.4	39.8	3.2
Otsego	18.3	.0073	33.7	8.1	15.2	20.6	27.4	6.6
Presque Isle	13.8	.0055	39.0	6.8	12.5	18.1	37.0	5.4
Roscommon	20.2	.0080	45.0	5.9	11.6	16.1	45.1	8.7
St. Joseph	59.2	.0236	32.9	8.7	15.7	20.4	26.3	21.7
Sanilac	40.0	.0159	34.1	8.1	14.8	19.0	29.7	14.7
Schoolcraft	8.3	.0033	37.9	6.4	13.8	19.0	35.0	3.3
Shiawassee	69.9	.0279	32.5	9.3	15.8	21.9	24.1	24.9
Tuscola	55.6	.0222	33.0	8.9	15.5	21.8	25.1	19.5
Van Buren	70.6	.0281	33.2	8.2	15.3	21.3	26.0	25.6
Wexford	26.5	.0106	33.3	8.2	15.7	19.7	27.6	10.0
TOTAL METRO COUNTIES	**7,463.0**	**2.9757**	**32.4**	**10.8**	**17.1**	**21.3**	**34.2**	**2,748.8**
TOTAL STATE	**9,233.1**	**3.7172**	**32.6**	**10.6**	**16.7**	**21.1**	**24.9**	**3,429.6**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Keweenaw	6,566	1,486	1,945		396	169	
Lake	31,290	10,645	3,836	523	133	3,225	2,285
Leelanau	70,571	24,226	12,072	141	957	429	1,337
Lenawee	535,470	101,174	50,058	86,921	16,548	143,058	20,056
Luce	40,718	13,207	2,418	1,694	809	8,265	1,465
Mackinac	82,864	25,728	12,485	789	1,398	5,403	2,070
Manistee	137,060	34,570	11,933	9,714	4,040	26,426	5,783
Marquette	457,313	86,241	42,175	66,309	30,125	108,147	15,317
Mason	155,005	41,112	14,035	9,170	5,285	22,641	10,648
Mecosta	209,010	43,856	16,848	12,722	8,046	44,205	8,262
Menominee	116,538	39,236	12,416	12,705	1,654	10,995	3,755
Missaukee	53,739	9,877	3,196	3,858	1,220	23,650	967
Montcalm	307,546	65,233	17,394	60,849	10,710	69,183	8,040
Montmorency	38,570	16,890	4,512	425	1,495	439	2,672
Newaygo	163,968	44,880	10,086	11,084	3,784	29,639	9,296
Oceana	99,549	37,758	6,767	1,396	667	14,581	2,467
Ogemaw	104,455	24,702	10,965	10,864	1,811	13,035	4,277
Ontonagon	50,844	9,699	3,741	865	563	19,379	1,494
Osceola	80,144	28,393	5,734	825	522	16,261	3,943
Oscoda	33,045	13,351	2,676	212	45	1,053	1,190
Otsego	145,209	14,030	12,411	13,717	4,351	40,269	8,076
Presque Isle	69,269	22,578	3,946	2,454	3,232	16,396	2,789
Roscommon	161,645	42,366	19,054	11,700	4,206	28,351	7,286
St. Joseph	308,541	73,240	28,250	29,877	9,863	66,805	10,133
Sanilac	211,886	52,198	11,505	9,242	8,820	56,305	10,021
Schoolcraft	49,435	13,525	3,585	860	957	8,689	3,768
Shiawassee	386,191	88,354	26,957	31,090	13,915	101,225	15,371
Tuscola	245,415	74,173	14,605	12,911	4,316	57,612	13,655
Van Buren	352,411	90,672	30,390	16,012	7,647	96,539	10,802
Wexford	243,009	55,047	17,261	13,954	13,918	51,543	9,824
TOTAL METRO COUNTIES	**57,030,672**	**8,819,698**	**5,344,299**	**8,776,937**	**3,231,193**	**13,081,764**	**2,157,328**
TOTAL STATE	**67,784,930**	**11,420,157**	**6,259,184**	**9,739,148**	**3,601,609**	**15,387,631**	**2,360,820**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
ANN ARBOR	**4,105,343**	**29,515**	**19.1**	**25.8**	**19.5**	**21.6**	**.1209**
Washtenaw	4,105,343	29,515	19.1	25.8	19.5	21.6	.1209
* Ann Arbor	1,603,010	26,175	22.4	25.2	16.0	20.5	.0529
SUBURBAN TOTAL	2,502,333	31,668	16.9	26.3	21.7	22.4	.0680
BATTLE CREEK	**1,966,858**	**29,888**	**18.7**	**34.5**	**19.3**	**22.6**	**.0561**
Calhoun	1,966,858	29,888	18.7	34.5	19.3	22.6	.0561
* Battle Creek	698,342	23,786	21.8	24.1	15.5	17.1	.0219
SUBURBAN TOTAL	1,268,516	34,212	16.5	24.5	22.1	26.6	.0342
BENTON HARBOR	**2,028,249**	**25,403**	**22.3**	**26.2**	**18.4**	**15.4**	**.0605**
Berrien	2,028,249	25,403	22.3	26.2	18.4	15.4	.0605
* Benton Harbor	94,824	15,121	29.2	21.0	10.3	6.1	.0068
SUBURBAN TOTAL	1,933,425	26,362	21.7	26.7	19.0	16.1	.0537
DETROIT	**64,078,339**	**31,089**	**16.6**	**24.5**	**19.8**	**23.8**	**1.8192**
Lapeer	941,677	31,418	16.7	27.7	22.5	20.4	.0267
Livingston	1,754,309	37,298	13.5	23.6	24.1	30.0	.0437
Macomb	9,391,712	29,806	17.4	30.9	23.7	15.6	.3009

EFFECTIVE BUYING INCOME

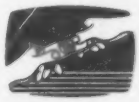
METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
Roseville	604,405	26,130	20.0	35.3	19.6	9.9	.0249
St. Clair Shores	968,932	30,149	17.7	29.9	22.4	17.1	.0274
Sterling Heights	1,580,140	33,999	13.2	31.7	30.3	17.3	.0538
Warren	1,934,440	29,423	17.7	30.4	23.3	16.0	.0638
Monroe	**2,215,402**	**40,197**	**13.9**	**19.4**	**22.2**	**33.7**	**.0528**
Oakland	**21,654,230**	**40,945**	**12.2**	**20.7**	**19.8**	**36.7**	**.5820**
Farmington Hills	1,785,798	49,440	8.9	17.1	18.7	49.3	.0429
* Pontiac	860,775	26,439	17.6	24.1	17.8	18.8	.0263
Rochester Hills	1,279,499	47,140	10.1	18.1	19.6	46.5	.0288
Royal Oak	1,292,434	37,490	14.6	22.7	21.7	32.5	.0341
Southfield	1,781,065	42,583	12.4	20.0	18.6	41.4	.0590
Troy	1,542,247	50,302	7.6	15.5	20.7	50.4	.0520
St. Clair	1,857,259	28,030	19.0	26.9	20.1	17.4	.0519
* Port Huron	400,937	22,488	22.2	25.7	16.1	12.8	.0159
Wayne	**26,263,750**	**26,448**	**18.7**	**24.5**	**18.0**	**18.1**	**.7612**
* Dearborn	1,371,955	30,995	18.8	23.0	19.6	24.4	.0606
Dearborn Heights	982,980	35,343	14.3	25.7	23.7	27.0	.0241

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
• Detroit	10,370,802	20,075	22.1	23.9	14.1	12.1	.2896
Lincoln Park	571,001	30,000	18.4	29.3	22.7	17.3	.0174
Livonia	1,717,955	41,898	9.3	22.0	27.0	35.4	.0545
Taylor	900,167	31,448	15.4	28.4	25.3	17.8	.0315
Westland	1,245,693	32,532	14.5	29.8	24.5	20.0	.0371
SUBURBAN TOTAL	51,073,870	34,655	14.6	24.8	21.7	27.7	1.4368
DETROIT–ANN ARBOR CONSOLIDATED AREA	***68,183,682***	***30,998***	***16.6***	***24.7***	***19.8***	***23.6***	***1.9401***
FLINT	**5,171,485**	**26,553**	**18.9**	**28.5**	**20.5**	**13.6**	**.1658**
Genesee	5,171,485	26,553	18.9	28.5	20.5	13.6	.1658
• Flint	1,490,497	21,749	21.6	27.6	15.8	9.8	.0567
SUBURBAN TOTAL	3,680,988	28,785	17.6	29.1	22.9	15.4	.1091
GRAND RAPIDS	**9,623,756**	**30,848**	**18.1**	**27.1**	**20.9**	**21.4**	**.2858**
Kent	6,934,189	29,568	19.1	27.0	20.0	20.1	.2126
• Grand Rapids	2,336,483	24,751	22.8	26.7	16.9	15.5	.0742
Wyoming	874,325	29,579	18.5	31.5	21.7	17.0	.0293
Ottawa	2,689,567	34,401	15.4	26.8	23.6	25.2	.0732
• Holland	423,474	29,293	21.2	26.2	20.9	20.0	.0162
SUBURBAN TOTAL	6,863,799	33,301	16.0	27.1	22.6	24.0	.1954
JACKSON	**1,942,679**	**28,816**	**19.2**	**27.7**	**20.1**	**18.5**	**.0560**
Jackson	1,942,679	28,816	19.2	27.7	20.1	18.5	.0560
• Jackson	447,626	22,840	22.7	27.2	15.1	13.1	.0158
SUBURBAN TOTAL	1,495,053	31,255	17.8	27.8	22.0	20.6	.0402
KALAMAZOO	**3,323,016**	**30,387**	**19.0**	**25.4**	**19.6**	**22.6**	**.0950**
Kalamazoo	3,323,016	30,387	19.0	25.4	19.6	22.6	.0950
• Kalamazoo	1,050,030	23,820	23.0	25.7	15.4	16.3	.0327
Portage	701,205	36,955	13.6	25.7	23.3	30.6	.0225
SUBURBAN TOTAL	2,272,986	33,923	16.8	25.3	21.8	26.1	.0623
LANSING–EAST LANSING	**5,928,556**	**29,475**	**19.1**	**27.2**	**20.1**	**20.0**	**.1751**
Clinton	734,851	30,414	16.8	31.3	23.2	17.2	.0198
Eaton	1,296,584	31,467	16.9	28.5	22.6	20.6	.0394
Ingham	3,897,121	28,423	20.2	26.0	18.7	20.3	.1159
• East Lansing	594,959	22,880	25.2	20.0	13.6	22.1	.0169
• Lansing	1,728,921	27,135	20.8	27.2	19.2	16.8	.0548
SUBURBAN TOTAL	3,604,676	31,295	17.2	28.2	21.6	21.4	.1034
MUSKEGON	**1,917,542**	**25,896**	**21.9**	**27.8**	**18.1**	**15.5**	**.0567**
Muskegon	1,917,542	25,896	21.9	27.8	18.1	15.5	.0567
• Muskegon	405,209	19,777	26.4	26.4	13.5	9.5	.0146
SUBURBAN TOTAL	1,512,333	28,215	20.3	28.5	19.6	17.6	.0421
SAGINAW–BAY CITY–MIDLAND	**5,075,859**	**27,682**	**18.4**	**27.2**	**19.9**	**16.5**	**.1532**
Bay	1,378,108	27,037	18.8	27.7	19.7	14.7	.0422
• Bay City	447,051	21,876	21.3	26.3	16.2	10.9	.0151
Midland	1,256,214	36,586	14.8	21.0	22.1	30.7	.0302
• Midland	739,994	39,822	13.6	18.7	21.0	36.4	.0189
Saginaw	2,441,537	25,719	19.4	29.4	19.2	12.4	.0808
• Saginaw	663,488	19,004	22.4	27.1	13.0	7.9	.0214
SUBURBAN TOTAL	3,225,326	29,459	17.5	28.9	22.4	16.7	.0978
OTHER COUNTIES							
Alcona	121,509	20,204	29.6	27.1	12.8	10.7	.0032
Alger	99,292	24,593	23.4	28.3	18.2	11.4	.0027
Allegan	1,210,644	30,140	19.1	26.7	21.8	19.8	.0325
Alpena	357,935	23,995	22.4	28.5	16.7	12.4	.0113
Antrim	163,493	17,312	31.0	27.8	10.2	4.5	.0051
Arenac	128,966	16,514	31.0	25.9	10.5	4.6	.0045
Baraga	78,477	18,068	27.3	26.2	13.3	6.6	.0025

EFFECTIVE BUYING INCOME



METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Barry	574,331	26,184	22.0	31.1	19.0	12.2	.0152
Benzie	151,049	23,973	25.1	28.6	17.2	13.0	.0041
Branch	466,260	24,248	24.0	30.3	17.5	11.8	.0132
Cass	607,632	26,265	22.0	29.0	18.7	15.0	.0155
Charlevoix	206,520	18,394	28.3	26.8	12.9	6.3	.0068
Cheboygan	213,143	19,655	28.6	28.9	13.1	7.1	.0075
Chippewa	293,015	17,824	28.3	26.8	11.9	6.1	.0106
Clare	245,305	17,129	32.5	23.6	11.6	8.0	.0083
Crawford	156,238	23,284	28.4	24.5	16.1	16.5	.0046
Delta	470,694	25,573	21.9	25.5	19.5	14.7	.0143
Dickinson	281,099	20,018	24.9	29.0	13.7	7.4	.0095
Emmet	280,421	21,616	25.3	27.8	15.0	10.7	.0106
Gladwin	247,579	21,013	28.1	22.6	16.7	12.5	.0070
Gogebic	163,242	15,838	33.6	25.9	8.5	3.9	.0054
Grand Traverse	761,023	23,622	24.3	29.9	17.1	11.3	.0290
Gratiot	555,109	31,000	18.4	23.9	20.0	24.4	.0140
Hillsdale	456,134	22,206	25.3	29.9	15.6	9.6	.0136
Houghton	341,412	17,974	29.6	26.3	11.5	7.3	.0111
Huron	362,854	20,473	27.2	28.2	14.0	8.9	.0116
Ionia	687,111	29,395	19.1	26.4	21.0	19.4	.0185
Iosco	287,561	17,270	34.5	26.2	10.9	5.8	.0095
Iron	151,255	19,148	27.8	23.8	15.4	9.1	.0044
Isabella	700,136	27,839	21.5	27.0	16.8	21.7	.0199
Kalkaska	129,873	19,678	28.0	27.7	14.6	6.9	.0043
Keweenaw	19,082	17,250	31.7	24.2	11.5	6.3	.0007
Lake	63,003	12,300	31.6	18.6	6.3	2.5	.0021
Leelanau	201,755	24,259	24.1	30.7	15.9	13.0	.0053
Lenawee	1,067,097	26,863	21.2	30.3	20.7	13.5	.0315
Luce	60,513	21,333	27.1	28.6	15.6	9.4	.0019
Mackinac	106,461	19,124	29.9	29.3	13.5	5.1	.0037
Manistee	228,028	20,265	25.5	29.8	13.1	7.7	.0073
Marquette	818,479	25,198	23.5	27.8	20.5	11.3	.0248
Mason	283,805	21,750	25.3	30.1	14.7	9.1	.0087
Mecosta	322,256	17,546	30.7	25.7	11.6	6.3	.0110
Menominee	240,013	19,580	27.2	32.2	11.4	5.3	.0074
Missaukee	106,525	18,129	31.8	28.6	11.3	4.9	.0034
Montcalm	561,191	23,070	24.1	28.7	16.9	11.1	.0173
Montmorency	91,833	18,053	30.8	25.9	11.3	7.9	.0028
Newaygo	376,334	20,613	26.3	27.9	15.2	8.2	.0112
Oceana	276,069	25,785	21.7	27.5	18.4	15.8	.0075
Ogemaw	172,797	16,083	30.7	23.7	10.7	6.5	.0056
Ontonagon	85,195	17,819	27.9	29.4	11.6	4.2	.0027
Osceola	227,473	23,440	24.8	28.7	16.2	12.8	.0063
Oscoda	60,585	13,694	33.7	24.0	5.3	2.8	.0021
Otsego	228,219	26,137	23.7	30.9	17.7	15.9	.0070
Presque Isle	112,994	14,851	26.1	25.8	8.1	4.4	.0039
Roscommon	200,048	16,275	33.7	23.7	9.6	6.4	.0071
St. Joseph	792,216	28,347	21.5	28.3	19.3	19.4	.0212
Sanilac	392,366	19,963	28.5	28.6	13.6	7.7	.0123
Schoolcraft	101,584	22,905	26.2	26.0	17.6	12.4	.0030
Shiawassee	879,181	29,595	18.6	28.5	22.1	16.8	.0245
Tuscola	640,804	26,694	21.3	28.5	20.1	14.3	.0176
Van Buren	680,134	20,543	25.8	28.9	15.1	7.2	.0213
Wexford	249,911	18,207	31.0	27.6	10.6	7.0	.0096
TOTAL METRO COUNTIES	**105,161,682**	**30,072**	**17.6**	**25.5**	**19.9**	**21.7**	**3.0443**
TOTAL STATE	**125,756,945**	**28,505**	**19.0**	**26.0**	**19.2**	**19.7**	**3.6654**

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Minnesota

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
DULUTH	**238.5**	**.0950**	**35.7**	**9.9**	**14.3**	**20.7**	**30.3**	**94.7**
St. Louis	196.8	.0784	35.9	9.9	14.1	20.9	30.5	78.3
• Duluth	84.9	.0339	34.1	13.6	14.9	19.5	29.1	34.3
Douglas, Wisc.	*41.7*	*.0166*	*34.9*	*9.5*	*14.9*	*20.5*	*29.3*	*16.4*
• *Superior*	*27.1*	*.0108*	*34.2*	*10.9*	*15.3*	*19.3*	*29.5*	*11.0*
SUBURBAN TOTAL	126.5	.0503	37.1	7.1	13.7	22.1	31.3	49.4
FARGO–MOORHEAD	**154.4**	**.0615**	**29.8**	**16.5**	**17.2**	**19.6**	**21.4**	**58.2**
Clay	50.5	.0201	28.8	19.3	14.0	17.8	23.5	17.5
• Moorhead	32.3	.0129	25.8	26.1	14.1	15.7	21.4	11.1
Cass, N. D.	*103.9*	*.0414*	*30.1*	*15.1*	*18.8*	*20.5*	*20.4*	*40.7*
• *Fargo*	*74.9*	*.0299*	*29.7*	*18.0*	*19.9*	*19.2*	*20.3*	*30.5*
SUBURBAN TOTAL	47.2	.0187	32.4	7.5	15.4	22.8	25.1	16.6
MINNEAPOLIS–ST. PAUL	**2,501.4**	**.9972**	**31.8**	**10.0**	**20.0**	**22.3**	**21.2**	**949.5**
Anoka	248.3	.0990	29.9	9.7	19.9	23.4	16.4	84.0
Coon Rapids	54.0	.0215	29.2	9.7	20.3	23.5	14.8	17.8
Carver	49.0	.0195	30.4	8.6	20.0	21.9	19.0	17.0
Chisago	30.9	.0123	32.2	7.5	16.0	21.7	23.8	10.7
Dakota	286.1	.1141	30.2	9.1	21.1	23.4	16.3	102.2
Burnsville	53.3	.0213	29.9	11.1	22.0	24.3	14.4	19.9
Eagan	49.3	.0197	28.9	9.0	28.3	24.0	8.8	18.1
Hennepin	1,044.4	.4164	32.8	10.5	20.7	22.3	23.2	424.1
• Bloomington	87.3	.0348	35.1	9.8	18.6	23.1	27.1	34.9
Brooklyn Park	57.0	.0227	28.8	11.0	22.5	24.0	12.2	20.6
Edina	46.6	.0186	42.3	6.4	11.8	22.9	38.8	20.1
• Minneapolis	372.7	.1486	31.9	13.4	22.9	20.4	22.5	162.6
Minnetonka	48.9	.0195	35.6	7.7	16.9	26.7	24.5	18.9
Plymouth	51.5	.0205	31.9	9.3	19.3	27.3	16.7	18.6
St. Louis Park	44.3	.0177	34.5	9.4	23.9	20.5	28.3	20.2
Isanti	26.2	.0104	31.9	7.4	16.2	22.3	22.7	8.9
Ramsey	487.4	.1943	32.1	11.4	19.2	20.5	23.9	191.2
• St. Paul	273.2	.1089	31.5	12.3	20.0	18.9	24.0	110.6
Scott	59.2	.0236	30.0	8.5	20.4	22.5	17.3	19.8
Washington	149.0	.0594	31.4	7.9	18.2	25.5	17.8	50.3
Wright	69.9	.0279	30.0	8.5	17.6	21.0	20.1	23.4
St. Croix, Wisc.	*51.0*	*.0203*	*31.5*	*8.4*	*17.6*	*22.5*	*21.3*	*17.9*
SUBURBAN TOTAL	1,768.2	.7049	31.6	9.0	19.4	23.2	20.3	641.4
ROCHESTER	**107.6**	**.0429**	**31.6**	**9.1**	**19.7**	**21.5**	**21.7**	**40.5**
Olmsted	107.6	.0429	31.6	9.1	19.7	21.5	21.7	40.5
• Rochester	71.5	.0285	31.6	9.7	21.4	20.6	22.1	28.2
SUBURBAN TOTAL	36.1	.0144	31.6	7.7	16.7	23.4	20.9	12.3
ST. CLOUD	**193.1**	**.0770**	**28.4**	**15.0**	**16.9**	**18.6**	**20.2**	**65.1**
Benton	30.6	.0122	29.4	11.6	18.5	18.2	21.5	11.1
Sherburne	42.8	.0171	28.6	11.6	18.1	21.9	16.5	13.9
Stearns	119.7	.0477	28.0	17.1	16.0	17.5	21.3	40.1
• St. Cloud	49.2	.0196	26.0	28.2	17.0	14.9	19.7	18.1
SUBURBAN TOTAL	143.9	.0574	29.2	10.5	16.7	19.9	20.5	47.0
OTHER COUNTIES								
Aitkin	12.4	.0049	43.0	4.7	11.3	18.4	41.6	5.1
Becker	27.9	.0112	35.1	6.9	13.8	19.5	30.5	10.5
Beltrami	34.6	.0138	29.1	13.9	14.8	18.5	22.8	12.0
Big Stone	6.2	.0024	40.8	4.9	11.8	17.3	39.8	2.4
Blue Earth	54.1	.0216	27.8	22.7	14.6	16.8	22.6	19.3
Brown	26.9	.0107	34.6	8.3	14.8	18.3	31.0	10.3
Carlton	29.3	.0117	35.1	7.1	14.6	20.8	29.4	10.9
Cass	21.8	.0087	38.5	5.6	12.4	18.8	35.8	8.3
Chippewa	13.1	.0053	37.7	6.0	13.2	18.9	34.7	5.2
Clearwater	8.3	.0033	36.7	6.3	12.3	18.4	33.7	3.1
Cook	3.8	.0015	38.6	5.1	14.2	24.5	31.9	1.6
Cottonwood	12.6	.0051	39.5	5.8	12.2	18.5	37.3	5.0
Crow Wing	44.6	.0177	36.0	7.7	13.8	19.6	31.8	17.3
Dodge	15.8	.0063	31.5	7.7	16.5	19.6	24.6	5.6
Douglas	28.8	.0115	35.4	8.2	14.0	19.0	31.5	11.0
Faribault	16.7	.0067	39.2	5.6	12.3	18.4	37.0	6.7
Fillmore	20.7	.0082	36.7	6.7	13.2	18.2	34.0	7.8
Freeborn	32.9	.0131	37.3	7.0	13.8	19.7	33.6	13.0
Goodhue	40.9	.0163	34.3	7.3	15.6	20.1	28.8	15.3
Grant	6.2	.0025	41.0	4.5	12.1	17.4	39.9	2.4
Houston	18.5	.0074	34.2	7.0	15.3	19.7	29.1	6.8
Hubbard	15.0	.0060	37.9	5.6	12.9	20.0	34.0	5.8
Itasca	40.7	.0162	36.1	6.8	13.1	21.6	30.1	15.4
Jackson	11.5	.0046	37.2	6.6	13.5	18.0	34.9	4.5
Kanabec	12.9	.0052	33.5	6.8	15.0	19.6	28.1	4.8
Kandiyohi	39.0	.0155	33.0	9.2	15.2	19.5	27.4	14.4

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
DULUTH	**1,688,841**	**337,073**	**146,472**	**245,753**	**58,339**	**331,724**	**85,356**
St. Louis	1,387,845	280,203	115,043	205,947	54,029	269,163	45,536
• Duluth	764,490	140,003	72,736	156,261	36,501	119,831	30,130
Douglas, Wisc.	*300,996*	*56,870*	*31,429*	*39,806*	*4,310*	*62,561*	*9,820*
• *Superior*	*268,304*	*50,639*	*25,699*	*39,806*	*3,494*	*59,083*	*9,820*
SUBURBAN TOTAL	636,047	146,431	48,037	49,686	18,344	152,810	15,406
FARGO–MOORHEAD	**1,296,415**	**232,186**	**127,449**	**198,959**	**52,648**	**272,580**	**30,010**
Clay	285,328	60,709	27,142	25,750	25,887	37,928	12,208
• Moorhead	223,145	52,908	19,602	20,592	23,164	32,399	11,321
Cass, N. D.	*1,011,087*	*171,447*	*100,307*	*173,209*	*26,561*	*234,652*	*17,802*
• *Fargo*	*951,112*	*155,294*	*92,454*	*172,631*	*26,027*	*231,591*	*16,417*
SUBURBAN TOTAL	122,158	23,954	15,393	5,736	3,257	8,590	2,272
MINNEAPOLIS–ST. PAUL	**20,446,928**	**3,564,769**	**2,098,155**	**2,852,755**	**940,347**	**4,436,322**	**462,239**
Anoka	1,655,282	328,939	133,134	244,285	101,577	348,526	30,022
Coon Rapids	382,571	74,602	27,521	41,511	7,323	133,831	2,495
Carver	180,900	49,568	31,088	1,961	5,348	25,139	4,445
Chisago	150,580	44,805	12,622	751	2,106	30,116	2,881
Dakota	2,101,441	425,649	173,112	341,751	136,529	398,116	40,176
Burnsville	809,660	109,947	50,043	240,435	79,769	96,955	6,718
Eagan	133,188	50,734	24,126	2,790	2,089	2,802	7,071
Hennepin	10,005,141	1,585,565	1,106,708	1,489,265	433,373	2,071,324	230,369
• Bloomington	983,672	86,949	143,403	124,030	24,706	360,118	22,977
Brooklyn Park	404,594	112,034	25,706	58,254	6,144	75,159	10,909
Edina	872,945	81,789	44,501	251,694	99,347	33,306	9,278
• Minneapolis	2,786,604	533,799	454,545	323,667	128,546	327,738	83,621
Minnetonka	905,851	140,303	57,055	254,610	46,930	168,033	6,473
Plymouth	398,131	94,786	17,682	109	6,031	104,682	5,204
St. Louis Park	488,940	73,076	50,347	79,269	18,889	106,499	15,645
Isanti	124,079	33,666	8,687	11,356	2,707	27,706	1,695
Ramsey	4,465,467	767,618	459,081	668,034	214,521	1,111,160	108,605
• St. Paul	2,066,210	378,643	266,599	341,495	80,202	365,643	58,940
Scott	277,729	46,807	31,151	15,214	6,767	70,844	7,004
Washington	776,626	157,956	82,153	34,890	20,197	147,931	23,177
Wright	395,579	64,121	30,622	12,541	9,307	121,957	10,630
St. Croix, Wisc.	*314,104*	*60,075*	*29,797*	*32,607*	*8,015*	*83,503*	*3,235*
SUBURBAN TOTAL	14,610,442	2,565,378	1,233,608	2,063,563	706,893	3,382,823	296,701
ROCHESTER	**1,009,846**	**172,265**	**82,716**	**181,454**	**49,564**	**253,131**	**18,302**
Olmsted	1,009,846	172,265	82,716	181,454	49,564	253,131	18,302
• Rochester	954,209	165,102	78,849	181,431	47,880	244,539	17,008
SUBURBAN TOTAL	55,637	7,163	3,867	23	1,684	8,592	1,294
ST. CLOUD	**2,385,247**	**221,617**	**109,332**	**238,673**	**57,607**	**274,217**	**86,326**
Benton	102,876	24,153	10,734	13,302	696	6,141	2,659
Sherburne	205,564	52,248	10,134	13,321	4,282	68,467	13,076
Stearns	2,076,807	145,216	88,464	712,050	52,429	199,609	70,591
• St. Cloud	1,722,283	44,411	57,737	711,831	47,816	136,121	16,779
SUBURBAN TOTAL	662,964	177,206	51,595	26,842	9,591	138,096	69,547
OTHER COUNTIES							
Aitkin	60,653	12,218	7,281	1,171	476	14,381	2,716
Becker	171,942	34,648	13,863	12,841	6,914	43,258	4,336
Beltrami	263,723	53,971	22,051	25,693	8,690	54,289	5,544
Big Stone	35,845	8,041	3,221	3,272	2,641	2,565	2,125
Blue Earth	498,235	129,683	45,922	58,935	15,199	74,594	15,193
Brown	162,317	47,740	15,477	14,259	5,085	24,068	3,702
Carlton	174,551	35,959	17,940	8,789	1,986	35,664	6,499
Cass	111,319	25,016	12,038	345	2,568	27,452	2,168
Chippewa	88,578	15,688	6,597	6,076	2,499	23,425	2,784
Clearwater	27,622	8,032	1,832	239	270	3,001	3,798
Cook	32,026	7,328	6,411	489	136	514	1,900
Cottonwood	58,859	9,368	4,868	4,648	1,921	11,846	2,280
Crow Wing	417,587	64,596	35,622	102,451	7,973	85,875	9,621
Dodge	47,071	13,910	4,135	1,352	710	5,123	600
Douglas	227,601	44,898	20,359	24,531	9,986	41,028	9,407
Faribault	66,629	16,773	4,141	4,972	1,782	13,638	3,336
Fillmore	95,800	20,911	5,474	1,043	2,946	27,956	2,963
Freeborn	255,999	46,467	17,172	28,956	8,591	69,769	5,399
Goodhue	253,550	62,324	19,055	16,592	5,682	54,650	14,515
Grant	29,692	5,332	1,369	43	84	10,617	1,607
Houston	56,386	9,926	3,862	187	820	11,898	1,292
Hubbard	89,795	24,202	5,341	1,415	2,000	20,362	6,979
Itasca	250,827	45,667	16,790	27,686	3,038	53,935	6,848
Jackson	70,522	2,431	3,525	1,431	3,434	28,451	12,030
Kanabec	67,139	11,519	5,918	331	692	15,535	6,889
Kandiyohi	261,437	42,574	25,319	41,740	11,167	59,664	9,737

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Kittson	5.7	.0023	39.0	5.2	12.9	19.0	36.6	2.2
Koochiching	16.1	.0064	35.8	8.1	15.1	21.4	29.8	5.9
Lac qui Parle	8.8	.0035	40.1	4.4	12.6	18.1	38.4	3.5
Lake	10.2	.0041	39.7	5.4	13.4	20.2	36.5	4.2
Lake of the Woods	4.1	.0016	35.7	6.3	15.0	19.8	31.1	1.6
Le Sueur	23.2	.0093	33.6	7.5	14.9	19.8	28.1	8.5
Lincoln	6.8	.0027	42.0	4.8	10.9	16.8	41.2	2.7
Lyon	24.8	.0099	31.6	13.0	14.5	17.9	27.3	9.1
McLeod	32.3	.0128	33.0	8.2	15.9	19.8	27.0	11.9
Mahnomen	5.0	.0020	35.2	6.0	12.5	17.5	32.7	1.8
Marshall	10.9	.0044	36.8	5.9	12.8	19.2	33.2	4.2
Martin	22.7	.0090	37.3	5.8	14.1	19.3	33.8	9.0
Meeker	20.9	.0084	35.0	6.7	13.8	19.0	31.0	7.7
Mille Lacs	18.7	.0074	34.9	7.1	13.7	19.1	30.8	6.9
Morrison	29.7	.0119	32.7	7.4	14.6	18.0	28.6	10.4
Mower	37.1	.0148	37.7	7.2	13.6	18.1	35.4	14.9
Murray	9.6	.0038	38.6	6.0	11.9	18.4	36.4	3.7
Nicollet	28.2	.0112	30.0	15.7	15.6	20.0	22.2	9.5
Nobles	20.0	.0080	36.1	7.9	14.1	18.3	33.0	7.6
Norman	7.9	.0032	39.4	4.9	12.5	17.9	37.6	3.1
Otter Tail	50.7	.0202	37.6	6.6	13.2	19.0	34.6	19.5
Pennington	13.2	.0052	34.3	10.1	13.9	19.5	29.5	5.1
Pine	21.4	.0086	34.5	6.9	15.3	19.0	30.2	7.6
Pipestone	10.4	.0041	36.3	6.9	13.3	16.7	34.8	4.0
Polk	32.3	.0129	34.9	8.2	13.6	18.8	31.1	11.9
Pope	10.7	.0043	38.8	5.2	12.2	18.2	36.8	4.1
Red Lake	4.5	.0018	35.7	5.7	13.4	18.4	32.4	1.7
Redwood	17.1	.0068	36.9	6.1	13.3	17.9	34.5	6.5
Renville	17.5	.0070	37.0	5.9	13.6	17.6	34.9	6.7
Rice	49.5	.0197	29.9	16.1	15.1	19.1	23.2	16.5
Rock	9.7	.0039	36.8	6.0	13.0	18.5	33.9	3.7
Roseau	15.3	.0061	30.8	8.4	17.5	18.2	24.6	5.5
Sibley	14.3	.0057	35.7	6.6	14.0	18.1	32.7	5.3
Steele	30.8	.0123	32.8	8.6	16.0	19.9	26.7	11.4
Stevens	10.6	.0042	30.1	20.5	11.2	16.0	28.4	3.8
Swift	10.5	.0042	38.4	5.5	13.3	17.6	36.6	4.2
Todd	23.3	.0093	34.7	6.8	12.8	18.8	30.9	8.6
Traverse	4.3	.0017	41.7	4.6	11.4	16.5	41.1	1.7
Wabasha	19.8	.0079	34.3	7.3	14.7	19.8	29.2	7.3
Wadena	13.1	.0053	36.2	7.0	13.1	17.8	33.7	5.0
Waseca	18.1	.0072	33.1	8.9	14.9	19.6	27.7	6.7
Watonwan	11.6	.0046	36.0	6.7	13.9	17.9	33.3	4.5
Wilkin	7.5	.0030	34.5	7.3	15.0	17.7	31.5	2.8
Winona	47.9	.0191	30.3	17.7	14.1	18.2	25.1	17.0
Yellow Medicine	11.6	.0046	38.1	6.2	13.1	17.2	36.4	4.6
TOTAL METRO COUNTIES	**2,998.4**	**1.1953**	**31.7**	**10.5**	**19.4**	**21.9**	**21.8**	**1,133.0**
TOTAL STATE	**4,412.0**	**1.7591**	**32.5**	**10.0**	**17.7**	**20.9**	**24.6**	**1,661.6**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Kittson	31,357	7,826	1,574	89	437	4,805	3,552
Koochiching	92,223	18,298	7,631	11,084	2,348	12,410	4,514
Lac qui Parle	29,483	6,254	1,566	747	809	4,899	1,289
Lake	68,820	13,639	3,873	392	500	22,823	6,454
Lake of the Woods	21,459	5,897	1,729	572	144	356	1,414
Le Sueur	75,741	14,339	8,839	2,081	3,074	16,632	3,572
Lincoln	26,369	5,109	2,125	296	258	4,783	1,262
Lyon	174,258	40,877	18,760	14,975	5,197	36,419	4,011
McLeod	244,014	94,272	19,732	20,660	4,832	47,089	4,569
Mahnomen	20,369	4,931	1,722	352	106	3,784	2,998
Marshall	46,594	8,751	3,030	213	263	20,288	727
Martin	127,230	30,449	10,466	18,887	4,082	24,501	4,357
Meeker	91,267	17,518	7,542	4,921	2,474	23,217	2,858
Mille Lacs	85,024	25,858	8,013	2,324	2,516	5,020	3,593
Morrison	134,535	29,791	12,986	7,658	2,606	24,277	5,943
Mower	221,786	52,816	18,994	27,727	10,547	48,821	5,848
Murray	33,189	6,236	3,802	815	743	5,820	5,502
Nicollet	106,925	18,980	13,935	130	1,271	32,391	754
Nobles	130,925	23,835	12,098	19,952	5,044	24,196	6,648
Norman	32,523	7,596	1,542	110	390	12,042	1,326
Otter Tail	288,935	64,236	20,851	34,987	6,602	67,715	8,004
Pennington	89,066	23,911	11,400	18,281	2,584	14,116	3,371
Pine	113,939	19,258	20,372	2,721	2,596	34,736	2,003
Pipestone	54,007	12,017	5,444	5,799	2,482	12,757	2,333
Polk	163,790	59,853	12,986	7,732	4,728	27,576	7,027
Pope	47,672	11,470	4,841	2,136	496	11,037	1,650
Red Lake	14,815	1,355	1,484	179	266	7,624	306
Redwood	81,143	21,729	5,990	7,041	1,725	21,429	2,696
Renville	70,378	16,713	4,615	1,441	617	14,415	2,287
Rice	286,297	60,122	33,506	14,340	8,481	80,549	8,759
Rock	36,382	9,262	3,360	2,953	702	6,669	1,985
Roseau	70,866	16,403	6,483	3,076	847	22,931	3,456
Sibley	40,388	9,407	3,509	991	796	11,521	2,134
Steele	208,914	42,383	14,988	18,721	6,881	46,048	5,730
Stevens	63,869	14,628	5,818	158	1,824	15,971	8,853
Swift	40,615	12,344	2,470	3,199	820	7,928	2,959
Todd	80,729	21,558	6,114	1,277	1,536	20,481	2,779
Traverse	18,810	4,193	1,420	142	417	2,878	2,481
Wabasha	93,236	19,953	6,034	1,408	865	19,894	2,990
Wadena	89,389	18,318	4,747	8,967	1,757	13,935	3,573
Waseca	83,435	16,569	6,677	564	899	17,838	9,208
Watonwan	46,012	12,108	3,466	2,832	1,385	12,011	2,011
Wilkin	34,459	5,116	5,477	72	319	8,467	2,029
Winona	272,902	62,110	29,848	30,890	5,890	57,118	5,201
Yellow Medicine	54,054	11,110	2,631	1,725	2,270	14,199	2,962
TOTAL METRO COUNTIES	**25,201,090**	**4,239,488**	**2,402,591**	**3,971,972**	**1,119,219**	**5,187,258**	**621,376**
TOTAL STATE	**33,314,968**	**6,038,306**	**3,110,824**	**4,666,974**	**1,331,935**	**6,945,332**	**934,122**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
DULUTH	**3,094,630**	**25,287**	**20.7**	**26.5**	**20.2**	**14.0**	**.0913**
St. Louis	2,574,498	26,657	20.2	26.6	20.6	14.0	.0755
• Duluth	1,094,273	23,448	23.2	26.5	16.9	12.3	.0351
Douglas, Wisc.	*520,132*	*24,724*	*23.1*	*27.0*	*17.9*	*13.2*	*.0158*
• *Superior*	*347,523*	*23,768*	*24.0*	*25.4*	*16.9*	*14.3*	*.0116*
SUBURBAN TOTAL	1,652,834	29,121	18.3	27.0	23.1	14.3	.0446
FARGO-MOORHEAD	**1,961,645**	**25,460**	**22.2**	**28.7**	**18.4**	**13.8**	**.0618**
Clay	546,234	23,499	23.6	30.1	16.3	11.3	.0166
• Moorhead	356,033	23,246	24.0	29.3	16.1	11.8	.0114
Cass, N. D.	*1,415,411*	*26,346*	*21.5*	*28.1*	*19.3*	*14.9*	*.0452*
• *Fargo*	*1,055,056*	*25,579*	*22.3*	*27.1*	*18.8*	*14.6*	*.0368*
SUBURBAN TOTAL	550,556	26,684	20.5	31.2	19.2	13.8	.0136

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
MINNEAPOLIS-ST. PAUL	**40,186,297**	**33,773**	**16.4**	**24.6**	**21.4**	**26.5**	**1.1126**
Anoka	3,391,241	35,012	12.8	29.7	29.1	20.9	.0958
Coon Rapids	769,085	37,714	8.8	27.9	34.1	23.4	.0217
Carver	737,822	34,414	14.8	25.6	20.7	28.3	.0174
Chisago	360,928	28,272	19.1	29.7	22.7	13.6	.0101
Dakota	4,709,071	38,637	13.2	23.1	24.5	32.1	.1250
Burnsville	1,012,054	43,642	11.2	20.5	23.0	40.6	.0322
Eagan	838,935	39,717	12.7	23.3	26.8	32.8	.0181
Hennepin	18,010,787	32,746	17.3	23.9	19.3	27.1	.5067
• Bloomington	1,778,225	42,396	10.3	22.2	22.8	39.7	.0487
Brooklyn Park	859,638	36,596	12.7	26.1	27.8	25.6	.0236
Edina	1,246,944	47,768	11.9	18.8	16.0	47.6	.0360

MINN. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
• Minneapolis	5,425,637	23,793	23.2	25.5	15.6	16.4	.1535
Minnetonka	1,095,576	48,735	8.1	17.7	21.8	48.0	.0346
Plymouth	1,006,279	44,973	9.7	20.7	22.5	42.9	.0251
St. Louis Park	895,870	34,718	16.6	25.5	20.8	28.7	.0245
Isanti	286,659	26,319	20.9	31.5	19.6	12.3	.0082
Ramsey	7,686,017	31,145	18.5	25.0	19.8	24.0	.2229
• St. Paul	3,946,208	26,448	21.8	25.8	17.8	18.3	.1125
Scott	767,838	32,320	16.8	28.4	24.5	19.6	.0203
Washington	2,671,518	43,247	9.6	17.4	24.1	42.9	.0630
Wright	828,855	28,954	18.5	30.3	21.4	16.4	.0239
St. Croix, Wisc.	*705,561*	*32,356*	*17.0*	*25.2*	*22.5*	*22.8*	*.0193*
SUBURBAN TOTAL	29,006,227	36,797	14.0	24.2	23.5	29.8	.7979
ROCHESTER	**1,676,368**	**33,332**	**17.0**	**25.3**	**21.9**	**25.3**	**.0492**
Olmsted	1,676,368	33,332	17.0	25.3	21.9	25.3	.0492
• Rochester	1,153,803	32,763	17.9	24.6	21.5	24.9	.0380
SUBURBAN TOTAL	522,565	34,403	15.1	26.9	22.7	26.1	.0112
ST. CLOUD	**2,113,853**	**25,034**	**23.5**	**30.8**	**17.7**	**12.4**	**.0852**
Benton	349,698	25,023	21.7	30.0	18.4	12.4	.0092
Sherburne	488,115	29,119	17.6	32.1	22.7	14.7	.0137
Stearns	1,276,140	23,328	24.4	30.8	15.7	11.6	.0623
• St. Cloud	575,109	22,729	24.9	28.7	16.1	10.8	.0407
SUBURBAN TOTAL	1,538,844	25,912	21.6	31.6	18.3	13.0	.0445
OTHER COUNTIES							
Aitkin	94,918	13,843	32.4	24.0	6.4	2.0	.0034
Becker	240,276	16,635	31.8	25.8	9.0	5.5	.0086
Beltrami	340,276	19,737	26.2	26.0	12.8	10.6	.0119
Big Stone	62,041	19,214	27.7	29.0	10.8	8.4	.0018
Blue Earth	603,733	22,875	25.6	29.3	16.0	11.1	.0214
Brown	295,469	22,036	24.6	31.3	14.4	9.1	.0090
Carlton	355,560	26,777	20.7	28.6	19.8	14.2	.0103
Cass	181,210	15,734	32.3	24.8	8.7	4.4	.0063
Chippewa	152,674	21,836	25.4	28.4	14.3	11.5	.0046
Clearwater	57,624	13,000	29.6	22.8	6.6	2.5	.0020
Cook	41,352	19,415	26.3	27.3	13.9	7.3	.0014
Cottonwood	119,200	17,436	30.4	26.6	9.4	6.9	.0037
Crow Wing	449,111	19,218	27.0	27.6	13.0	7.6	.0169
Dodge	171,903	24,976	21.1	31.8	17.9	11.5	.0044
Douglas	272,054	18,353	26.3	28.3	11.1	6.3	.0100
Faribault	165,285	18,446	29.8	28.2	11.1	6.2	.0049
Fillmore	178,267	16,970	29.4	27.1	9.4	5.2	.0057
Freeborn	359,447	21,897	24.4	30.9	15.7	7.7	.0119
Goodhue	533,402	27,595	20.3	27.4	20.3	16.4	.0153
Grant	72,527	21,628	26.4	28.0	13.4	12.2	.0020
Houston	204,126	23,429	23.1	30.8	16.1	11.2	.0053
Hubbard	150,328	18,721	29.5	26.7	12.0	8.0	.0048
Itasca	422,131	22,502	23.7	31.4	15.9	7.6	.0135
Jackson	119,674	20,261	26.8	29.3	12.7	8.6	.0039
Kanabec	127,731	20,085	27.2	28.7	13.5	8.0	.0039

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Kandiyohi	431,112	22,034	26.0	29.7	14.4	10.8	.0135
Kittson	55,277	18,741	27.7	27.8	12.2	7.0	.0018
Koochiching	184,098	25,778	20.7	26.9	19.1	14.0	.0056
Lac qui Parle	78,133	16,406	30.5	25.8	9.2	4.9	.0023
Lake	130,858	25,573	21.9	37.3	15.5	10.3	.0037
Lake of the Woods	29,835	14,254	34.9	26.0	4.5	1.9	.0012
Le Sueur	226,623	20,867	25.5	30.9	13.6	7.4	.0063
Lincoln	57,146	14,736	31.7	21.3	8.7	4.9	.0018
Lyon	265,227	21,836	25.0	29.3	14.8	10.0	.0086
McLeod	346,999	23,663	23.0	32.2	17.1	9.1	.0116
Mahnomen	39,880	15,984	32.1	24.2	9.1	5.8	.0012
Marshall	97,089	17,442	29.6	27.1	9.7	6.0	.0031
Martin	302,264	25,205	23.3	29.7	16.1	15.6	.0082
Meeker	224,817	21,621	24.8	27.4	15.3	10.8	.0065
Mille Lacs	187,236	20,225	26.4	27.5	14.5	8.4	.0055
Morrison	256,499	18,179	26.8	27.5	11.1	7.0	.0084
Mower	445,823	22,985	23.5	26.9	17.3	11.6	.0130
Murray	86,870	17,788	30.5	28.3	9.1	6.0	.0025
Nicollet	346,118	27,859	20.4	28.1	20.1	16.9	.0090
Nobles	179,612	17,536	30.5	26.9	10.7	5.7	.0063
Norman	86,530	20,338	25.7	27.9	12.7	10.3	.0025
Otter Tail	477,060	17,707	28.6	27.6	10.5	6.0	.0157
Pennington	104,765	15,415	33.0	24.9	8.3	3.2	.0039
Pine	163,060	15,927	29.4	27.0	8.8	3.6	.0060
Pipestone	86,692	15,416	29.5	24.9	7.0	5.8	.0030
Polk	303,807	18,976	26.5	28.2	12.4	6.9	.0095
Pope	87,281	15,307	30.6	25.4	7.4	4.9	.0030
Red Lake	31,138	13,386	30.0	22.4	7.5	1.9	.0009
Redwood	162,191	18,132	29.0	27.5	10.7	6.6	.0052
Renville	188,987	21,944	24.6	31.6	14.9	8.4	.0052
Rice	540,449	24,753	23.2	29.9	17.9	12.2	.0164
Rock	83,798	17,019	31.2	28.7	8.3	4.9	.0026
Roseau	148,433	21,161	24.0	29.8	14.3	8.7	.0045
Sibley	146,001	21,132	26.2	30.7	13.5	8.5	.0040
Steele	344,161	24,085	23.2	33.4	16.8	9.6	.0108
Stevens	96,136	17,920	28.9	27.8	9.6	7.1	.0032
Swift	103,610	18,140	27.7	27.5	9.9	7.6	.0031
Todd	187,663	15,865	29.7	25.3	8.5	5.1	.0058
Traverse	52,343	21,946	26.4	26.7	15.2	12.5	.0015
Wabasha	220,242	23,221	22.8	29.1	16.0	11.8	.0062
Wadena	123,752	17,476	28.2	24.1	12.4	7.2	.0044
Waseca	219,050	25,511	21.5	29.0	17.7	14.8	.0058
Watonwan	105,770	18,448	28.8	30.6	9.3	5.7	.0032
Wilkin	88,326	24,519	24.9	30.0	16.4	12.9	.0024
Winona	554,146	24,048	23.7	28.8	16.4	13.2	.0164
Yellow Medicine	136,967	22,245	24.3	28.5	14.3	12.1	.0039
TOTAL METRO COUNTIES	**46,361,789**	**32,521**	**17.1**	**25.2**	**21.0**	**24.6**	**1.3198**
TOTAL STATE	**60,945,982**	**28,119**	**20.0**	**26.1**	**18.7**	**19.7**	**1.7759**

Mississippi

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BILOXI-GULFPORT	**197.5**	**.0787**	**31.3**	**11.4**	**17.1**	**19.2**	**24.6**	**71.5**
Hancock	32.3	.0128	34.6	8.6	14.4	19.6	29.8	12.0
Harrison	165.2	.0659	30.8	11.9	17.7	19.1	23.6	59.5
• Biloxi	46.3	.0185	28.9	17.0	19.0	15.6	22.7	16.6
• Gulfport	40.7	.0162	33.0	10.8	17.3	18.6	28.0	15.8
SUBURBAN TOTAL	110.5	.0440	31.9	9.2	16.5	20.8	24.1	39.1

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BILOXI-GULFPORT	**1,200,606**	**256,890**	**136,725**	**179,622**	**52,132**	**272,875**	**49,501**
Hancock	121,659	41,203	8,068	12,638	1,924	23,304	7,576
Harrison	1,078,947	215,687	128,657	166,985	50,208	249,571	41,925
• Biloxi	399,211	70,902	67,008	99,377	13,315	65,269	10,911
• Gulfport	455,155	70,335	42,211	62,001	32,017	137,206	17,343
SUBURBAN TOTAL	346,240	115,653	27,506	18,245	6,800	70,400	21,247

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
JACKSON	**397.4**	**.1583**	**31.1**	**11.1**	**17.4**	**20.5**	**22.6**	**140.9**
Hinds	253.6	.1011	30.8	11.9	17.0	19.7	23.2	90.7
• Jackson	196.0	.0781	30.8	12.0	17.5	19.3	23.4	71.6
Madison	55.1	.0219	29.8	10.6	19.9	19.6	20.1	19.8
Rankin	88.7	.0353	32.7	9.2	17.0	23.4	22.6	30.4
SUBURBAN TOTAL	201.4	.0802	31.3	10.3	17.4	21.7	21.8	69.3
PASCAGOULA	**115.1**	**.0459**	**31.7**	**9.5**	**16.0**	**21.4**	**23.3**	**40.4**
Jackson	115.1	.0459	31.7	9.5	16.0	21.4	23.3	40.4
• Pascagoula	25.9	.0103	31.7	10.7	16.4	19.9	24.8	9.8
SUBURBAN TOTAL	89.2	.0356	31.7	9.1	15.7	21.9	22.9	30.6
OTHER COUNTIES								
Adams	35.0	.0139	33.7	8.3	14.4	19.1	29.1	13.1
Alcorn	31.6	.0126	35.6	9.1	14.3	21.2	29.7	12.4
Amite	13.3	.0053	33.3	9.0	13.9	17.8	29.8	4.8
Attala	18.4	.0074	35.3	9.2	12.9	17.6	32.8	6.9
Benton	8.0	.0032	31.8	10.0	14.8	16.4	28.8	2.8
Bolivar	41.5	.0165	26.5	13.9	12.9	16.8	22.3	13.2
Calhoun	14.9	.0060	35.0	10.1	13.6	18.9	31.0	5.7
Carroll	9.2	.0036	34.0	8.7	13.8	19.2	29.5	3.3
Chickasaw	18.1	.0072	31.6	10.1	14.9	18.0	26.9	6.5
Choctaw	9.1	.0037	32.9	8.6	14.0	18.5	28.5	3.2
Claiborne	11.4	.0045	24.4	23.3	12.2	14.4	21.5	3.4
Clarke	17.3	.0069	33.1	9.5	13.9	18.9	28.5	6.3
Clay	21.1	.0084	30.6	10.8	14.4	18.2	25.4	7.2
Coahoma	31.2	.0125	29.0	10.3	13.3	16.0	26.0	10.4
Copiah	27.7	.0110	30.3	12.1	14.4	17.5	25.8	9.3
Covington	16.6	.0066	31.2	10.1	14.4	18.5	26.0	5.8
□ De Soto	70.8	.0283	31.6	9.9	16.7	23.0	21.3	24.3
Forrest	68.3	.0272	29.1	17.2	15.8	17.4	23.3	25.1
Hattiesburg	41.9	.0167	27.4	22.5	16.3	15.0	22.6	15.9
Franklin	8.4	.0033	33.5	8.1	14.1	17.2	30.8	3.1
George	16.7	.0067	31.1	10.4	15.1	19.8	24.3	5.8
Greene	10.2	.0041	30.9	10.1	16.3	19.5	23.9	3.3
Grenada	21.6	.0086	32.5	9.6	14.7	19.3	27.1	7.7
Holmes	21.3	.0086	27.7	11.2	13.0	15.0	25.5	7.1
Humphreys	12.0	.0048	27.6	10.3	14.2	15.4	24.2	3.9
Issaquena	1.9	.0007	30.2	9.6	14.9	16.9	25.9	.6
Itawamba	19.9	.0080	35.2	11.4	13.7	19.8	30.5	7.5
Jasper	17.1	.0068	31.8	9.6	14.1	17.9	27.6	6.0
Jefferson	8.6	.0034	27.9	10.1	14.4	16.2	23.6	2.8
Jefferson Davis	14.0	.0056	31.2	10.4	13.4	17.9	27.0	4.8
Jones	62.0	.0247	33.7	9.8	14.6	19.5	28.5	22.5
Kemper	10.4	.0042	31.9	11.0	13.2	16.8	29.1	3.6
Lafayette	31.8	.0126	26.0	27.3	15.0	16.1	20.4	11.1
Lamar	30.7	.0123	30.4	10.6	17.3	20.7	21.3	11.0
Lauderdale	75.4	.0300	32.2	10.5	15.6	19.1	26.5	28.2
Meridian	41.0	.0163	33.6	9.6	14.9	18.1	29.8	16.2
Lawrence	12.5	.0050	32.2	9.1	14.7	18.2	27.7	4.5
Leake	18.4	.0074	33.8	9.3	13.7	17.9	30.4	6.8
Lee	66.2	.0264	32.1	9.6	17.0	20.4	24.6	24.7
Leflore	36.9	.0147	29.3	11.6	13.9	16.6	25.5	12.6
Lincoln	30.2	.0120	33.7	9.0	14.2	19.8	28.4	11.1
Lowndes	59.1	.0236	29.8	11.9	17.2	19.3	21.7	21.3
Marion	25.4	.0102	32.1	9.2	14.4	18.2	27.6	9.1
Marshall	30.4	.0121	30.1	12.0	15.2	18.3	24.3	10.1
Monroe	36.6	.0146	32.8	9.9	14.3	19.1	27.9	13.4
Montgomery	12.3	.0049	34.0	9.5	13.0	18.2	30.6	4.5
Neshoba	24.8	.0099	32.6	9.4	13.8	18.8	27.9	8.8
Newton	20.2	.0080	33.2	11.2	13.5	18.1	29.5	7.3
Noxubee	12.5	.0050	29.0	10.0	14.9	15.5	25.5	4.1
Oktibbeha	38.4	.0153	24.7	28.2	14.7	15.7	18.4	12.9
Panola	30.2	.0121	30.1	10.5	14.5	17.2	25.7	10.2
Pearl River	39.0	.0155	32.6	10.0	14.3	20.4	26.2	13.9
Perry	10.9	.0044	30.5	10.1	15.1	19.0	24.2	3.8
Pike	36.7	.0146	32.2	9.8	13.6	18.5	27.7	13.3
Pontotoc	22.4	.0089	33.2	10.0	15.5	19.3	27.8	8.4
Prentiss	23.2	.0093	33.3	12.2	14.2	19.4	28.1	8.6
Quitman	10.3	.0041	30.0	10.2	13.1	16.0	27.4	3.5
Scott	24.2	.0097	31.6	10.0	14.6	18.0	27.0	8.5
Sharkey	7.0	.0028	26.7	10.7	12.9	16.8	22.4	2.1
Simpson	23.9	.0095	32.2	9.2	15.2	19.2	26.6	8.3
Smith	14.8	.0059	33.3	9.6	14.3	18.7	28.8	5.3
Stone	10.8	.0043	30.9	12.7	14.5	18.6	25.4	3.7
Sunflower	32.6	.0130	28.7	12.0	16.0	16.9	23.0	9.6

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
JACKSON	**2,898,573**	**429,672**	**250,436**	**503,089**	**129,734**	**757,970**	**98,913**
Hinds	2,128,825	289,787	182,147	315,095	98,575	644,604	73,283
• Jackson	1,999,780	267,191	170,645	309,184	96,071	610,073	61,130
Madison	374,859	51,304	33,315	135,739	14,937	38,641	9,020
Rankin	394,889	88,581	34,974	52,255	16,222	74,725	16,610
SUBURBAN TOTAL	898,793	162,481	79,791	193,905	33,663	147,897	37,783
PASCAGOULA	**565,295**	**125,324**	**53,167**	**72,801**	**16,935**	**110,497**	**29,470**
Jackson	565,295	125,324	53,167	72,801	16,935	110,497	29,470
• Pascagoula	261,932	56,471	24,373	15,038	8,720	88,004	12,917
SUBURBAN TOTAL	303,363	68,853	28,794	57,763	8,215	22,493	16,553
OTHER COUNTIES							
Adams	258,960	60,690	15,297	40,283	8,669	53,248	12,551
Alcorn	211,731	42,014	17,706	25,633	8,625	39,959	9,231
Amite	31,770	11,210	363	2,776	625	4,165	2,000
Attala	86,302	21,682	5,528	9,015	1,106	12,341	6,489
Benton	10,323	5,351	371	136	204	904	
Bolivar	172,971	54,054	8,763	13,873	6,602	31,108	8,791
Calhoun	59,958	11,940	1,962	4,243	938	14,970	3,011
Carroll	12,300	2,768	806		64	2,859	809
Chickasaw	90,117	26,003	2,793	16,602	5,851	20,692	3,079
Choctaw	24,427	6,033	1,061	1,126	333	5,040	1,221
Claiborne	21,330	6,585	3,799	1,058	627	661	1,073
Clarke	34,137	12,636	1,782	1,839	2,538	1,909	1,619
Clay	92,046	22,818	5,584	11,940	2,079	23,791	3,589
Coahoma	164,972	39,894	10,914	19,806	7,001	27,938	8,400
Copiah	110,502	27,964	4,369	13,836	1,946	27,865	7,242
Covington	55,311	15,195	1,563	3,538	1,156	23,903	3,050
□ De Soto	279,696	98,023	20,908	53,778	7,378	39,701	15,036
Forrest	586,539	110,109	60,967	102,304	26,019	122,118	20,430
Hattiesburg	530,685	92,906	54,586	93,413	25,057	109,666	16,593
Franklin	18,775	5,950	309	1,758	269	4,385	1,297
George	50,748	17,547	3,748	4,099	1,420	7,325	3,221
Greene	25,280	9,019	735	2,038	56	8,332	1,235
Grenada	163,999	42,493	11,381	11,989	3,028	56,540	4,882
Holmes	48,329	16,236	1,577	3,607	1,112	3,521	5,265
Humphreys	41,741	11,611	1,091	2,560	1,530	1,482	1,761
Issaquena	1,068	946				49	
Itawamba	46,002	11,607	3,556	10,545	1,008	9,629	3,193
Jasper	46,324	13,975	1,655	1,723	732	10,055	3,272
Jefferson	10,606	4,838	103	1,215	46	509	788
Jefferson Davis	50,187	14,459	1,716	7,226	143	13,331	4,028
Jones	342,827	80,372	24,724	57,253	14,436	70,124	16,583
Kemper	22,769	7,249	796	396	660	1,226	293
Lafayette	156,939	33,558	16,938	17,456	5,405	18,564	6,537
Lamar	71,004	21,616	1,813	2,875	485	19,924	5,819
Lauderdale	564,593	106,536	44,600	89,091	21,648	141,325	23,926
Meridian	529,138	96,483	42,029	86,641	21,215	139,326	23,675
Lawrence	33,311	11,442	1,824	1,061	1,683	7,101	3,285
Leake	79,008	18,721	3,468	12,772	2,162	22,527	4,248
Lee	571,677	89,280	43,969	84,238	23,757	161,826	19,022
Leflore	221,394	51,038	27,985	21,317	12,948	39,970	10,140
Lincoln	178,733	33,689	10,523	31,261	5,971	47,936	9,969
Lowndes	408,529	67,656	35,264	79,490	17,381	119,703	14,209
Marion	118,296	32,490	5,420	15,327	3,954	20,619	6,862
Marshall	73,150	26,120	3,036	13,432	1,016	8,198	2,979
Monroe	148,369	39,565	8,545	23,468	8,986	33,521	10,083
Montgomery	47,189	14,824	2,170	10,353	2,497	4,768	2,636
Neshoba	130,326	39,950	6,585	20,704	4,554	29,153	4,470
Newton	81,382	18,932	3,872	7,551	2,313	24,427	1,995
Noxubee	29,100	10,441	841	2,862	1,233	5,544	1,673
Oktibbeha	171,316	34,622	16,166	21,276	11,526	29,374	4,355
Panola	144,318	43,796	6,709	9,297	6,379	30,935	8,515
Pearl River	171,501	43,554	12,435	18,896	5,177	53,076	8,378
Perry	22,116	9,914	2,302	2,559	100	1,614	1,808
Pike	234,020	48,594	17,573	27,670	6,536	61,160	13,144
Pontotoc	67,433	17,570	4,593	12,140	1,977	12,759	2,400
Prentiss	136,991	35,178	5,555	16,496	5,597	48,650	5,401
Quitman	25,919	7,314	333	2,459	240	3,372	2,363
Scott	114,534	37,491	6,791	6,080	4,264	22,001	6,807
Sharkey	16,639	6,754	581	1,842	746	691	841
Simpson	107,446	28,172	7,930	10,912	2,013	26,098	7,221
Smith	33,330	16,599	617	2,120	325	4,432	1,730
Stone	51,542	12,834	3,578	6,225	543	15,066	2,049
Sunflower	135,382	45,420	6,904	14,813	2,789	21,018	5,550

MISS. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Tallahatchie	15.2	.0061	29.6	10.3	13.6	16.4	26.3	5.0
Tate	21.6	.0086	30.7	12.1	14.6	19.2	24.5	7.1
Tippah	19.6	.0078	33.6	10.5	14.3	18.6	29.4	7.2
Tishomingo	17.7	.007	37.1	9.6	13.7	20.2	32.7	7.1
Tunica	8.1	.0032	25.6	11.1	13.6	15.6	22.2	2.5
Union	22.1	.0088	34.6	9.8	14.2	19.6	29.8	8.4
Walthall	14.4	.0057	31.4	9.3	14.0	17.2	27.7	4.9
Warren	47.5	.0190	32.3	8.9	15.1	20.5	25.4	17.3
Washington	67.6	.0269	29.0	10.1	14.6	17.5	23.6	22.5
Greenville	45.0	.0179	29.6	9.7	14.8	18.0	24.0	15.2
Wayne	19.5	.0078	30.6	9.7	15.8	18.7	24.4	6.9
Webster	10.1	.0040	35.0	9.4	13.5	18.1	31.9	3.8
Wilkinson	9.6	.0039	31.6	9.7	14.6	17.6	27.4	3.3
Winston	19.4	.0077	33.9	9.0	12.8	18.8	29.8	7.0
Yalobusha	12.0	.0048	34.9	8.7	13.3	18.2	31.7	4.6
Yazoo	25.3	.0101	31.0	9.0	14.0	16.7	27.7	8.7
TOTAL METRO COUNTIES	**780.8**	**.3112**	**31.3**	**10.8**	**17.2**	**20.5**	**23.1**	**277.1**
TOTAL STATE	**2,575.3**	**1.0268**	**31.3**	**11.1**	**15.4**	**19.0**	**25.3**	**912.2**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Tallahatchie	35,293	14,273	1,451	979	213	6,717	3,128
Tate	123,999	33,459	5,554	15,133	1,383	43,568	3,042
Tippah	93,419	24,281	4,048	12,687	6,742	22,993	4,242
Tishomingo	68,051	19,331	3,321	10,457	3,712	19,055	3,533
Tunica	27,654	7,704	1,618	1,091	827	10,672	965
Union	99,605	26,581	5,999	15,024	3,943	17,621	5,049
Walthall	52,667	11,801	1,347	7,544	1,007	13,172	2,437
Warren	333,429	75,282	24,239	63,098	9,385	74,698	11,723
Washington	416,709	88,059	26,360	64,038	14,146	103,348	15,942
Greenville	362,495	70,902	24,796	61,270	11,748	89,892	13,478
Wayne	78,747	17,635	4,270	17,313	1,891	13,077	3,228
Webster	34,205	11,669	1,746	4,774	715	6,878	1,459
Wilkinson	27,866	9,838	2,076	2,260	231	5,538	651
Winston	80,384	16,414	3,745	16,319	2,415	20,868	4,310
Yalobusha	40,515	10,799	1,472	3,746	1,287	6,257	1,689
Yazoo	88,068	16,296	3,406	13,862	2,547	21,045	7,293
TOTAL METRO COUNTIES	**4,944,170**	**909,909**	**461,236**	**809,291**	**206,179**	**1,181,043**	**192,920**
TOTAL STATE	**13,802,619**	**3,010,369**	**1,055,747**	**2,016,078**	**519,651**	**3,201,881**	**598,429**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
BILOXI-GULFPORT	**2,271,117**	**22,338**	**25.0**	**26.6**	**14.4**	**14.3**	**.0681**
Hancock	352,094	20,927	25.8	26.4	12.6	13.1	.0095
Harrison	1,919,023	22,653	24.9	26.6	14.8	14.5	.0586
• Biloxi	560,811	20,877	27.7	27.0	13.1	12.2	.0181
• Gulfport	494,603	21,477	25.6	26.1	12.7	14.4	.0179
SUBURBAN TOTAL	1,235,703	23,458	23.6	26.6	15.7	15.1	.0321
JACKSON	**4,834,280**	**25,802**	**21.7**	**24.2**	**16.8**	**18.4**	**.1488**
Hinds	3,100,695	24,304	22.2	24.6	16.1	17.9	.0999
• Jackson	2,437,336	24,025	22.9	25.1	15	17.4	.0837
Madison	573,951	19,787	24.7	21.9	13.	14.1	.0187
Rankin	1,149,704	31,228	18.4	24.6	21.2	22.8	.0302
SUBURBAN TOTAL	2,387,014	26,198	20.6	23.1	18.0	19.5	.0651
PASCAGOULA	**1,291,408**	**26,250**	**21.2**	**30.5**	**19.3**	**13.7**	**.0370**
Jackson	1,291,408	26,250	21.2	30.5	19.3	13.7	.0370
• Pascagoula	318,647	24,376	23.6	28.6	17.4	13.7	.0110
SUBURBAN TOTAL	972,761	26,795	20.4	31.1	19.9	13.8	.0260
OTHER COUNTIES							
Adams	343,751	17,579	23.4	21.9	12.9	11.0	.0119
Alcorn	330,988	19,014	25.2	25.6	12.6	9.6	.0108
Amite	129,013	18,152	24.9	21.1	13.1	11.9	.0033
Attala	152,304	15,604	27.1	22.9	10.2	6.2	.0051
Benton	76,142	20,739	24.2	27.2	14.4	10.2	.0019
Bolivar	308,414	14,645	25.0	20.2	8.5	9.3	.0106
Calhoun	120,483	15,555	29.1	23.7	10.1	4.6	.0039
Carroll	71,966	15,578	26.7	22.3	10.4	6.7	.0021
Chickasaw	147,430	17,062	27.3	27.8	10.3	5.4	.0050
Choctaw	67,641	15,161	27.9	25.6	5.8	6.2	.0020
Claiborne	79,835	14,506	20.6	19.1	9.4	11.3	.0024
Clarke	160,057	19,545	22.4	28.0	13.0	8.1	.0043
Clay	198,474	21,202	21.8	28.2	14.0	10.3	.0060
Coahoma	233,660	14,356	25.1	19.2	10.1	8.2	.0086
Copiah	226,349	16,150	27.1	22.4	10.4	8.4	.0073
Covington	142,141	16,379	27.4	21.3	11.5	8.8	.0042
☐ De Soto	831,636	30,064	18.2	25.3	22.8	16.3	.0223
Forrest	704,939	19,394	25.1	23.7	12.8	12.3	.0252
Hattiesburg	450,638	18,229	25.0	21.9	11.9	12.8	.0186

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
Franklin	79,237	18,102	22.4	20.1	13.7	10.7	.0021
George	167,302	23,255	21.9	27.5	16.5	11.6	.0046
Greene	84,212	19,420	24.6	24.3	15.6	8.9	.0024
Grenada	210,690	20,469	22.3	25.6	14.1	11.3	.0075
Holmes	115,900	9,814	25.4	15.0	5.3	3.6	.0041
Humphreys	67,754	9,936	24.0	14.8	6.3	4.8	.0027
Issaquena	12,852	12,476	27.2	17.5	5.3	9.5	.0003
Itawamba	183,506	19,212	27.6	30.0	12.5	5.7	.0049
Jasper	127,808	15,802	28.9	25.6	8.1	5.5	.0041
Jefferson	59,505	13,269	25.5	17.1	11.0	7.3	.0017
Jefferson Davis	111,876	13,947	28.1	21.3	11.4	8.1	.0035
Jones	586,442	19,504	25.9	27.6	12.9	8.4	.0190
Kemper	72,919	14,340	28.3	23.3	8.2	4.9	.0023
Lafayette	334,961	19,788	22.9	23.5	13.0	13.1	.0099
Lamar	321,984	22,572	21.9	27.6	15.8	12.1	.0082
Lauderdale	840,986	20,445	24.0	24.2	13.8	12.9	.0273
Meridian	460,955	19,494	22.4	22.8	13.2	12.9	.0186
Lawrence	129,685	20,693	22.8	22.5	14.0	14.6	.0035
Leake	132,444	13,919	29.1	22.5	6.8	4.8	.0047
Lee	732,895	22,752	24.3	28.9	15.5	11.6	.0253
Leflore	295,416	14,880	26.6	19.4	10.0	8.7	.0108
Lincoln	266,609	17,726	24.3	25.3	13.7	7.3	.0091
Lowndes	616,705	20,937	25.7	26.2	14.7	11.0	.0204
Marion	245,529	18,722	27.2	22.0	13.9	11.2	.0076
Marshall	237,991	17,168	26.2	24.5	12.6	6.9	.0070
Monroe	331,868	18,928	25.0	27.7	12.0	8.2	.0101
Montgomery	89,413	14,418	26.8	23.1	7.8	4.6	.0031
Neshoba	221,230	18,127	26.8	24.6	11.7	9.3	.0073
Newton	176,851	17,238	25.0	23.8	11.5	8.3	.0055
Noxubee	76,285	12,813	28.5	19.6	6.4	4.6	.0026
Oktibbeha	368,187	17,922	25.4	20.6	11.6	13.6	.0111
Panola	226,741	15,046	26.8	22.5	9.0	6.7	.0081
Pearl River	377,709	19,500	24.8	23.3	14.5	11.1	.0113
Perry	123,707	24,167	17.6	24.9	14.1	18.3	.0030
Pike	339,122	17,683	26.5	23.0	11.6	10.4	.0117
Pontotoc	205,131	17,996	27.3	25.4	12.7	6.9	.0057
Prentiss	208,639	17,868	27.0	27.2	10.8	7.0	.0072

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Eff. Buying Inc. ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999	(B) $20,000-$34,999	(C) $35,000-$49,999	(D) $50,000 & Over	Buying Power Index
Quitman	56,524	10,291	26.5	16.5	5.2	2.8	.0020
Scott	202,047	16,806	27.4	24.2	10.1	8.0	.0066
Sharkey	44,698	12,192	29.4	16.0	7.3	6.5	.0015
Simpson	222,063	19,[illegible]	[illegible]	24.6	14.7	10.7	.0069
Smith	135,766	17,8[illegible]	[illegible]	[illegible]4	12.5	9.7	.0037
Stone	106,129	22,[illegible]	[illegible]	[illegible]	14.4	12.9	.0031
Sunflower	212,480	13,[illegible]	[illegible]	[illegible]6	9.0	6.8	.0080
Tallahatchie	87,257	10,692	[illegible]	[illegible]1	5.9	5.2	.0030
Tate	159,859	16,317	[illegible]	27.4	9.6	4.9	.0061
Tippah	159,673	16,826	28.8	26.8	8.2	5.7	.0054
Tishomingo	146,090	16,267	29.8	27.4	8.4	3.5	.0045
Tunica	37,241	8,366	23.0	11.8	3.8	4.1	.0018
Union	197,608	17,783	26.8	27.9	11.4	5.9	.0061
Walthall	125,582	17,155	24.5	23.8	10.3	10.1	.0039
Warren	545,920	24,502	20.0	23.6	16.8	17.4	.0175
Washington	562,998	16,776	24.7	22.6	10.8	9.7	.0203
Greenville	373,114	16,669	24.8	23.0	10.1	9.4	.0149
Wayne	199,868	20,375	23.3	22.8	13.9	14.0	.0057
Webster	82,540	16,252	28.1	27.0	9.9	4.2	.0026
Wilkinson	71,067	15,726	27.2	22.9	9.0	6.9	.0022
Winston	180,584	18,442	26.5	25.5	12.6	8.5	.0055
Yalobusha	101,223	16,398	28.0	25.5	8.7	6.7	.0030
Yazoo	207,381	15,532	26.2	20.3	10.4	8.6	.0065
TOTAL METRO COUNTIES	**9,218,511**	**24,807**	**22.2**	**25.7**	**17.1**	**16.7**	**.3762**
TOTAL STATE	**23,237,007**	**19,768**	**24.4**	**24.5**	**13.4**	**11.6**	**.7964**

Missouri

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
COLUMBIA	**113.1**	**.0451**	**27.[illegible]**	[illegible]	**18.7**	**19.0**	**17.7**	**42.2**
Boone	113.1	.0451	27.9	[illegible]	18.7	19.0	17.7	42.2
• Columbia	69.5	.0277	25.7	[illegible]8	18.0	16.5	16.9	26.0
SUBURBAN TOTAL	43.6	.0174	31.0	8.7	19.7	23.1	19.1	16.2
JOPLIN	**138.6**	**.0540**	**34.4**	**9.7**	**15.2**	**20.8**	**29.8**	**53.3**
Jasper	90.9	.0362	34.2	10.0	15.6	19.7	29.0	36.3
• Joplin	41.2	.0164	34.2	11.9	16.2	18.6	30.1	17.6
Newton	44.7	.0178	34.8	9.1	14.5	20.5	29.2	17.0
SUBURBAN TOTAL	94.4	.0376	34.5	8.7	14.7	20.6	28.6	35.7
KANSAS CITY	**1,584.7**	**.6319**	**32.9**	**9.1**	**18.0**	**21.9**	**24.4**	**609.4**
Cass	65.0	.0259	32.3	8.5	16.8	21.8	23.6	23.3
Clay	155.1	.0618	32.9	9.7	18.3	22.4	23.7	59.6
Jackson	635.2	.2533	33.2	9.6	18.1	20.5	26.2	253.4
Blue Springs	40.3	.0161	30.0	[illegible]9	17.4	26.5	14.7	13.6
Independence	112.6	.0449	34.5	9.2	17.4	19.9	29.2	45.4
• Kansas City	436.5	.1740	32.9	9.9	19.2	20.1	25.8	178.2
Lee's Summit	46.6	.0186	32.2	7.8	19.2	23.1	21.5	17.7
Lafayette	31.3	.0125	35.4	8.5	14.3	20.0	30.6	11.8
Platte	90[illegible]	.0236	32.7	9.3	18.5	25.4	20.4	22.6
Ray	[illegible]	.0088	34.2	7.5	15.0	21.1	27.7	8.1
Johnson, Kans.	[illegible]4	*.1461*	*32.9*	*8.2*	*18.9*	*24.6*	*21.4*	*140.8*
• *Olathe*	*65.4*	*.0261*	*28.6*	*9.4*	*22.1*	*23.4*	*12.5*	*22.1*
Overland Park	*115.4*	*.0460*	*33.9*	*8.2*	*18.8*	*24.7*	*23.4*	*46.4*
Leavenworth, Kans.	*65.4*	*.0261*	*32.9*	*8.1*	*19.0*	*25.5*	*20.6*	*20.1*
• *Leavenworth*	*39.1*	*.0156*	*32.6*	*8.4*	*20.3*	*25.9*	*19.2*	*11.7*
Miami, Kans.	*23.8*	*.0095*	*34.4*	*7.6*	*15.5*	*21.4*	*27.6*	*8.5*
Wyandotte, Kans.	*161.3*	*.0643*	*31.8*	*9.7*	*17.2*	*18.8*	*25.7*	*61.2*
• *Kansas City*	*149.1*	*.0594*	*31.7*	*9.8*	*17.2*	*18.6*	*25.7*	*56.9*
SUBURBAN TOTAL	894.6	.3568	33.6	8.6	17.3	23.1	24.5	340.5
ST. JOSEPH	**82.8**	**.0330**	**34.2**	**9.6**	**15.6**	**18.8**	**30.0**	**32.4**
Buchanan	82.8	.0330	34.2	9.6	15.6	18.8	30.0	32.4
• St. Joseph	71.6	.0285	34.1	9.8	15.7	18.3	30.3	28.3
SUBURBAN TOTAL	11.2	.0045	35.2	8.0	14.9	22.4	27.9	4.1

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sale ($00[illegible]	[illegible]	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
COLUMBIA	**950,288**	**140,678**	**79,397**	**135,662**	**37,436**	**215,262**	**13,038**
Boone	890,388	140,678	79,397	135,662	37,436	215,262	13,038
• Columbia	808,740	127,307	76,491	128,777	36,415	205,174	12,834
SUBURBAN TOTAL	81,648	13,371	2,906	6,885	1,021	12,088	204
JOPLIN	**1,024,702**	**197,262**	**87,934**	**168,179**	**28,670**	**240,978**	**17,617**
Jasper	823,772	157,765	70,694	150,763	16,977	185,947	11,512
• Joplin	631,519	97,460	62,541	127,437	18,325	155,343	9,845
Newton	200,931	39,497	17,240	17,416	11,693	55,031	6,105
SUBURBAN TOTAL	393,184	99,802	25,393	40,742	10,345	85,635	7,772
KANSAS CITY	**12,486,466**	**2,346,290**	**1,230,352**	**1,801,033**	**517,350**	**3,181,436**	**345,505**
Cass	318,889	75,128	24,328	27,164	6,720	82,567	16,081
Clay	1,381,528	233,459	117,264	236,779	61,494	348,492	36,761
Jackson	5,343,897	936,063	597,298	803,765	187,068	1,344,482	152,937
Blue Springs	328,150	72,294	25,864	43,926	8,791	92,025	7,558
Independence	931,952	153,614	86,680	167,729	40,755	256,329	31,337
• Kansas City	3,866,202	704,016	494,475	632,940	130,392	841,661	106,723
Lee's Summit	248,053	66,769	21,909	19,730	7,953	61,842	5,133
Lafayette	117,818	32,349	12,398	10,933	1,658	19,012	4,002
Platte	321,751	130,404	55,421	16,945	6,684	19,312	6[illegible]
Ray	79,103	14,581	4,916	11,883	1,588	12,789	3[illegible]
Johnson, Kans.	*3,618,601*	*648,262*	*291,775*	*533,816*	*217,376*	*1,011,475*	*86,966*
• *Olathe*	*554,345*	*120,114*	*34,078*	*52,986*	*14,928*	*233,058*	*11,119*
Overland Park	*1,627,076*	*177,981*	*143,407*	*341,903*	*102,764*	*431,496*	*41,762*
Leavenworth, Kans.	*285,822*	*60,537*	*22,469*	*46,367*	*8,822*	*77,450*	*2,890*
• *Leavenworth*	*231,081*	*49,433*	*19,396*	*43,070*	*6,961*	*69,268*	*1,664*
Miami, Kans.	*111,240*	*26,454*	*8,031*	*9,296*	*2,487*	*34,879*	*3,361*
Wyandotte, Kans.	*907,817*	*189,153*	*98,452*	*104,083*	*23,053*	*230,978*	*33,069*
• *Kansas City*	*828,016*	*173,063*	*90,200*	*97,212*	*22,457*	*202,551*	*29,964*
SUBURBAN TOTAL	7,006,822	1,299,764	592,203	974,825	342,612	1,834,898	196,035
ST. JOSEPH	**619,772**	**119,016**	**58,940**	**125,751**	**18,154**	**139,528**	**12,723**
Buchanan	619,772	119,016	58,940	125,751	18,154	139,528	12,723
• St. Joseph	592,340	113,379	57,298	125,751	17,545	131,223	12,723
SUBURBAN TOTAL	27,432	5,637	1,642		609	8,305	

MO. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ST. LOUIS	**2,456.9**	**.9796**	**33.2**	**9.3**	**17.4**	**20.8**	**26.1**	**929.0**	**18,177,891**	**3,439,997**	**1,941,579**	**2,609,598**	**726,728**	**4,189,976**	**608,592**
Franklin	81.3	.0325	32.3	9.4	16.4	20.2	25.3	29.1	500,634	108,475	36,960	48,927	13,324	118,563	14,181
Jefferson	173.9	.0694	30.8	9.3	18.7	21.9	20.2	60.1	835,434	219,961	62,711	123,089	14,928	146,579	13,389
St. Charles	221.3	.0882	30.5	8.8	19.8	23.4	17.8	77.3	1,487,847	320,031	129,971	193,233	60,499	311,105	30,702
• St. Charles	56.7	.0226	31.6	11.3	20.9	20.8	22.1	22.5	652,545	79,204	72,631	46,635	27,730	226,682	21,075
St. Peters	47.6	.0190	29.2	6.9	21.8	25.4	11.9	15.8	314,286	87,480	15,788	48,393	9,403	38,974	3,736
St. Louis	999.2	.3983	34.7	8.9	16.8	22.1	27.5	382.3	9,161,986	1,537,977	901,494	1,358,796	423,036	2,462,155	319,652
Florissant	51.5	.0205	34.6	8.9	18.2	16.4	30.9	19.3	420,523	141,271	42,240	28,213	10,369	97,065	22,720
University City	40.3	.0161	34.0	10.5	17.7	21.8	26.5	16.6	142,258	45,487	18,871	13,728	9,920	2,400	13,121
St. Louis city	391.6	.1561	32.9	10.3	18.0	17.2	29.1	162.7	2,395,030	514,625	468,351	238,300	62,565	356,278	114,681
• St. Louis	391.6	.1561	32.9	10.3	18.0	17.2	29.1	162.7	2,395,030	514,625	468,351	238,300	62,565	356,278	114,681
Clinton, Ill.	*34.0*	*.0135*	*32.8*	*9.6*	*16.9*	*19.4*	*26.9*	*11.6*	*154,110*	*32,170*	*10,557*	*12,425*	*8,131*	*30,959*	*3,405*
Jersey, Ill.	*20.6*	*.0082*	*33.2*	*10.5*	*15.1*	*19.5*	*27.9*	*7.4*	*115,512*	*14,306*	*10,326*	*20,657*	*3,134*	*38,834*	*3,349*
Madison, Ill.	*249.7*	*.0996*	*34.0*	*9.5*	*16.3*	*20.3*	*28.1*	*95.0*	*1,714,078*	*393,390*	*149,487*	*221,534*	*48,645*	*384,377*	*53,498*
• *Alton*	*33.0*	*.0132*	*33.6*	*9.4*	*16.6*	*17.7*	*30.0*	*13.0*	*378,795*	*59,789*	*33,678*	*71,355*	*17,791*	*99,633*	*10,964*
• *Granite City*	*32.9*	*.0131*	*34.6*	*9.2*	*16.5*	*19.1*	*30.2*	*13.0*	*260,319*	*74,162*	*25,767*	*19,682*	*7,248*	*42,514*	*13,341*
Monroe, Ill.	*22.7*	*.0091*	*33.9*	*8.3*	*16.6*	*20.2*	*28.0*	*8.3*	*131,772*	*33,310*	*15,834*	*9,048*	*3,497*	*29,961*	*3,374*
St. Clair, Ill.	*262.6*	*.1047*	*32.0*	*9.1*	*16.7*	*19.4*	*25.6*	*95.2*	*1,681,488*	*265,752*	*155,888*	*382,589*	*88,969*	*311,165*	*52,361*
• *Belleville*	*42.7*	*.0170*	*35.2*	*8.5*	*17.9*	*18.2*	*32.2*	*17.7*	*506,901*	*92,802*	*38,294*	*44,860*	*21,217*	*188,164*	*21,354*
• *East St. Louis*	*40.9*	*.0163*	*27.7*	*11.7*	*13.6*	*17.2*	*22.8*	*13.0*	*103,753*	*23,885*	*15,014*	*3,183*	*2,217*	*1,510*	*8,775*
SUBURBAN TOTAL	1,859.1	.7413	33.4	9.0	17.1	21.8	25.4	687.1	13,880,548	2,615,570	1,287,844	2,185,583	587,960	3,275,195	418,402
SPRINGFIELD	**343.3**	**.0970**	**32.7**	**13.7**	**16.2**	**20.6**	**23.6**	**94.5**	**2,090,582**	**333,569**	**186,967**	**372,605**	**54,467**	**517,095**	**29,566**
Christian	33.6	.0134	32.5	8.6	16.9	22.2	23.6	12.3	140,390	33,017	8,014	10,043	2,200	53,973	1,588
Greene	209.7	.0836	32.7	14.5	16.1	20.3	25.9	82.2	1,950,192	300,552	178,953	362,562	52,267	463,122	27,978
• Springfield	141.7	.0565	32.1	17.6	16.3	18.0	27.3	57.8	1,788,026	270,577	172,741	352,293	51,073	403,665	26,533
SUBURBAN TOTAL	101.6	.0405	33.4	8.2	16.1	24.1	23.4	36.7	302,556	62,992	14,226	20,312	3,394	113,430	3,033
OTHER COUNTIES															
Adair	24.5	.0097	27.6	25.9	13.4	16.4	23.7	9.0	186,051	40,436	18,057	28,041	5,526	37,776	3,371
Andrew	14.7	.0059	35.3	7.9	14.4	21.2	29.3	5.5	42,076	10,222	3,039	1,568	417	19,414	169
Atchison	7.4	.0029	38.0	11.1	12.2	18.9	35.1	2.9	27,219	7,011	3,308	413	167	2,659	2,671
Audrain	27.[illegible]	.[illegible]	37.2	7.1	13.4	19.3	33.7	9.1	135,407	31,446	11,200	16,304	6,669	25,015	5,549
Barry	27.9	.011[illegible]	37.6	7.6	13.8	18.4	34.7	11.0	124,280	38,052	7,398	22,608	2,508	14,833	1,654
Barton	11.4	.0045	36.4	7.2	14.5	17.9	33.9	4.6	45,797	10,262	3,641	6,496	650	9,802	294
Bates	15.0	.0060	37.9	6.9	13.1	18.1	35.6	5.9	62,500	19,603	4,795	9,047	1,053	15,837	1,092
Benton	14.0	.0056	44.8	6.2	10.7	18.2	43.3	5.8	61,095	6,108	4,098	9,945	992	15,472	1,418
Bollinger	10.7	.0043	36.1	8.3	13.9	19.0	32.4	4.[illegible]	33,618	7,737	1,006	725	847	15,306	520
Butler	38.8	.0155	36.1	8.4	14.2	19.5	32.0	15.3	289,460	63,910	17,780	33,205	9,461	76,588	5,424
Caldwell	8.4	.0033	38.0	7.0	12.9	18.2	35.6	3.2	15,587	7,293	1,136	51	96	2,697	326
Calloway	33.0	.0132	32.6	11.3	16.2	20.9	25.2	11.6	159,320	41,165	12,418	11,793	3,158	27,780	1,732
Camden	28.0	.0111	41.7	6.4	12.7	19.8	39.2	11.5	255,419	51,908	24,659	37,341	11,340	45,997	1,443
Cape Girardeau	61.9	.0247	32.4	14.6	15.5	19.7	26.2	23.5	619,792	91,817	49,969	122,424	27,178	132,071	10[illegible]
Carroll	10.6	.0042	38.4	6.8	12.5	18.4	35.9	4.3	37,653	10,826	2,016	2,778	937	5,981	645
Carter	5.5	.0022	35.8	8.0	13.2	19.4	31.6	2.1	14,935	6,173	600	748	137	3,189	401
Cedar	12.1	.0049	42.6	6.5	11.4	17.0	41.7	5.0	50,661	15,359	2,143	2,117	1,278	11,613	2,513
Chariton	9.1	.0036	39.0	6.5	12.7	17.7	37.2	3.6	23,930	8,190	1,389	192	654	4,173	940
Clark	7.5	.0030	36.0	8.1	13.1	20.0	31.4	2.8	30,178	6,167	823	1,020	85	4,521	277
Clinton	16.7	.0067	35.2	7.3	14.4	21.1	29.2	6.2	75,568	14,991	7,344	9,192	543	12,350	1,133
Cole	63.9	.025[illegible]	32.9	10.0	18.8	21.9	24.1	23.1	714,938	88,379	43,206	91,803	16,355	135,880	11,074
Cooper	14.9	.00[illegible]	34.2	13.1	13.3	18.0	30.9	5.3	70,783	17,844	6,503	8,832	1,848	17,460	2,042
Crawford	19.4	.0077	35.7	7.6	14.4	18.3	32.7	7.4	91,606	15,971	4,002	23,434	795	14,763	1,566
Dade	7.5	.0030	39.4	6.5	12.9	17.5	37.7	3.0	17,820	5,258	1,467		176	3,888	661
Dallas	12.8	.0051	36.8	7.1	13.6	18.7	33.7	5.0	49,995	12,635	2,510	7,967	2,054	13,588	994
Daviess	7.[illegible]	.0031	38.1	6.8	12.5	18.1	35.6	3.0	30,849	5,155	1,318	2,285	221	2,549	246
De Kalb	10.1	.0040	33.8	10.3	20.8	19.1	28.4	3.1	23,430	6,633	2,001	803	380	8,399	164
Dent	13.7	.0055	37.5	7.3	13.1	18.8	34.3	5.3	61,617	16,369	3,877	12,594	3,013	9,022	1,743
Douglas	11.9	.0047	37.3	7.0	13.2	19.1	33.8	4.6	56,122	10,560	1,800	11,438	225	18,003	599
Dunklin	32.9	.0131	36.3	8.3	13.4	19.0	32.7	13.0	177,338	41,738	11,573	25,533	4,829	50,003	7,189
Gasconade	14.1	.0056	37.8	7.1	14.4	17.6	33.9	5.6	71,193	14,733	5,470	12,605	1,353	12,708	1,973
Gentry	6.8	.0027	40.7	6.6	12.7	15.7	40.3	2.7	29,465	10,517	1,[illegible]82	658	285	7,237	645
Grundy	10.4	.0041	40.1	7.0	12.7	18.6	37.8	4.3	50,844	16,307	2,937	5,601	1,324	2,389	1,334
Harrison	8.4	.0034	42.0	6.3	13.1	16.9	40.8	3.5	82,671	6,383	2,237	12,007	420	16,439	625
Henry	20.1	.0080	38.6	7.4	13.3	19.0	35.6	8.2	125,770	30,079	10,764	14,928	3,384	28,932	5,251
Hickory	7.4	.0030	50.1	5.0	9.3	16.2	50.2	3.2	15,260	2,220	3,259	320	248	1,813	608
Holt	6.0	.0023	38.8	6.9	12.6	19.3	36.5	2.4	26,788	5,258	801	612	52	7,330	83
Howard	9.6	.0039	35.1	11.3	13.6	17.4	32.7	3.6	25,637	5,216	2,899	1,655	134	3,804	1,711
Howell	31.7	.0126	36.6	8.0	13.4	19.5	32.7	12.4	196,555	60,547	10,918	24,705	5,680	35,842	5,121
Iron	10.8	.0043	37.3	7.5	12.8	18.7	34.1	4.0	42,762	14,168	1,076	1,194	575	12,558	1,447
Johnson	42.9	.0171	26.3	23.0	16.4	16.3	19.3	14.7	173,419	37,164	21,052	18,253	3,524	46,345	4,364
Knox	4.4	.0017	40.5	6.9	12.7	17.8	38.5	1.8	10,224	3,986	519	1,250	253	1,865	284
Laclede	27.4	.0109	34.4	8.7	15.2	19.6	29.4	10.5	204,993	32,152	13,559	26,036	5,011	52,624	1,672
Lawrence	30.4	.0121	35.8	8.0	14.0	18.9	32.2	11.8	126,002	34,163	10,128	10,788	1,825	23,478	1,938
Lewis	10.1	.0041	34.3	14.0	13.1	17.4	31.7	3.7	32,819	8,102	1,585	1,016	73	12,656	1,349
Lincoln	29.5	.0117	31.9	7.9	17.3	20.4	24.2	10.5	128,880	38,043	12,343	10,451	2,466	29,479	3,239
Linn	13.8	.0055	39.6	6.3	12.9	17.7	38.1	5.7	75,450	20,676	4,793	10,069	2,394	20,409	1,267

MO. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Livingston	14.6	.0059	37.2	7.6	14.1	19.4	33.5	5.6
McDonald	17.1	.0068	34.2	8.7	14.7	18.9	29.9	6.4
Macon	15.3	.0061	38.7	7.5	12.9	18.7	36.2	6.1
Madison	11.2	.0044	36.8	7.9	14.0	17.9	34.3	4.4
Maries	8.0	.0032	36.7	8.2	13.6	18.7	33.4	3.0
Marion	27.6	.0110	34.9	8.1	14.7	18.9	30.9	10.7
Mercer	3.6	.0015	43.7	5.3	11.9	16.8	43.4	1.5
Miller	20.8	.0083	34.1	8.3	15.0	19.1	29.5	8.0
Mississippi	14.4	.0057	34.1	8.3	13.9	18.6	30.1	5.4
Moniteau	12.3	.0049	34.3	8.3	15.0	19.1	29.9	4.6
Monroe	9.1	.0036	36.2	7.0	13.8	18.4	33.2	3.5
Montgomery	11.4	.0046	37.3	7.1	13.7	18.2	34.7	4.4
Morgan	15.7	.0062	41.8	6.9	11.9	17.8	40.1	6.3
New Madrid	20.7	.0083	33.2	8.8	14.3	19.0	28.5	7.7
Nodaway	21.7	.0087	28.5	22.6	12.9	15.1	26.4	7.6
Oregon	9.4	.0037	40.1	7.3	11.8	19.7	37.1	3.8
Osage	12.0	.0048	32.6	10.6	15.0	18.0	28.4	4.3
Ozark	8.7	.0035	42.0	6.2	11.7	18.6	40.3	3.5
Pemiscot	21.8	.0087	32.7	8.9	13.1	17.2	29.7	8.2
Perry	16.7	.0066	34.5	8.2	14.4	18.5	30.8	6.1
Pettis	35.5	.0142	34.7	8.7	15.4	18.9	30.8	14.1
Phelps	35.4	.0141	32.1	15.3	14.8	18.8	27.0	13.3
Pike	15.9	.0063	36.2	7.5	13.5	19.0	32.5	6.1
Polk	22.1	.0088	33.5	13.8	13.4	17.5	30.5	8.1
Pulaski	41.0	.0163	26.9	16.9	20.5	17.8	15.5	12.3
Putnam	5.0	.0020	42.1	6.7	11.9	17.3	41.3	2.1
Ralls	8.5	.0034	36.6	7.1	13.7	21.9	30.6	3.2
Randolph	24.3	.0097	34.5	9.5	16.1	20.0	29.2	8.9
Reynolds	6.6	.0027	37.1	7.2	13.6	19.0	33.7	2.5
Ripley	12.3	.0049	37.3	7.7	12.6	17.5	35.2	4.8
St. Clair	8.3	.0034	42.3	6.4	11.6	17.1	41.4	3.5
Ste. Genevieve	16.2	.0064	34.0	7.9	15.4	19.7	28.8	5.8
St. Francois	49.7	.0199	34.5	9.2	15.9	19.2	30.1	18.0
Saline	23.5	.0094	35.4	10.1	14.1	19.0	31.6	8.9
Schuyler	4.2	.0017	39.4	7.2	12.8	17.6	37.6	1.7
Scotland	4.8	.0019	39.0	6.9	12.8	17.4	37.3	1.9
Scott	39.5	.0158	33.2	9.0	15.1	20.2	27.1	14.8
Shannon	7.6	.0030	35.7	7.7	14.5	19.5	31.4	2.9
Shelby	6.9	.0027	39.1	5.9	13.3	17.4	37.4	2.8
Stoddard	28.9	.0116	36.9	8.5	13.8	19.6	32.9	11.4
Stone	19.4	.0077	43.0	6.9	11.7	18.5	41.2	8.0
Sullivan	6.3	.0025	42.3	7.6	11.6	18.4	40.5	2.6
Taney	25.9	.0103	40.7	9.9	12.4	17.9	38.9	10.5
Texas	21.5	.0086	36.6	7.3	13.5	19.3	32.8	8.5
Vernon	19.0	.0076	35.8	9.0	13.6	19.8	31.3	7.3
Warren	19.9	.0079	33.7	7.9	16.0	19.8	28.1	7.2
Washington	20.6	.0082	31.6	9.5	15.7	19.6	25.1	7.1
Wayne	11.6	.0046	40.2	7.9	12.4	17.5	38.4	4.6
Webster	24.1	.0097	32.8	9.2	15.4	20.5	26.1	8.5
Worth	2.4	.0009	42.8	6.0	11.9	15.3	42.6	1.0
Wright	16.8	.0067	35.3	7.7	13.8	17.9	32.4	6.5
TOTAL METRO COUNTIES	**3,409.9**	**1.3595**	**33.1**	**10.0**	**17.5**	**20.9**	**25.7**	**1,312.7**
TOTAL STATE	**5,145.1**	**2.0513**	**33.6**	**9.9**	**16.6**	**20.2**	**27.5**	**1,971.0**

RETAIL SALES BY STORE GROUP

Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
101,552	16,514	8,114	16,864	4,256	23,488	851
61,032	10,124	6,364	960	3,838	5,936	898
80,690	14,211	6,169	11,473	1,660	13,641	1,819
51,429	11,385	3,164	7,705	638	11,927	774
21,073	4,350	709	1,118	289	7,774	
196,900	32,921	17,510	32,983	7,735	44,237	4,868
5,917	3,637	364		27	234	118
152,252	24,602	14,177	9,014	4,675	64,758	2,445
85,684	19,416	2,497	6,750	691	9,653	2,698
55,872	12,553	2,326	896	788	23,199	1,318
35,061	10,362	3,875	1,525	892	4,390	839
78,208	13,998	2,050	1,028	271	9,103	1,197
94,819	27,400	5,686	11,229	2,396	24,662	1,452
78,119	7,740	3,095	7,018	2,698	7,407	3,196
100,719	24,884	11,613	19,647	1,407	11,490	1,190
49,833	10,622	3,106	8,308	741	8,194	270
37,119	6,137	1,410	412	180	25,968	615
29,665	10,234	992	2,680	137	9,539	385
87,798	21,186	9,054	9,907	1,364	20,387	3,417
100,893	9,485	8,693	38,357	948	14,939	3,326
256,594	50,384	22,442	20,298	6,088	72,324	6,255
254,376	43,621	21,825	37,687	7,787	72,522	4,277
67,585	12,792	4,157	8,973	861	12,034	5,391
100,331	29,215	8,744	14,826	1,457	20,492	1,426
157,393	24,557	11,738	11,843	4,900	64,130	1,291
13,146	6,838	866	547	123	1,676	186
18,914	4,451	861	809	146	9,545	
140,428	32,500	11,333	19,134	3,720	34,902	4,070
15,908	5,737	897	680	82	1,078	458
46,502	19,352	1,873	3,199	541	14,510	1,724
35,168	9,389	2,779	454	424	10,857	69
54,470	10,788	7,500	1,853	648	11,231	2,248
266,939	57,249	17,306	45,222	8,351	52,036	8,140
115,050	29,521	7,621	13,557	2,880	23,932	3,030
16,943	3,745	633		875	8,397	109
20,311	5,560	1,333	2,405	77	3,494	151
292,233	85,765	21,210	22,492	7,679	35,765	4,777
15,074	4,025	1,213	44	172	2,344	220
28,961	8,829	1,565	786	373	7,344	885
172,820	43,472	9,385	14,206	2,740	61,836	3,110
71,404	17,918	4,695	2,302	1,428	16,519	1,673
16,776	5,909	573	250	99	2,733	292
190,163	36,246	34,735	11,476	2,515	29,848	2,578
104,583	23,040	6,752	10,614	1,291	31,625	1,769
98,517	19,243	9,743	9,534	3,140	23,361	2,807
77,356	17,061	8,834	7,391	576	10,811	2,570
60,868	16,182	1,563	8,740		15,066	1,326
41,983	13,108	3,251	4,381	997	7,491	988
98,434	19,691	4,247	12,343	1,242	18,529	621
9,038	3,731	312		117	584	61
75,950	31,743	1,727	8,037	1,697	16,526	858
26,569,362	**4,913,578**	**2,824,350**	**3,872,011**	**978,291**	**6,334,197**	**784,788**
36,031,991	**6,945,733**	**3,531,499**	**5,016,613**	**1,209,921**	**8,461,422**	**981,625**

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EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
COLUMBIA	**1,571,606**	**26,132**	**22.1**	**25.2**	**16.8**	**19.7**	**.0463**
Boone	1,571,606	26,132	22.1	25.2	16.8	19.7	.0463
• Columbia	957,190	23,187	24.3	22.6	14.1	19.3	.0327
SUBURBAN TOTAL	614,416	30,482	18.7	29.0	21.3	20.3	.0136
JOPLIN	**1,475,270**	**20,109**	**26.6**	**27.7**	**12.6**	**9.8**	**.0489**
Jasper	1,031,218	20,554	26.1	27.4	13.1	10.6	.0356
• Joplin	489,051	19,436	26.3	26.2	11.9	10.6	.0208
Newton	444,052	19,282	27.6	28.4	11.6	8.2	.0133
SUBURBAN TOTAL	986,219	20,446	26.6	28.7	13.0	9.4	.0281
KANSAS CITY	**24,362,333**	**31,212**	**17.7**	**25.2**	**19.9**	**23.9**	**.6817**
Cass	830,353	29,230	18.8	27.1	20.3	19.2	.0222
Clay	2,403,701	33,883	15.9	26.5	23.2	24.7	.0696
Jackson	9,311,960	28,393	19.7	24.9	18.3	21.4	.2725
Blue Springs	638,819	41,068	9.1	23.3	29.4	32.7	.0178
Independence	1,741,045	32,428	17.5	24.8	23.0	22.6	.0493
• Kansas City	6,312,022	26,378	20.8	25.1	16.9	19.8	.1892
Lee's Summit	732,391	34,036	18.4	21.9	20.5	28.0	.0183
Lafayette	345,328	22,733	23.8	28.7	16.2	10.7	.0094
Platte	796,895	29,826	18.5	30.0	22.8	16.4	.0215
Ray	237,678	23,401	22.9	29.1	17.7	10.3	.0064
Johnson, Kans.	*7,317,465*	*40,404*	*12.4*	*23.1*	*21.7*	*36.5*	*.1940*
• *Olathe*	*984,997*	*36,257*	*14.8*	*25.8*	*24.6*	*27.6*	*.0285*
Overland Park	*2,433,123*	*42,564*	*10.9*	*22.5*	*22.7*	*38.9*	*.0710*
Leavenworth, Kans.	*856,829*	*32,534*	*17.0*	*23.7*	*22.4*	*23.7*	*.0222*
• *Leavenworth*	*491,026*	*29,972*	*18.6*	*24.2*	*21.4*	*21.1*	*.0140*
Miami, Kans.	*281,040*	*24,694*	*23.1*	*27.4*	*18.3*	*13.5*	*.0077*
Wyandotte, Kans.	*1,981,084*	*24,919*	*21.0*	*26.5*	*18.1*	*14.7*	*.0562*

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
• *Kansas City*	*1,819,662*	*24,554*	*21.3*	*26.4*	*17.9*	*14.3*	*.0516*
SUBURBAN TOTAL	14,754,626	34,363	15.8	25.0	21.4	27.5	.3984
ST. JOSEPH	**1,038,366**	**23,788**	**24.1**	**26.0**	**17.2**	**14.2**	**.0317**
Buchanan	1,038,366	23,788	24.1	26.0	17.2	14.2	.0317
• St. Joseph	885,875	23,091	24.8	26.0	16.9	13.2	.0282
SUBURBAN TOTAL	152,491	29,115	18.8	27.1	19.1	21.1	.0035
ST. LOUIS	**36,858,818**	**31,099**	**17.5**	**25.2**	**20.0**	**23.7**	**1.0241**
Franklin	867,413	23,860	22.8	30.7	17.3	10.5	.0272
Jefferson	2,152,544	30,841	17.1	30.8	24.6	16.3	.0585
St. Charles	3,654,276	40,659	11.1	21.9	25.6	34.6	.0945
• St. Charles	979,515	35,659	16.5	23.1	21.5	29.6	.0294
St. Peters	799,338	45,410	5.3	18.6	33.2	40.2	.0204
St. Louis	17,940,584	37,192	14.4	24.2	21.3	32.1	.4881
Florissant	888,321	39,473	11.1	25.4	25.0	33.3	.0238
University City	666,872	30,148	19.1	24.6	17.0	25.8	.0151
St. Louis city	5,132,919	21,835	23.8	23.9	14.5	15.4	.1442
• St. Louis	5,132,919	21,835	23.8	23.9	14.5	15.4	.1442
Clinton, Ill.	*394,351*	*26,712*	*20.1*	*29.6*	*19.1*	*15.4*	*.0108*
Jersey, Ill.	*230,608*	*24,235*	*24.3*	*31.6*	*18.2*	*9.4*	*.0069*
Madison, Ill.	*2,991,842*	*25,462*	*20.8*	*29.0*	*19.3*	*12.4*	*.0911*
• *Alton*	*344,565*	*19,957*	*24.1*	*27.4*	*14.7*	*7.8*	*.0138*
• *Granite City*	*396,253*	*24,607*	*20.5*	*28.6*	*18.7*	*11.4*	*.0126*
Monroe, Ill.	*280,678*	*27,658*	*19.7*	*28.3*	*21.7*	*14.1*	*.0080*
St. Clair, Ill.	*3,213,603*	*25,383*	*19.5*	*24.2*	*17.0*	*17.9*	*.0948*
• *Belleville*	*616,243*	*26,046*	*21.8*	*25.7*	*16.6*	*18.7*	*.0206*
• *East St. Louis*	*287,755*	*12,254*	*21.1*	*16.8*	*9.1*	*9.5*	*.0091*
SUBURBAN TOTAL	29,101,568	33,854	15.8	25.7	21.6	26.3	.7944

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MO. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
SPRINGFIELD	**2,967,365**	**22,941**	**24.6**	**27.8**	**15.2**	**13.1**	**.0966**
Christian	349,790	21,948	25.0	30.4	14.5	9.6	.0101
Greene	2,617,575	23,108	24.5	27.4	15.3	13.7	.0865
• Springfield	1,730,994	21,185	26.4	26.8	14.0	11.7	.0657
SUBURBAN TOTAL	1,236,371	25,766	21.6	29.6	17.1	15.4	.0309
OTHER COUNTIES							
Adair	243,431	17,779	27.9	24.5	11.8	8.9	.0086
Andrew	173,510	24,488	24.5	30.6	17.1	12.5	.0042
Atchison	75,770	18,958	29.0	29.7	10.5	7.3	.0021
Audrain	242,717	21,054	25.8	31.5	13.7	7.3	.0077
Barry	266,498	17,213	29.0	25.5	10.0	7.5	.0080
Barton	102,322	16,298	33.4	25.0	9.1	4.5	.0032
Bates	155,552	18,595	25.4	24.8	11.8	10.4	.0044
Benton	107,811	12,381	31.8	19.0	5.2	3.8	.0037
Bollinger	77,955	14,477	29.6	23.1	8.5	3.4	.0025
Butler	375,842	16,500	25.9	23.3	9.7	9.0	.0133
Caldwell	73,423	16,412	26.8	24.6	10.8	5.9	.0020
Callaway	399,496	27,816	19.7	28.1	21.2	15.0	.0110
Camden	353,523	22,060	27.4	27.5	13.8	13.6	.0114
Cape Girardeau	720,026	22,251	25.2	26.8	16.0	11.8	.0256
Carroll	101,101	16,537	28.2	24.1	8.8	8.0	.0028
Carter	44,494	15,000	31.7	22.6	8.3	4	.0015
Cedar	107,067	14,547	31.4	20.8	8.2	5.4	.0034
Chariton	72,882	13,778	29.1	21.7	7.3	5.1	.0021
Clark	68,591	17,867	27.6	26.6	9.7	7.9	.0021
Clinton	166,316	20,942	24.6	29.1	14.6	8.2	.0049
Cole	928,628	31,852	18.6	24.4	21.7	23.6	.0303
Cooper	131,377	18,950	28.0	29.4	11.5	6.3	.0043
Crawford	197,688	19,167	27.3	26.4	12.9	9.0	.0058
Dade	57,806	13,700	32.6	21.3	6.5	3.7	.0017
Dallas	108,989	14,319	29.9	21.6	7.0	6.7	.0035
Daviess	72,288	16,190	30.8	24.3	8.0	7.3	.0021
De Kalb	80,863	18,641	25.9	25.3	12.0	9.9	.0024
Dent	124,746	16,914	29.3	25.3	10.0	6.6	.0039
Douglas	102,110	15,250	30.9	21.7	9.0	6.3	.0033
Dunklin	306,776	16,033	27.7	22.5	10.6	7.4	.0099
Gasconade	145,555	19,518	26.6	28.1	12.3	8.4	.0045
Gentry	61,312	15,917	29.7	24.5	8.3	6.8	.0018
Grundy	112,588	19,370	25.6	26.9	12.7	8.8	.0032
Harrison	81,979	15,760	28.2	22.0	8.9	8.1	.0033
Henry	197,756	16,344	27.0	22.7	11.8	7.3	.0065
Hickory	55,865	12,172	32.0	19.5	4.4	3.4	.0016
Holt	63,208	19,746	26.5	28.0	12.5	8.8	.0019
Howard	93,687	17,960	26.3	27.4	10.0	8.3	.0026
Howell	289,057	16,486	30.2	25.0	9.6	6.0	.0099
Iron	128,903	23,949	24.2	23.4	19.4	14.1	.0033
Johnson	444,197	20,830	27.8	27.3	13.8	10.9	.0126
Knox	33,885	13,089	30.1	20.3	5.9	4.2	.0011
Laclede	273,633	18,309	28.8	26.3	11.4	8.2	.0095
Lawrence	292,138	18,133	29.2	26.1	12.3	7.0	.0086
Lewis	112,443	24,262	21.7	30.1	15.0	13.1	.0030
Lincoln	319,339	23,856	24.0	28.7	16.5	12.5	.0090
Linn	154,225	18,526	30.3	25.0	11.6	9.9	.0046

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Livingston	135,756	17,049	27.6	25.2	11.1	6.5	.0049
McDonald	142,021	16,134	29.6	26.4	8.6	4.8	.0044
Macon	116,618	13,769	31.7	22.1	6.1	3.9	.0041
Madison	101,588	15,761	27.5	23.6	10.9	5.8	.0033
Maries	66,425	16,523	28.8	27.3	8.1	5.1	.0019
Marion	345,502	24,252	24.0	25.8	17.5	14.2	.0104
Mercer	34,518	15,976	27.3	24.7	9.2	6.9	.0009
Miller	227,595	21,099	27.3	27.0	14.4	11.1	.0074
Mississippi	122,191	14,901	28.6	20.8	8.5	7.4	.0043
Moniteau	102,599	16,111	32.5	24.4	10.4	4.9	.0034
Monroe	81,770	17,728	28.6	27.4	11.3	5.3	.0024
Montgomery	107,967	18,286	29.7	27.2	10.2	7.6	.0038
Morgan	143,207	15,925	31.5	23.2	9.2	6.4	.0049
New Madrid	199,230	17,107	25.8	21.5	11.1	10.8	.0057
Nodaway	239,739	21,787	25.6	25.7	14.6	13.3	.0068
Oregon	57,349	10,503	31.1	14.8	4.3	2.2	.0024
Osage	114,940	21,023	22.5	31.4	12.1	8.6	.0036
Ozark	67,190	13,279	32.0	20.7	5.1	4.7	.0021
Pemiscot	189,197	15,419	28.4	21.6	9.0	7.8	.0059
Perry	131,679	16,802	30.1	27.5	10.0	3.4	.0049
Pettis	423,021	21,459	26.1	26.2	14.6	12.3	.0132
Phelps	381,637	19,703	25.4	26.2	12.9	10.2	.0125
Pike	150,278	17,117	29.7	25.1	10.5	7.1	.0045
Polk	205,767	17,207	28.3	24.9	10.5	7.7	.0063
Pulaski	405,258	18,183	34.6	29.0	10.1	5.2	.0117
Putnam	58,039	18,635	27.6	23.7	12.4	10.5	.0015
Ralls	89,249	21,948	24.3	31.1	15.9	7.8	.0022
Randolph	229,369	18,525	26.7	26.0	12.8	8.0	.0076
Reynolds	58,088	16,982	23.3	26.2	12.6	5.4	.0017
Ripley	93,523	13,723	32.3	20.8	6.5	4.2	.0031
St. Clair	77,312	14,657	28.7	21.4	7.9	7.3	.0023
Ste. Genevieve	175,058	23,967	25.0	30.0	17.7	11.1	.0047
St. Francois	527,450	22,493	24.0	28.7	14.8	11.4	.0160
Saline	219,257	18,412	28.0	27.8	11.5	6.5	.0070
Schuyler	27,699	11,594	30.8	18.2	3.9	3.1	.0010
Scotland	37,635	12,566	30.0	18.8	6.1	6.2	.0012
Scott	411,563	20,545	24.9	26.0	14.3	10.8	.0139
Shannon	59,639	14,543	30.7	24.2	7.4	4.8	.0017
Shelby	60,119	15,250	31.3	24.2	8.6	5.0	.0019
Stoddard	275,386	16,919	28.7	24.8	10.3	7.3	.0090
Stone	275,571	25,170	22.5	29.9	15.5	16.8	.0068
Sullivan	37,606	9,672	29.3	13.9	2.8	2.5	.0013
Taney	260,611	17,782	33.2	25.9	10.8	6.8	.0089
Texas	180,131	14,899	31.2	23.5	7.6	5.2	.0060
Vernon	190,930	18,043	28.2	26.1	11.5	8.1	.0059
Warren	233,981	24,409	24.0	26.2	16.7	15.2	.0062
Washington	155,401	16,554	27.7	28.4	8.8	4.3	.0049
Wayne	82,518	11,716	31.1	18.2	5.4	3.0	.0028
Webster	200,407	16,865	27.7	27.9	8.8	5.4	.0064
Worth	19,795	13,176	31.2	21.2	5.9	5.2	.0006
Wright	131,005	13,706	31.4	20.5	5.4	5.1	.0046
TOTAL METRO COUNTIES	**50,726,258**	**29,987**	**18.8**	**25.4**	**19.2**	**22.6**	**1.4376**
TOTAL STATE	**68,086,010**	**25,574**	**21.6**	**25.5**	**16.8**	**18.1**	**1.9812**

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Montana

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BILLINGS	**113.0**	**.0451**	**33.4**	**8.7**	**16.6**	**22.1**	**25.3**	**44.5**
Yellowstone	113.0	.0451	33.4	8.7	16.6	22.1	25.3	44.5
• Billings	80.9	.0323	33.6	9.6	17.0	21.2	26.4	33.1
SUBURBAN TOTAL	32.1	.0128	32.8	6.5	15.7	24.2	22.3	11.4
GREAT FALLS	**77.5**	**.0309**	**32.8**	**9.0**	**16.8**	**20.4**	**25.9**	**30.1**
Cascade	77.5	.0309	32.8	9.0	16.8	20.4	25.9	30.1
• Great Falls	55.0	.0219	34.5	8.4	16.0	20.6	28.6	22.6
SUBURBAN TOTAL	22.5	.0090	29.3	10.4	18.7	19.8	19.5	7.5
OTHER COUNTIES								
Beaverhead	8.4	.0034	32.5	11.1	14.7	20.5	25.8	3.2
Big Horn	11.3	.0045	28.1	8.6	15.0	19.7	19.9	3.4
Blaine	6.7	.0027	31.5	7.5	14.0	19.3	25.8	2.4
Broadwater	3.3	.0013	36.7	4.9	13.7	21.2	31.3	1.3
Carbon	8.0	.0032	38.8	4.2	12.5	22.2	34.0	3.2
Carter	1.5	.0006	38.6	5.6	13.9	19.7	35.1	.6
Chouteau	5.4	.0021	37.1	5.1	13.5	20.7	32.4	2.0
Custer	11.6	.0047	35.6	7.4	14.0	20.1	30.9	4.6
Daniels	2.2	.0008	41.5	4.0	10.6	20.7	39.0	.9
Dawson	9.3	.0037	35.7	7.0	14.1	21.4	29.7	3.6
Deer Lodge	10.1	.0041	38.8	8.6	12.5	20.4	35.1	4.0
Fallon	3.0	.0012	35.3	4.5	14.4	18.5	31.9	1.1
Fergus	12.0	.0047	38.2	5.7	12.9	19.6	35.0	4.6
Flathead	59.5	.0238	35.4	6.3	14.6	24.4	26.4	22.9
Gallatin	50.7	.0202	29.6	17.4	17.4	21.8	18.8	19.1
Garfield	1.6	.0006	35.6	5.2	13.6	19.5	31.3	.6
Glacier	12.2	.0049	27.9	8.0	15.8	18.2	20.6	3.8
Golden Valley	.9	.0003	37.5	6.4	12.3	20.3	33.2	.3
Granite	2.5	.0010	38.5	5.3	12.7	21.9	33.3	1.0
Hill	17.6	.0071	31.4	9.0	15.8	20.2	24.1	6.4
Jefferson	8.0	.0031	35.2	5.5	14.5	27.5	22.9	2.9
Judith Basin	2.3	.0010	38.6	5.0	13.9	22.2	33.3	.9
Lake	21.2	.0084	34.7	7.4	12.6	20.0	29.7	7.9
Lewis and Clark	47.7	.0190	34.1	8.0	15.6	24.2	24.4	18.7
Liberty	2.3	.0010	33.8	4.7	15.0	19.3	29.0	.8
Lincoln	17.4	.0069	34.8	6.2	14.1	23.2	26.5	6.6
McCone	2.2	.0009	36.1	5.7	13.5	19.8	31.9	.8
Madison	6.0	.0024	38.0	6.1	13.5	22.2	32.6	2.4
Meagher	1.8	.0007	37.6	5.3	14.0	21.0	33.0	.7
Mineral	3.3	.0013	35.5	5.2	14.2	22.5	28.6	1.3
Missoula	78.8	.0314	31.7	12.8	17.0	23.1	21.2	30.8
Missoula	43.0	.0171	31.1	16.9	17.5	21.1	22.0	17.7
Musselshell	4.0	.0016	40.0	5.8	10.9	21.9	35.9	1.6
Park	14.5	.0058	37.2	5.4	15.0	24.6	29.6	5.6
Petroleum	.5	.0002	35.9	5.8	15.6	20.6	30.8	.2
Phillips	5.1	.0020	34.0	6.3	14.8	19.3	29.2	1.9
Pondera	6.4	.0026	34.1	6.1	14.3	18.7	30.1	2.2
Powder River	2.0	.0008	36.9	6.3	13.0	21.2	31.7	.8
Powell	6.6	.0026	36.0	7.3	18.3	23.8	28.0	2.2
Prairie	1.3	.0005	43.3	4.5	9.4	21.2	41.1	.5
Ravalli	25.2	.0101	38.0	6.0	11.7	22.8	32.0	9.8
Richland	10.4	.0041	32.7	6.2	15.6	20.3	26.1	3.8
Roosevelt	11.0	.0044	29.4	7.6	16.0	18.6	22.4	3.7
Rosebud	10.5	.0042	28.9	7.2	15.7	23.0	17.4	3.5
Sanders	8.6	.0034	37.2	5.4	12.3	22.4	31.2	3.4
Sheridan	4.7	.0019	40.0	3.8	12.5	19.6	37.6	1.9
Silver Bow	33.6	.0134	36.1	8.9	14.4	20.3	31.4	13.8
Stillwater	6.6	.0026	36.7	5.5	13.7	22.6	30.2	2.5
Sweet Grass	3.2	.0013	39.7	4.5	11.5	21.9	35.4	1.3
Teton	6.3	.0025	36.7	5.8	12.7	19.7	32.6	2.3
Toole	5.0	.0020	35.4	5.5	14.4	20.9	29.7	1.9
Treasure	.9	.0004	36.6	6.6	13.0	20.6	31.6	.3
Valley	8.1	.0032	37.2	5.9	13.3	20.7	32.6	3.2
Wheatland	2.2	.0009	38.4	6.3	12.0	18.6	35.9	.8
Wibaux	1.2	.0004	37.7	4.9	13.7	19.4	34.3	.5
TOTAL METRO COUNTIES	**190.5**	**.0760**	**33.2**	**8.8**	**16.7**	**21.4**	**25.5**	**74.6**
TOTAL STATE	**797.2**	**.3179**	**33.8**	**8.6**	**15.2**	**21.8**	**26.4**	**305.1**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BILLINGS	**1,071,678**	**237,429**	**113,170**	**135,662**	**51,917**	**250,977**	**18,982**
Yellowstone	1,071,678	237,429	113,170	135,662	51,917	250,977	18,982
• Billings	979,848	206,543	103,386	130,185	51,138	240,239	16,993
SUBURBAN TOTAL	91,830	30,886	9,784	5,477	779	10,738	1,989
GREAT FALLS	**614,445**	**122,691**	**66,117**	**95,888**	**32,407**	**138,283**	**16,430**
Cascade	614,445	122,691	66,117	95,888	33,407	138,283	16,433
• Great Falls	562,180	118,958	57,605	78,745	31,587	125,203	16,176
SUBURBAN TOTAL	52,265	3,733	8,512	17,143	1,820	13,080	257
OTHER COUNTIES							
Beaverhead	41,820	12,865	4,859	1,874	1,036	6,790	1,463
Big Horn	43,377	15,576	4,037	1,527	267	6,644	1,183
Blaine	25,194	7,839	1,863		313	7,277	637
Broadwater	9,277	4,019	1,398	502	253	594	599
Carbon	24,728	5,062	4,114	387	216	3,054	3,966
Carter	3,178	939	246	237		117	
Chouteau	18,201	5,135	1,462	330	621	5,838	544
Custer	91,312	34,342	11,050	7,501	1,858	4,100	4,898
Daniels	7,078	1,674	932	111	147	2,233	831
Dawson	49,516	12,163	4,814	5,180	2,056	7,216	3,234
Deer Lodge	46,820	15,651	5,820	914	1,373	10,091	5,139
Fallon	11,748	2,227	1,219	698	170	4,059	210
Fergus	58,069	11,414	5,031	3,844	2,351	11,794	2,469
Flathead	470,761	98,158	52,277	60,158	25,445	96,536	10,250
Gallatin	422,486	78,159	46,763	29,701	17,380	75,780	20,441
Garfield	5,327	771	517	202		97	212
Glacier	57,114	15,150	6,010	2,594	1,286	10,535	1,920
Golden Valley	1,867	1,289	400			88	
Granite	9,142	2,511	1,157		65	1,710	147
Hill	106,009	30,406	11,269	11,567	6,459	16,986	1,863
Jefferson	17,787	7,457	3,519	173	206	1,675	65
Judith Basin	3,472	627	1,055	268	181	772	
Lake	102,521	30,822	9,985	2,552	2,670	14,821	5,257
Lewis and Clark	346,798	90,536	39,036	41,270	15,378	50,327	9,953
Liberty	7,953	3,388	816		36	877	1,087
Lincoln	87,090	28,451	8,661	3,383	2,311	16,233	2,933
McCone	6,389	2,042	590	133	65	725	120
Madison	18,854	5,073	3,166	196	136	1,118	811
Meagher	6,058	2,576	1,501			1,225	228
Mineral	16,048	5,161	2,646		110	928	686
Missoula	684,022	130,445	70,074	79,310	34,575	154,498	12,353
Missoula	574,518	105,042	63,189	70,437	29,677	128,615	12,018
Musselshell	14,869	3,643	1,798	502	519	2,672	
Park	72,664	21,931	6,651	637	1,512	12,617	2,835
Petroleum	835	595	43			64	
Phillips	22,719	6,646	2,375	991	422	4,370	2,332
Pondera	27,545	5,978	2,497	424	758	10,314	1,640
Powder River	3,861	166	810		39	718	109
Powell	26,253	8,413	3,104	837	54	8,083	506
Prairie	1,458	119	461			209	192
Ravalli	94,123	31,329	8,831	2,492	3,453	12,429	4,143
Richland	50,101	6,054	5,505	4,504	2,817	12,125	3,565
Roosevelt	55,962	17,121	3,377	847	701	7,893	1,941
Rosebud	40,271	14,298	2,602	621	657	9,420	784
Sanders	26,713	9,622	3,129	174	248	1,978	1,404
Sheridan	26,015	7,409	3,728	368	1,398	2,401	1,243
Silver Bow	242,906	48,095	29,519	16,380	15,280	48,113	15,820
Stillwater	34,877	8,151	3,322	224	225	5,175	471
Sweet Grass	16,876	2,655	2,168		514	4,635	589
Teton	18,301	4,354	1,180	129	229	7,484	1,099
Toole	19,433	6,934	3,075		382	1,679	2,050
Treasure	947	149	349				
Valley	42,891	11,253	4,485	2,805	1,020	7,819	2,395
Wheatland	5,891	2,451	800		28	686	
Wibaux	922	94	136			60	
TOTAL METRO COUNTIES	**1,686,123**	**360,120**	**179,287**	**231,550**	**85,324**	**389,260**	**35,415**
TOTAL STATE	**5,332,572**	**1,239,508**	**575,539**	**518,097**	**232,544**	**1,064,942**	**172,012**

MONT. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
BILLINGS	**1,401,058**	**24,815**	**22.7**	**29.3**	**17.5**	**13.2**	**.0469**
Yellowstone	1,401,038	24,815	22.7	29.3	17.5	13.2	.0469
• Billings	1,024,280	23,467	24.2	26.9	16.8	13.1	.0374
SUBURBAN TOTAL	376,778	27,551	18.6	36.6	19.6	13.2	.0095
GREAT FALLS	**938,255**	**24,105**	**23.9**	**29.1**	**17.0**	**12.9**	**.0298**
Cascade	938,255	24,105	23.9	29.1	17.0	12.9	.0298
• Great Falls	702,363	24,419	22.8	28.1	17.6	13.5	.0238
SUBURBAN TOTAL	235,892	23,304	26.9	32.2	15.0	11.2	.0060
OTHER COUNTIES							
Beaverhead	82,794	19,152	27.5	27.9	11.2	8.8	.0026
Big Horn	92,425	21,197	27.3	28.4	13.1	11.0	.0030
Blaine	45,344	14,068	28.6	23.6	6.6	3.8	.0016
Broadwater	29,534	17,614	34.3	26.7	10.5	5.2	.0008
Carbon	70,966	17,070	30.6	28.9	7.7	5.3	.0020
Carter	10,619	13,053	29.1	22.5	5.3	3.5	.0004
Chouteau	54,538	20,157	30.4	30.1	10.8	9.5	.0014
Custer	112,013	17,839	27.4	25.6	11.3	8.0	.0041
Daniels	25,020	20,955	27.1	27.4	13.4	11.6	.0006
Dawson	106,055	24,862	22.5	32.1	18.7	10.3	.0031
Deer Lodge	109,101	22,264	22.5	33.3	15.3	6.7	.0032
Fallon	36,835	27,053	20.6	29.5	20.3	14.5	.0009
Fergus	102,772	15,883	30.5	24.8	8.8	6.2	.0035
Flathead	742,661	26,124	22.4	28.8	18.7	14.7	.0231
Gallatin	629,924	24,749	23.4	28.3	16.9	14.8	.0201
Garfield	14,623	17,100	35.0	19.5	12.3	8.5	.0004
Glacier	114,081	21,972	25.6	20.8	19.2	14.0	.0035
Golden Valley	5,858	15,583	32.3	24.3	6.7	5.7	.0002
Granite	27,372	20,947	24.7	25.5	18.2	8.1	.0007
Hill	205,926	24,594	24.5	25.1	18.7	15.0	.0061
Jefferson	74,338	20,890	28.7	34.2	10.9	7.4	.0021
Judith Basin	26,987	22,448	22.7	31.7	13.3	12.4	.0006
Lake	188,305	17,577	29.1	27.6	10.9	5.8	.0060
Lewis and Clark	577,398	24,807	23.3	29.4	18.5	12.7	.0178
Liberty	24,823	21,429	25.7	25.3	14.8	13.8	.0007
Lincoln	178,132	23,042	23.8	34.2	13.7	7.4	.0054
McCone	16,385	15,950	29.4	26.6	9.1	3.8	.0006
Madison	60,175	18,891	29.2	23.8	16.3	7.4	.0016
Meagher	14,643	15,143	30.9	25.0	7.0	5.4	.0004
Mineral	29,370	20,143	25.1	36.1	11.1	3.2	.0011
Missoula	983,189	23,912	23.8	29.1	16.1	13.3	.0313
Missoula	501,494	20,568	25.8	27.1	13.6	10.6	.0201
Musselshell	34,121	16,049	29.5	26.7	9.6	4.1	.0011
Park	139,876	22,455	26.4	28.2	16.0	10.6	.0046
Petroleum	5,167	17,444	32.0	24.0	8.5	7.0	.0002
Phillips	47,396	19,327	25.9	30.2	11.3	6.8	.0014
Pondera	64,089	22,487	22.6	29.7	15.7	10.1	.0019
Powder River	16,858	15,538	34.9	26.0	9.4	4.1	.0005
Powell	52,043	18,658	31.6	30.5	9.5	5.6	.0016
Prairie	8,619	12,667	32.2	18.0	6.6	3.2	.0003
Ravalli	232,364	18,260	29.0	27.2	12.1	6.1	.0069
Richland	139,266	29,847	15.8	28.8	19.3	21.6	.0036
Roosevelt	115,415	23,747	25.0	30.7	15.0	13.1	.0035
Rosebud	103,867	23,653	23.4	22.7	21.9	11.5	.0029
Sanders	74,401	16,564	33.0	25.9	10.0	4.0	.0023
Sheridan	62,191	24,812	21.2	29.9	15.6	15.8	.0017
Silver Bow	376,886	21,268	22.6	27.0	15.8	9.8	.0120
Stillwater	64,909	20,627	26.5	27.2	15.5	8.6	.0021
Sweet Grass	26,004	14,306	34.0	22.6	7.8	3.7	.0009
Teton	64,123	21,133	25.0	29.3	12.3	11.1	.0018
Toole	54,473	21,111	27.0	28.2	11.7	11.7	.0014
Treasure	6,630	17,143	31.9	27.4	8.2	6.7	.0001
Valley	82,264	19,848	27.6	27.3	14.7	7.6	.0027
Wheatland	20,167	19,684	30.2	31.1	10.5	7.6	.0006
Wibaux	12,177	17,400	26.0	26.0	9.8	8.4	.0002
TOTAL METRO COUNTIES	**2,339,313**	**24,509**	**23.2**	**29.2**	**17.3**	**13.1**	**.0767**
TOTAL STATE	**8,935,007**	**22,572**	**24.7**	**28.6**	**18.7**	**11.4**	**.2799**

Nebraska

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
LINCOLN	**215.4**	**.0859**	**30.8**	**15.4**	**18.0**	**20.5**	**21.9**	**83.5**
Lancaster	215.4	.0859	30.8	15.4	18.0	20.5	21.9	83.5
• Lincoln	193.6	.0772	30.4	16.2	18.6	19.8	21.6	76.0
SUBURBAN TOTAL	21.8	.0087	35.4	7.4	13.8	23.5	23.2	7.5
OMAHA	**621.3**	**.2478**	**31.6**	**10.0**	**18.2**	**21.0**	**22.8**	**233.6**
Douglas	418.2	.1668	31.9	10.3	18.3	20.8	23.6	161.8
• Omaha	337.2	.1344	32.4	11.0	18.0	19.5	25.8	134.4
Sarpy	103.8	.0414	28.7	10.2	19.8	22.8	14.7	34.4
Washington	16.7	.0067	34.9	8.6	14.0	22.1	27.7	6.1
Pottawattamie, Iowa	82.6	.0329	33.6	8.8	16.1	19.9	27.8	31.3
• Council Bluffs	54.3	.0216	32.7	9.6	17.2	18.3	27.7	21.1
SUBURBAN TOTAL	229.8	.0918	30.2	8.7	18.3	24.0	17.2	78.1
OTHER COUNTIES								
Adams	29.5	.0118	34.4	10.4	15.6	19.5	29.5	11.5
Antelope	7.9	.0031	35.6	5.1	13.4	17.5	33.3	3.0
Arthur	.5	.0002	38.7	5.0	15.0	18.8	35.4	.2
Banner	.8	.0003	36.5	3.1	12.9	22.3	29.8	.3
Blaine	.7	.0003	37.6	4.9	14.1	18.4	34.6	.3
Boone	6.6	.0026	36.5	5.2	13.8	16.9	34.9	2.5
Box Butte	13.0	.0052	32.3	5.8	16.0	21.1	24.6	4.8
Boyd	2.8	.0011	41.4	3.4	11.4	17.8	40.2	1.1
Brown	3.6	.0015	39.4	5.0	12.6	18.3	37.2	1.5
Buffalo	37.6	.0150	28.6	18.6	15.0	17.9	22.5	13.8
Burt	7.8	.0031	39.4	5.0	12.2	18.2	37.6	3.1
Butler	8.6	.0034	37.3	5.9	13.1	18.2	34.7	3.3
Cass	21.4	.0085	33.4	7.7	15.9	20.9	26.5	7.8
Cedar	10.0	.0040	34.6	6.2	13.2	16.5	32.9	3.6

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
LINCOLN	**1,529,342**	**293,266**	**159,189**	**209,254**	**49,569**	**338,409**	**45,567**
Lancaster	1,529,342	293,266	159,189	209,254	49,569	338,409	45,567
• Lincoln	1,487,455	288,068	154,500	207,425	49,275	337,608	45,335
SUBURBAN TOTAL	41,887	5,198	4,689	1,829	294	801	232
OMAHA	**4,700,401**	**924,338**	**498,540**	**641,518**	**264,812**	**1,123,408**	**147,576**
Douglas	3,567,814	733,642	392,695	480,795	249,140	782,636	105,311
• Omaha	3,404,133	710,470	370,326	480,752	241,288	729,948	104,343
Sarpy	427,985	101,632	43,699	90,700	5,066	72,399	12,742
Washington	71,588	5,968	7,822	2,712	1,061	31,222	1,766
Pottawattamie, Iowa	633,014	83,096	54,324	67,311	9,545	237,151	27,757
• Council Bluffs	509,543	74,991	45,384	64,238	9,138	171,058	25,057
SUBURBAN TOTAL	786,725	138,877	82,830	96,528	14,386	222,402	18,176
OTHER COUNTIES							
Adams	207,574	58,921	19,959	22,663	8,714	47,688	7,288
Antelope	33,292	3,823	2,190	57	393	12,049	299
Arthur	834		182				
Banner	47						
Blaine	1,363		39			202	
Boone	37,621	6,259	2,588	205	278	9,640	1,138
Box Butte	62,220	17,558	5,909	10,678	1,758	11,820	2,003
Boyd	7,944	2,344	1,198	224	196	354	
Brown	14,557	3,153	1,414	740	364	3,353	534
Buffalo	271,696	49,607	33,391	41,427	12,348	46,285	5,836
Burt	28,402	6,954	2,432	1,039	427	6,917	1,737
Butler	27,212	5,767	1,586	393	174	7,826	514
Cass	55,453	11,661	7,870	619	551	17,761	1,940
Cedar	28,899	6,613	2,545	307	223	4,660	1,008

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Chase	4.3	.0017	37.1	4.6	13.3	19.4	33.7	1.7
Cherry	6.2	.0025	36.3	5.7	14.3	19.5	32.2	2.4
Cheyenne	9.5	.0038	36.2	6.6	14.1	18.8	32.9	3.9
Clay	7.1	.0028	37.6	5.7	13.5	19.4	34.1	2.7
Colfax	9.0	.0036	35.5	6.8	14.8	16.4	34.2	3.5
Cuming	10.0	.0040	37.1	6.3	13.2	17.3	35.2	3.8
Custer	12.1	.0048	39.4	5.1	12.1	18.1	37.5	4.9
Dakota	16.7	.0067	31.3	8.9	16.8	20.0	23.7	6.0
Dawes	9.0	.0036	30.6	17.6	12.1	16.6	28.0	3.3
Dawson	19.8	.0079	36.3	6.5	13.6	20.6	31.2	7.8
Deuel	2.2	.0008	38.9	5.3	13.8	16.6	37.9	.9
Dixon	6.1	.0025	37.2	6.1	12.6	18.6	34.5	2.3
Dodge	34.5	.0137	35.6	8.8	14.1	18.9	31.9	13.4
Dundy	2.6	.0010	39.6	5.8	12.8	18.6	37.6	1.1
Fillmore	7.1	.0028	38.8	5.4	13.0	18.4	36.6	2.8
Franklin	3.9	.0016	43.1	4.5	12.0	17.6	42.3	1.6
Frontier	3.1	.0012	37.6	5.5	12.9	20.2	33.4	1.2
Furnas	5.5	.0022	42.6	4.8	11.7	17.6	42.1	2.3
Gage	22.7	.0091	37.6	7.2	14.6	19.0	34.6	9.0
Garden	2.4	.0009	42.4	5.2	12.3	18.5	40.6	1.0
Garfield	2.1	.0009	41.6	4.8	11.1	18.3	39.9	.8
Gosper	1.9	.0007	41.1	4.6	12.6	19.0	39.2	.8
Grant	.8	.0003	35.1	4.8	16.0	19.2	30.9	.3
Greeley	3.0	.0012	36.9	4.6	12.2	17.3	35.0	1.1
Hall	48.9	.0195	33.3	8.4	15.8	20.3	27.0	18.7
Hamilton	8.8	.0035	35.3	5.9	14.5	20.2	30.2	3.2
Harlan	3.8	.0016	41.3	4.2	12.3	18.8	40.0	1.6
Hayes	1.2	.0004	38.5	4.9	13.4	18.8	35.8	.5
Hitchcock	3.7	.0015	37.9	4.6	12.5	17.3	36.5	1.4
Holt	12.5	.0050	34.4	6.0	14.5	17.7	31.5	4.7
Hooker	.8	.0003	42.7	5.3	10.3	17.5	42.3	.3
Howard	6.0	.0024	37.2	6.2	12.4	18.2	34.6	2.3
Jefferson	8.7	.0035	40.2	5.9	12.5	18.1	38.8	3.6
Johnson	4.6	.0018	41.1	4.9	13.4	17.2	39.9	1.9
Kearney	6.6	.0026	35.9	6.5	15.1	20.0	31.3	2.5
Keith	8.5	.0034	36.8	5.6	14.1	19.2	33.1	3.4
Keya Paha	1.0	.0004	39.8	4.5	13.0	19.2	37.4	.4
Kimball	4.0	.0016	38.5	4.7	14.0	19.3	35.2	1.6
Knox	9.4	.0038	40.9	4.8	11.5	17.4	39.9	3.8
Lincoln	32.3	.0128	34.7	7.3	14.1	20.5	29.1	12.6
Logan	.9	.0004	33.3	4.6	14.3	17.9	29.6	.3
Loup	.7	.0003	39.1	3.7	13.4	21.0	34.6	.3
McPherson	.5	.0002	37.0	3.6	14.6	16.6	35.8	.2
Madison	32.7	.0130	32.2	9.2	16.8	18.7	26.6	12.3
Merrick	8.0	.0032	36.4	6.4	13.7	19.2	32.7	3.0
Morrill	5.4	.0021	37.7	5.2	12.9	19.3	34.4	2.1
Nance	4.2	.0017	36.6	5.1	13.9	16.8	35.2	1.6
Nemaha	7.9	.0032	35.2	12.0	13.0	18.3	32.0	3.0
Nuckolls	5.7	.0022	40.9	4.2	12.6	17.7	39.5	2.3
Otoe	14.2	.0057	38.4	6.1	13.2	19.2	35.3	5.6
Pawnee	3.3	.0013	44.2	5.3	10.3	16.9	44.3	1.4
Perkins	3.3	.0013	37.9	4.5	11.4	19.9	34.3	1.3
Phelps	9.7	.0039	36.2	6.5	14.4	19.4	32.2	3.8
Pierce	7.8	.0031	35.6	6.1	13.8	17.6	33.0	2.9
Platte	30.0	.0120	32.0	7.7	15.8	19.3	26.0	11.0
Polk	5.6	.0022	39.9	4.8	11.8	18.8	37.8	2.2
Red Willow	11.6	.0046	35.1	8.1	14.4	18.1	32.0	4.7
Richardson	9.8	.0039	40.1	6.0	12.8	17.7	38.5	4.1
Rock	2.0	.0008	37.0	5.0	13.1	20.0	32.8	.8
Saline	12.7	.0051	36.0	10.5	13.2	17.8	33.5	4.8
Saunders	18.3	.0073	35.3	6.3	14.6	19.9	30.6	6.8
Scotts Bluff	35.8	.0143	35.3	7.6	13.9	20.1	30.3	14.0
Seward	15.5	.0061	33.0	12.5	13.2	18.7	28.7	5.5
Sheridan	6.7	.0027	38.3	5.7	11.7	18.6	36.0	2.6
Sherman	3.7	.0015	38.8	6.0	10.9	17.5	37.1	1.4
Sioux	1.5	.0006	39.1	5.0	12.9	20.5	35.4	.6
Stanton	6.3	.0025	31.5	6.4	16.2	19.1	25.1	2.2
Thayer	6.6	.0026	42.0	5.1	11.5	17.3	41.2	2.7
Thomas	.8	.0003	36.1	4.8	12.0	22.4	29.2	.3
Thurston	6.9	.0028	29.9	8.1	13.5	16.1	27.0	2.3
Valley	5.1	.0020	40.1	5.5	11.8	18.1	38.6	2.1
Wayne	9.4	.0037	28.7	20.6	13.2	15.5	26.1	3.2
Webster	4.2	.0017	43.9	4.4	11.6	16.7	43.4	1.7
Wheeler	.9	.0004	33.1	4.9	15.2	16.2	30.9	.3
York	14.4	.0057	34.9	8.1	14.3	19.1	30.8	5.5
TOTAL METRO COUNTIES	**770.8**	**.3075**	**31.2**	**11.6**	**18.4**	**21.0**	**22.0**	**291.8**
TOTAL STATE	**1,579.4**	**.6297**	**33.0**	**9.7**	**16.1**	**19.9**	**26.9**	**602.6**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Chase	21,914	4,534	1,072	73	613	3,776	622
Cherry	38,014	8,971	5,215	1,665	1,517	11,202	639
Cheyenne	217,859	10,024	4,938	7,948	6,142	13,714	5,284
Clay	26,086	8,315	3,257	243	252	5,029	435
Colfax	36,869	8,806	5,222	1,720	1,374	6,379	1,672
Cuming	50,776	9,241	3,623	367	1,243	14,621	906
Custer	57,642	16,773	3,920	2,223	383	13,420	1,814
Dakota	69,142	21,662	11,848	1,040	3,613	12,336	2,181
Dawes	58,237	9,569	6,152	2,652	398	17,000	1,811
Dawson	117,486	32,536	7,500	12,181	2,689	14,971	4,775
Deuel	16,435	1,451	2,239	145	575	3,922	553
Dixon	14,021	5,322	1,390	62	27	2,057	266
Dodge	271,523	41,608	23,121	38,067	4,938	91,835	9,568
Dundy	6,011	3,019	718			1,384	54
Fillmore	19,799	4,968	2,935	657	1,328	4,691	880
Franklin	12,864	3,750	1,257		290	2,166	330
Frontier	6,666	1,315	792			2,721	83
Furnas	24,594	6,421	1,031	391	479	7,555	1,078
Gage	126,911	29,060	9,303	13,994	2,906	26,179	4,803
Garden	7,155	2,269	607	66		407	156
Garfield	13,330	1,913	983		135	1,335	166
Gosper	1,629	233	466		35	131	123
Grant	1,859	286	588		98		
Greeley	6,110	2,520	644		52	592	170
Hall	435,920	45,499	43,607	104,873	13,024	87,086	7,852
Hamilton	29,569	4,321	1,667	1,074	261	9,035	3,214
Harlan	13,275	2,869	1,431	256	435	2,492	294
Hayes	2,452	782	73				
Hitchcock	8,693	1,821	751		40	517	54
Holt	73,918	13,657	4,723	5,326	2,013	17,551	1,519
Hooker	4,107	1,850	144	93		412	
Howard	18,625	4,786	1,933	43	482	1,746	1,235
Jefferson	46,861	10,231	4,588	6,716	1,635	9,023	972
Johnson	16,013	2,154	2,036	536	320	2,693	752
Kearney	21,681	5,674	2,239	524	320	3,282	201
Keith	82,082	16,403	7,409	5,249	864	19,432	877
Keya Paha	2,753	279	219			41	
Kimball	23,274	5,050	2,161	2,314	186	6,328	933
Knox	34,307	7,685	3,337	448	169	8,284	1,309
Lincoln	214,585	40,868	23,750	33,616	6,788	42,592	9,847
Logan	1,977	230	42	139		47	
Loup	1,136	221	367		194		
McPherson	1,008	870	51				
Madison	256,470	57,797	21,851	60,125	13,440	39,286	4,508
Merrick	35,382	7,796	2,594	763	135	7,752	205
Morrill	11,844	2,207	1,185	218	108	5,539	370
Nance	8,302	2,838	1,101	124	285	720	200
Nemaha	28,816	3,031	3,818	2,891	644	9,234	587
Nuckolls	30,933	10,691	2,196	574	735	3,805	2,181
Otoe	78,488	16,839	9,508	8,032	947	15,799	3,595
Pawnee	8,507	4,483	966		154	223	386
Perkins	9,530	2,415	649	116	241	470	221
Phelps	53,529	7,351	3,279	1,725	1,395	15,516	3,440
Pierce	29,064	8,034	1,530	701	984	6,132	1,252
Platte	199,736	43,937	17,988	31,103	4,904	35,706	6,594
Polk	11,536	3,616	1,632	424	58	1,203	244
Red Willow	103,320	22,234	5,896	17,721	2,751	28,632	3,222
Richardson	48,105	8,497	3,724	5,887	1,252	13,619	1,307
Rock	6,735	386	287	161		3,237	94
Saline	83,212	12,515	5,654	6,118	9,281	29,771	2,655
Saunders	72,889	10,082	4,706	2,700	1,761	27,252	1,027
Scotts Bluff	272,806	72,068	21,397	45,510	6,596	56,211	3,471
Seward	63,021	14,623	8,025	10,677	906	16,234	2,552
Sheridan	27,205	5,505	2,585	1,052	917	5,047	1,278
Sherman	8,926	1,464	1,459		391	1,254	85
Sioux	2,970	146	25	137		658	
Stanton	4,674	1,520	1,269	77			124
Thayer	32,314	5,457	3,476	119	476	6,911	449
Thomas	2,686	1,147	141				
Thurston	13,131	4,158	997		114	4,367	758
Valley	24,714	5,842	2,291	1,797	189	2,197	1,068
Wayne	45,565	5,983	5,734	5,532	929	11,170	2,639
Webster	11,847	1,634	1,280		256	4,223	278
Wheeler	537		150				
York	96,692	20,636	12,803	15,102	1,405	15,341	2,143
TOTAL METRO COUNTIES	**5,665,871**	**1,156,170**	**615,253**	**784,501**	**308,449**	**1,237,002**	**167,567**
TOTAL STATE	**10,312,527**	**2,071,936**	**1,034,273**	**1,325,800**	**437,254**	**2,228,716**	**302,844**

NEB. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
LINCOLN	**3,324,037**	**29,819**	**19.2**	**26.5**	**19.7**	**21.7**	**.0900**
Lancaster	3,324,037	29,819	19.2	26.5	19.7	21.7	.0900
• Lincoln	2,985,204	29,268	19.7	26.5	19.3	21.2	.0828
SUBURBAN TOTAL	338,833	34,767	13.6	28.6	23.2	26.3	.0072
OMAHA	**9,527,248**	**31,166**	**18.0**	**25.7**	**20.0**	**23.7**	**.2635**
Douglas	6,632,083	30,769	18.3	24.7	19.2	24.1	.1873
• Omaha	5,399,520	29,341	19.3	24.6	18.0	23.3	.1606
Sarpy	1,539,601	35,662	14.5	28.[illegible]	23.7	27.7	.0374
Washington	239,669	30,800	18.2	26.[illegible]	22.2	20.0	.0059
Pottawattamie, Iowa	*1,115,895*	*27,800*	*20.2*	*27.5*	*19.5*	*17.7*	*.0329*
• *Council Bluffs*	*719,700*	*26,219*	*21.9*	*27.1*	*18.8*	*16.0*	*.0231*
SUBURBAN TOTAL	3,408,028	35,096	14.7	27.1	23.7	26.5	.0798
OTHER COUNTIES							
Adams	359,445	23,353	22.9	29.5	16.2	11.3	.0108
Antelope	62,120	14,490	28.6	21.5	8.3	5.0	.0021
Arthur	5,282	17,333	30.0	27.5	7.0	9.5	.0002
Banner	7,284	15,600	39.0	22.4	9.3	5.3	.0001
Blaine	4,826	11,333	36.0	13.7	3.0	4.0	.0002
Boone	54,265	13,500	28.8	20.3	7.3	5.8	.0018
Box Butte	148,197	24,324	23.2	31.3	17.0	10.9	.0044
Boyd	16,195	10,293	33.4	12.9	2.9	2.3	.0005
Brown	30,222	13,862	32.9	18.9	6.9	4.5	.0009
Buffalo	427,594	22,479	25.1	29.1	15.1	11.3	.0136
Burt	73,897	16,918	30.8	26.1	8.6	6.3	.0022
Butler	75,258	16,593	29.3	26.5	8.4	5.9	.0023
Cass	260,237	26,428	22.2	30.2	18.7	14.7	.0063
Cedar	83,065	15,100	31.2	21.9	8.0	6.7	.0025
Chase	40,250	17,302	27.7	27.6	8.8	6.8	.0011
Cherry	55,181	15,606	36.9	21.5	7.3	6.5	.0020
Cheyenne	119,719	23,372	22.1	27.8	15.9	12.2	.0061
Clay	74,910	20,806	25.4	28.9	13.9	9.3	.0020
Colfax	100,190	20,483	25.4	26.7	13.3	11.2	.0028
Cuming	87,516	16,518	31.6	26.8	8.3	6.1	.0020
Custer	115,403	16,616	30.7	25.2	8.1	7.0	.0034
☐ Dakota	177,489	23,839	22.2	35.2	15.4	9.4	.0052
Dawes	94,187	18,757	26.8	24.0	11.7	11.5	.0029
Dawson	242,546	24,584	22.7	32.9	17.5	10.4	.0071
Deuel	27,561	22,458	26.1	32.5	12.0	12.1	.0008
Dixon	54,048	16,219	29.8	23.6	9.7	7.2	.0014
Dodge	390,919	21,777	25.6	29.2	14.8	9.4	.0129
Dundy	28,970	18,320	25.7	27.3	8.8	10.0	.0007
Fillmore	69,148	18,200	30.9	28.4	9.8	6.4	.0019
Franklin	38,555	16,841	29.2	26.2	8.1	6.8	.0011
Frontier	35,290	20,742	26.3	28.1	11.8	12.0	.0009
Furnas	50,543	15,533	31.2	24.1	8.9	4.3	.0016
Gage	275,516	22,266	25.1	28.5	14.8	12.0	.0078
Garden	26,985	18,828	31.1	27.7	11.5	7.6	.0007
Garfield	12,279	10,923	32.6	16.1	4.1	1.8	.0006
Gosper	24,103	22,167	22.6	28.0	15.5	12.0	.0005
Grant	6,644	16,700	33.3	23.3	12.7	4.0	.0002
Greeley	22,590	13,147	27.9	21.5	6.7	5.3	.0006
Hall	603,486	24,434	23.1	30.4	16.7	12.3	.0198

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Hamilton	91,381	21,380	28.3	31.7	13.2	9.0	.0025
Harlan	39,631	17,707	25.6	25.1	11.3	7.6	.0010
Hayes	16,292	21,000	30.6	23.2	13.8	15.4	.0003
Hitchcock	36,865	19,571	28.3	29.0	11.4	8.3	.0009
Holt	97,627	14,818	32.6	23.5	7.3	4.5	.0036
Hooker	5,200	12,583	36.7	21.0	4.0	1.3	.0003
Howard	44,797	14,242	36.2	22.5	6.7	2.9	.0013
Jefferson	97,723	19,525	26.7	28.5	12.9	7.3	.0029
Johnson	48,374	17,957	28.6	26.6	10.4	8.3	.0014
Kearney	81,400	23,683	23.2	30.3	15.6	13.1	.0019
Keith	107,849	24,551	23.4	31.3	16.0	13.0	.0037
Keya Paha	9,076	14,133	34.8	18.2	6.5	7.8	.0002
Kimball	48,722	22,375	26.1	29.2	13.2	12.1	.0014
Knox	91,818	16,514	29.2	23.5	10.1	7.4	.0027
Lincoln	418,691	23,966	21.1	32.0	18.6	12.5	.0121
Logan	5,208	12,583	35.6	14.4	8.3	2.3	.0003
Loup	7,428	17,500	31.7	26.0	11.3	5.7	.0001
McPherson	4,043	13,778	29.5	27.0	1.0	6.0	.0001
Madison	373,661	22,718	24.0	29.4	15.4	11.2	.0123
Merrick	74,034	19,225	27.9	32.4	10.7	4.8	.0022
Morrill	34,346	11,537	32.0	18.3	4.4	2.2	.0011
Nance	37,033	16,532	29.7	25.6	9.7	5.3	.0011
Nemaha	109,747	25,870	18.5	27.6	15.8	19.5	.0026
Nuckolls	48,858	16,042	33.6	25.2	8.0	3.7	.0017
Otoe	154,233	20,158	25.8	29.1	12.7	8.5	.0046
Pawnee	31,973	16,051	29.9	23.9	8.5	6.7	.0009
Perkins	40,341	25,060	22.4	26.4	15.3	14.4	.0010
Phelps	122,480	23,354	23.3	27.5	17.1	12.5	.0034
Pierce	61,091	15,352	34.6	25.7	5.8	4.3	.0020
Platte	336,511	24,283	22.3	31.9	16.8	10.7	.0105
Polk	49,053	15,433	31.9	25.6	9.4	4.8	.0014
Red Willow	134,265	20,686	27.0	27.6	14.0	9.9	.0045
Richardson	81,131	13,796	33.1	20.5	7.4	3.8	.0028
Rock	19,874	17,609	33.8	25.1	9.3	7.4	.0005
Saline	140,922	21,670	23.4	30.0	14.4	8.8	.0044
Saunders	200,470	22,145	25.6	30.1	14.8	10.2	.0055
Scotts Bluff	408,136	21,256	26.8	29.4	13.3	10.4	.0132
Seward	206,423	27,738	18.7	29.9	19.5	17.3	.0053
Sheridan	59,993	15,387	27.1	23.6	8.5	7.7	.0018
Sherman	23,799	12,887	35.4	20.4	4.5	1.6	.0008
Sioux	15,431	17,850	31.5	26.5	9.0	8.5	.0004
Stanton	55,625	19,696	26.7	31.1	12.4	5.7	.0014
Thayer	69,408	18,886	27.7	29.8	9.9	7.4	.0019
Thomas	7,163	16,917	36.3	26.6	6.7	5.7	.0003
Thurston	60,893	18,567	28.4	26.6	10.5	9.1	.0017
Valley	54,652	18,000	28.8	26.0	10.0	8.8	.0016
Wayne	103,994	22,635	25.2	26.8	14.0	14.4	.0029
Webster	36,497	14,833	28.4	23.7	8.7	4.3	.0011
Wheeler	11,013	26,714	21.4	33.2	17.3	15.7	.0003
York	170,535	22,759	25.0	29.3	15.9	11.1	.0052
TOTAL METRO COUNTIES	**11,912,879**	**30,921**	**18.2**	**25.8**	**19.9**	**23.5**	**.3258**
TOTAL STATE	**30,705,015**	**24,959**	**22.3**	**27.0**	**16.5**	**16.4**	**.5929**

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Nevada

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
LAS VEGAS	**775.4**	**.3084**	**33.2**	**10.1**	**18.5**	**22.1**	**24.6**	**299.6**
Clark	773.4	.3084	33.2	10.1	18.5	22.1	24.6	299.6
Henderson	67.7	.0270	31.8	8.8	18.9	23.5	20.4	24.2
* Las Vegas	269.4	.1074	32.6	10.0	19.4	21.6	23.9	104.0
North Las Vegas	49.8	.0199	27.1	11.9	17.7	17.9	18.1	15.2
SUBURBAN TOTAL	504.0	.2010	33.5	10.1	18.2	22.3	25.0	195.6
RENO	**260.0**	**.1036**	**33.7**	**10.4**	**18.8**	**23.8**	**23.7**	**104.5**
Washoe	260.0	.1036	33.7	10.4	18.8	23.8	23.7	104.5
* Reno	136.7	.0545	33.5	12.1	20.0	22.1	24.9	58.5
Sparks	54.5	.0217	32.6	10.2	18.8	23.6	21.9	21.0
SUBURBAN TOTAL	123.3	.0491	33.9	8.5	17.6	25.8	22.3	46.0
OTHER COUNTIES								
Carson City	41.0	.0163	36.7	8.4	16.3	23.3	29.6	16.1
Carson City	41.0	.0163	36.7	8.4	16.3	23.3	29.6	16.1
Churchill	18.3	.0073	33.1	8.8	15.8	20.9	26.1	6.8
Douglas	28.3	.0112	36.3	6.1	15.8	25.9	26.5	10.8
Elko	34.9	.0140	29.3	9.4	19.2	22.5	16.5	12.3
Esmeralda	1.3	.0005	35.8	7.8	16.7	24.1	27.3	.6
Eureka	1.6	.0006	33.4	7.6	17.6	22.9	24.3	.6
Humboldt	13.3	.0053	30.4	9.3	18.8	22.2	19.1	4.7
Lander	6.4	.0026	28.5	9.3	18.0	22.3	16.0	2.3
Lincoln	3.8	.0015	33.4	5.4	12.4	17.2	30.8	1.3
Lyon	20.5	.0082	36.6	6.1	14.2	20.9	31.4	7.9
Mineral	6.5	.0026	33.9	7.6	14.9	19.2	29.2	2.5
Nye	18.3	.0072	36.7	6.6	16.0	21.9	30.6	6.9
Pershing	4.5	.0018	31.5	8.5	16.6	19.0	25.1	1.7
Storey	2.6	.0011	37.8	5.9	15.5	28.5	26.9	1.0
White Pine	9.4	.0038	33.8	7.7	16.5	21.7	26.3	3.4
TOTAL METRO COUNTIES	**1,033.4**	**.4120**	**33.3**	**10.2**	**18.6**	**22.5**	**24.4**	**404.1**
TOTAL STATE	**1,344.1**	**.4960**	**33.4**	**9.8**	**18.1**	**22.5**	**24.6**	**483.0**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
LAS VEGAS	**5,806,823**	**1,253,589**	**665,294**	**643,750**	**281,602**	**1,148,885**	**185,522**
Clark	5,806,823	1,253,589	665,294	643,750	281,602	1,148,885	185,522
Henderson	191,539	83,997	17,558	16,224	3,228	31,722	9,112
* Las Vegas	2,500,988	492,197	266,658	265,790	134,966	492,144	93,202
North Las Vegas	186,843	49,765	23,906	13,766	3,937	45,132	10,890
SUBURBAN TOTAL	3,305,845	761,392	398,636	377,960	146,636	656,741	92,320
RENO	**2,548,478**	**452,327**	**195,172**	**384,341**	**118,224**	**562,079**	**119,111**
Washoe	2,548,478	452,327	195,172	384,341	118,224	562,079	119,111
* Reno	1,882,030	314,619	135,035	259,005	95,318	490,366	75,150
Sparks	470,379	100,539	35,870	121,107	15,986	23,391	41,276
SUBURBAN TOTAL	666,448	137,708	60,137	125,336	22,906	71,713	43,961
OTHER COUNTIES							
Carson City	464,678	100,818	35,554	56,783	26,408	125,401	15,394
Carson City	464,678	100,818	35,554	56,783	26,408	125,401	15,394
Churchill	111,475	25,840	15,252	1,955	606	24,597	9,407
Douglas	144,570	35,756	26,718	331	4,305	7,044	9,584
Elko	168,924	39,334	15,760	6,504	5,047	33,051	16,714
Esmeralda	3,781	324	663	135		54	
Eureka	4,001	1,476	1,191		143	74	
Humboldt	89,072	16,354	6,877	1,960	1,250	18,656	3,465
Lander	17,183	7,013	1,769		148	1,864	1,142
Lincoln	7,961	2,796	439	1,800	46	292	273
Lyon	75,783	25,912	6,688	944	1,389	5,934	1,143
Mineral	34,146	12,394	2,344	793	108	7,036	1,135
Nye	63,305	22,648	6,611	882	705	8,537	1,480
Pershing	23,032	5,561	2,305	1,562		995	337
Storey	8,270	287	3,967		47	203	
White Pine	57,662	4,131	5,141	981	2,037	10,726	1,887
TOTAL METRO COUNTIES	**8,355,301**	**1,705,916**	**860,466**	**1,028,091**	**399,826**	**1,710,964**	**304,633**
TOTAL STATE	**9,630,044**	**2,006,560**	**991,745**	**1,102,721**	**442,085**	**1,955,430**	**366,614**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
LAS VEGAS	**10,408,999**	**28,175**	**21.2**	**27.0**	**18.5**	**20.0**	**.3068**
Clark	10,408,999	28,175	21.2	27.0	18.5	20.0	.3068
Henderson	848,258	32,288	15.4	25.9	23.3	21.7	.0207
* Las Vegas	3,518,216	27,087	21.0	26.1	18.0	19.1	.1133
North Las Vegas	446,333	24,748	24.0	29.1	18.7	13.0	.0135
SUBURBAN TOTAL	6,890,783	28,748	21.3	27.5	18.7	20.5	.1935
RENO	**3,941,398**	**30,460**	**19.6**	**26.6**	**18.6**	**24.1**	**.1193**
Washoe	3,941,398	30,460	19.6	26.6	18.6	24.1	.1193
* Reno	2,060,195	27,309	22.0	27.0	16.9	20.9	.0716
Sparks	785,946	33,102	18.5	26.0	21.5	25.5	.0234
SUBURBAN TOTAL	1,881,203	34,423	16.6	25.9	20.9	28.2	.0477
OTHER COUNTIES							
Carson City	547,581	28,704	20.6	27.4	18.8	20.0	.0189
Carson City	547,581	28,704	20.6	27.4	18.8	20.0	.0189
Churchill	196,097	22,253	26.2	28.2	13.3	13.6	.0061

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Douglas	462,540	33,384	16.3	28.4	21.6	25.1	.0113
Elko	421,170	27,388	19.4	28.0	17.9	19.1	.0116
Esmeralda	27,098	39,800	14.0	15.0	25.6	33.7	.0006
Eureka	19,953	26,000	21.0	24.3	13.2	21.2	.0004
Humboldt	143,743	21,759	29.6	25.1	14.7	14.3	.0046
Lander	87,258	33,136	15.1	25.8	22.1	24.0	.0021
Lincoln	35,394	22,667	24.9	30.6	13.3	12.2	.0009
Lyon	225,105	23,230	24.4	27.8	16.1	12.9	.0061
Mineral	82,488	27,437	19.6	28.8	18.2	17.2	.0023
Nye	199,662	24,820	21.9	27.5	18.6	13.2	.0053
Pershing	60,442	27,094	17.5	27.2	15.5	22.1	.0016
Storey	36,680	30,706	19.7	25.5	23.5	20.0	.0009
White Pine	128,393	30,897	15.8	25.9	18.3	25.4	.0035
TOTAL METRO COUNTIES	**14,350,397**	**28,783**	**20.8**	**26.8**	**18.5**	**21.1**	**.4261**
TOTAL STATE	**17,034,001**	**28,520**	**20.8**	**27.0**	**18.4**	**20.7**	**.5023**

New Hampshire

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
MANCHESTER–NASHUA	**341.3**	**.1361**	**32.2**	**10.1**	**19.5**	**22.6**	**22.0**	**126.6**
Hillsborough	341.3	.1361	32.2	10.1	19.5	22.6	22.0	126.6
• Manchester	101.1	.0403	32.3	11.8	20.5	18.8	25.6	41.0
• Nashua	80.9	.0323	32.2	10.2	21.5	21.7	22.3	31.5
SUBURBAN TOTAL	159.3	.0635	32.2	8.9	17.7	25.5	19.6	54.1
PORTSMOUTH–DOVER–ROCHESTER	**356.6**	**.1422**	**32.0**	**11.0**	**19.4**	**23.0**	**21.2**	**129.3**
Rockingham	250.8	.1000	32.5	8.9	19.8	24.3	20.8	90.9
• Portsmouth	26.4	.0105	31.6	11.8	23.6	19.2	22.3	10.5
Strafford	105.8	.0422	30.6	15.9	18.4	19.8	22.2	38.4
• Dover	25.4	.0101	32.1	14.8	20.5	18.7	25.5	10.5
• Rochester	27.0	.0108	32.6	9.2	19.1	19.9	25.4	10.4
SUBURBAN TOTAL	277.8	.1108	32.0	10.7	19.0	24.0	20.3	97.9
OTHER COUNTIES								
Belknap	49.9	.0199	35.1	7.8	16.4	22.8	27.3	19.1
Carroll	36.3	.0145	37.1	6.6	15.9	22.7	30.7	14.6
Cheshire	71.1	.0284	33.4	12.4	15.5	21.5	26.0	26.2
Coos	34.9	.0139	36.5	8.0	15.0	20.4	31.8	13.8
Grafton	75.9	.0302	32.3	15.4	15.7	21.1	24.6	27.9
Merrimack	122.2	.0487	33.5	9.1	18.3	22.9	24.2	45.5
Sullivan	39.0	.0156	35.4	8.1	15.4	22.3	28.4	15.0
TOTAL METRO COUNTIES	**697.9**	**.2783**	**32.1**	**10.5**	**19.5**	**22.8**	**21.6**	**255.9**
TOTAL STATE	**1,127.2**	**.4495**	**32.8**	**10.4**	**18.3**	**22.5**	**23.5**	**418.0**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Auto-motive ($000)	Drug ($000)
MANCHESTER–NASHUA	**3,608,388**	**729,652**	**308,376**	**528,340**	**224,976**	**788,877**	**95,731**
Hillsborough	3,608,388	729,652	308,376	528,340	224,976	788,877	95,731
• Manchester	1,250,978	198,215	126,817	197,219	72,152	319,873	32,096
• Nashua	1,321,775	226,685	88,137	239,112	104,744	349,063	27,663
SUBURBAN TOTAL	1,035,635	304,752	93,422	92,009	48,080	119,941	35,972
PORTSMOUTH–DOVER–ROCHESTER	**3,753,796**	**787,911**	**351,325**	**455,461**	**257,136**	**764,001**	**87,984**
Rockingham	2,961,841	571,641	273,313	382,288	234,243	572,921	65,776
• Portsmouth	659,555	68,814	70,245	82,315	53,088	180,333	8,266
Strafford	791,955	216,270	78,013	73,173	22,893	191,080	22,208
• Dover	305,845	98,938	38,848	24,263	9,562	71,895	8,131
• Rochester	272,156	69,901	19,985	35,742	6,135	56,694	8,846
SUBURBAN TOTAL	2,516,240	550,258	222,248	313,141	188,351	455,079	62,741
OTHER COUNTIES							
Belknap	632,502	144,429	47,775	32,484	40,135	188,540	13,927
Carroll	495,755	100,890	62,662	25,605	30,228	69,360	9,401
Cheshire	745,510	176,013	44,022	39,900	23,532	143,993	15,553
Coos	309,147	75,174	26,126	21,237	11,016	93,908	10,456
Grafton	816,188	163,141	89,372	53,830	48,095	141,282	17,533
Merrimack	1,201,778	286,283	90,556	65,036	38,659	410,097	32,299
Sullivan	296,786	68,316	17,710	27,786	12,498	58,400	5,697
TOTAL METRO COUNTIES	**7,362,184**	**1,517,563**	**659,702**	**983,801**	**482,112**	**1,552,878**	**183,715**
TOTAL STATE	**11,859,848**	**2,531,809**	**1,037,925**	**1,249,679**	**686,275**	**2,658,458**	**268,581**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
MANCHESTER–NASHUA	**6,164,749**	**39,598**	**13.8**	**21.4**	**19.8**	**36.4**	**.1752**
Hillsborough	6,164,749	39,598	13.8	21.4	19.8	36.4	.1752
• Manchester	1,703,386	32,824	17.6	23.3	19.6	27.2	.0532
• Nashua	1,564,259	40,862	13.1	21.1	19.5	38.5	.0507
SUBURBAN TOTAL	2,897,104	44,191	11.3	20.2	20.3	42.2	.0713
PORTSMOUTH–DOVER–ROCHESTER	**5,776,136**	**36,373**	**14.5**	**23.8**	**21.0**	**31.0**	**.1734**
Rockingham	4,173,519	37,641	13.9	23.4	21.3	32.8	.1288
• Portsmouth	411,821	29,005	20.1	29.2	18.7	21.1	.0189
Strafford	1,600,617	33,176	15.9	25.0	20.3	26.8	.0446
• Dover	422,909	32,343	16.3	25.3	19.4	26.4	.0132
• Rochester	407,472	32,805	15.9	26.2	21.3	25.0	.0125
SUBURBAN TOTAL	4,533,934	37,997	13.6	22.9	21.4	33.2	.1288

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
OTHER COUNTIES							
Belknap	639,829	25,877	21.7	29.4	17.7	16.1	.0236
Carroll	496,852	25,444	23.1	29.8	16.6	15.9	.0182
Cheshire	1,004,511	30,118	18.7	27.7	20.7	20.9	.0325
Coos	423,762	24,836	22.1	28.9	18.2	12.9	.0139
Grafton	1,033,945	27,164	21.4	28.7	17.8	18.5	.0344
Merrimack	1,901,073	32,713	17.0	26.8	20.8	25.4	.0568
Sullivan	496,131	26,433	22.4	29.2	18.6	15.3	.0151
TOTAL METRO COUNTIES	**11,940,885**	**37,856**	**14.1**	**22.7**	**20.4**	**33.7**	**.3486**
TOTAL STATE	**17,936,988**	**33,753**	**16.4**	**24.9**	**19.9**	**28.2**	**.5431**

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New Jersey

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ATLANTIC CITY	**323.0**	**.1287**	**35.0**	**9.7**	**17.4**	**19.9**	**30.2**	**134.5**
Atlantic	226.7	.0903	34.1	10.3	18.3	20.2	28.1	86.1
• Atlantic City	38.4	.0153	34.9	10.4	17.2	16.9	32.9	15.9
Cape May	96.3	.0384	37.9	8.4	15.3	18.8	35.1	38.4
SUBURBAN TOTAL	284.6	.1134	35.0	9.6	17.4	20.2	29.9	108.6
BERGEN-PASSAIC	**1,276.9**	**.5092**	**36.2**	**9.6**	**16.7**	**22.0**	**29.9**	**463.5**
Bergen	823.7	.3285	37.8	8.8	16.3	22.6	31.8	308.2
Passaic	453.2	.1807	33.5	11.0	17.5	20.8	26.6	155.3
Clifton	71.8	.0286	39.3	9.0	16.9	19.8	36.3	29.1
Passaic	58.1	.0232	30.5	12.4	18.4	20.0	21.7	18.8
• Paterson	140.9	.0562	29.7	12.3	18.3	19.3	21.0	43.9
Wayne Township	47.0	.0187	37.8	10.9	13.9	23.0	31.3	15.7
SUBURBAN TOTAL	1,136.0	.4530	37.1	9.3	16.5	22.3	31.0	419.6
JERSEY CITY	**550.9**	**.2196**	**33.3**	**11.0**	**20.1**	**20.1**	**26.5**	**207.9**
Hudson	550.9	.2196	33.3	11.0	20.1	20.1	26.5	207.9
Bayonne	61.2	.0244	37.7	9.2	17.1	20.2	33.7	25.2
• Hoboken	33.3	.0133	31.7	13.7	29.5	18.5	21.7	15.0
• Jersey City	227.6	.0907	31.7	11.6	20.3	20.1	23.2	82.0
North Bergen Township	48.2	.0192	35.9	9.3	18.9	20.1	31.3	18.9
Union City	57.8	.0230	32.4	11.4	19.4	20.0	24.9	20.5
SUBURBAN TOTAL	290.0	.1156	35.0	10.2	18.7	20.2	29.8	110.9
MIDDLESEX-SOMERSET-HUNTERDON	**1,031.4**	**.4112**	**34.0**	**10.7**	**19.2**	**22.8**	**25.2**	**369.4**
Hunterdon	109.3	.0436	35.3	8.4	16.9	27.5	23.1	38.5
Middlesex	677.4	.2701	33.5	11.8	19.4	21.6	25.5	240.9
East Brunswick Township	43.9	.0175	35.1	9.3	16.4	25.7	24.4	15.0
Edison Township	89.4	.0356	34.1	9.5	20.4	23.3	24.9	32.0
• New Brunswick	42.1	.0168	24.8	33.7	18.4	13.5	17.1	12.8
Old Bridge Township	56.9	.0227	33.1	9.3	20.3	23.1	22.9	20.1
• Perth Amboy	42.3	.0169	31.8	11.7	17.7	18.7	25.6	14.3
Piscataway Township	47.5	.0189	29.3	22.0	18.1	20.8	18.9	14.2
Woodbridge Township	93.9	.0374	35.6	9.2	20.3	21.7	29.2	33.8
Somerset	244.7	.0975	34.8	8.4	19.8	24.0	25.7	90.0
Franklin Township	43.6	.0174	33.3	8.7	24.5	22.8	23.0	16.5
SUBURBAN TOTAL	947.0	.3775	34.5	9.6	19.3	23.4	25.6	342.3
MONMOUTH-OCEAN	**1,000.9**	**.3991**	**36.5**	**8.4**	**15.5**	**21.5**	**30.8**	**371.3**
Monmouth	560.1	.2233	35.1	8.9	16.3	23.7	26.6	200.1
Middletown Township	69.0	.0275	35.4	9.3	14.4	25.4	25.4	22.9
Ocean	440.8	.1758	38.7	7.8	14.3	19.1	36.1	171.2
Brick Township	67.6	.0270	35.8	8.2	16.8	21.3	30.0	25.4

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ATLANTIC CITY	**3,110,249**	**630,032**	**446,852**	**251,403**	**155,139**	**617,956**	**92,807**
Atlantic	2,135,828	407,907	268,384	189,313	118,579	406,160	64,443
• Atlantic City	476,991	41,271	74,985	5,332	6,569	87,821	10,979
Cape May	974,421	212,125	178,468	62,090	36,560	211,796	28,364
SUBURBAN TOTAL	2,633,258	578,761	371,867	246,071	148,570	530,135	81,828
BERGEN-PASSAIC	**12,423,615**	**2,273,665**	**1,035,479**	**1,269,758**	**902,067**	**2,678,035**	**356,119**
Bergen	8,667,679	1,615,508	735,660	833,848	550,527	1,956,122	263,385
Passaic	3,755,936	658,157	299,619	435,910	351,540	721,913	92,734
Clifton	661,595	134,404	65,611	11,288	18,603	189,950	16,907
Passaic	203,090	63,238	10,539	4,314	8,581	14,534	9,488
• Paterson	418,615	113,157	31,706	8,297	64,297	40,980	19,900
Wayne Township	1,248,498	104,997	95,922	341,310	189,006	163,674	16,773
SUBURBAN TOTAL	12,005,000	2,160,508	1,003,773	1,261,461	837,770	2,637,055	336,219
JERSEY CITY	**3,221,623**	**729,565**	**278,088**	**186,835**	**261,679**	**474,883**	**131,980**
Hudson	3,221,623	729,565	278,088	186,835	261,679	474,883	131,980
Bayonne	263,655	78,033	30,359	4,929	15,444	7,017	19,210
• Hoboken	154,247	64,515	25,411	2,059	3,724	1,861	8,763
• Jersey City	1,231,898	253,741	87,956	97,201	53,642	310,862	55,154
North Bergen Township	244,288	81,496	25,731	10,453	7,349	26,051	7,093
Union City	257,213	46,872	21,289	5,288	12,256	43,969	12,262
SUBURBAN TOTAL	1,835,478	411,309	164,721	87,575	204,313	162,160	68,063
MIDDLESEX-SOMERSET-HUNTERDON	**8,568,355**	**1,797,432**	**734,754**	**978,976**	**659,745**	**1,785,263**	**207,479**
Hunterdon	948,536	202,354	70,147	25,365	60,461	205,028	18,102
Middlesex	5,331,836	1,080,865	469,532	788,029	435,542	935,422	143,384
East Brunswick Township	800,428	138,676	56,189	156,946	109,837	84,444	9,947
Edison Township	915,916	143,314	54,232	119,789	147,439	182,366	24,006
• New Brunswick	228,609	20,335	37,315	51,890	4,816	30,126	5,532
Old Bridge Township	176,663	39,521	19,364	12,093	5,673	4,529	9,927
• Perth Amboy	221,998	53,657	29,017	3,283	11,712	69,139	6,876
Piscataway Township	83,203	11,978	23,892	120	5,374	2,794	3,663
Woodbridge Township	1,210,835	178,158	90,587	316,844	82,748	149,696	26,077
Somerset	2,287,983	514,213	215,075	165,582	163,742	644,813	45,993
Franklin Township	239,952	108,292	27,732	10,512	11,672	19,637	10,993
SUBURBAN TOTAL	8,117,748	1,723,440	688,422	923,803	643,217	1,685,998	195,071
MONMOUTH-OCEAN	**8,593,187**	**1,829,555**	**728,006**	**831,119**	**472,118**	**2,157,828**	**252,934**
Monmouth	5,081,931	1,034,315	454,925	503,350	311,710	1,254,175	142,182
Middletown Township	404,444	133,916	26,261	50,077	37,800	51,647	19,004
Ocean	3,511,256	795,240	273,081	327,769	160,408	903,653	110,752
Brick Township	533,240	150,505	26,915	55,757	33,618	88,345	17,370

THE APPLE OF YOUR NEWSPAPER BUY

If you want to cover the New York market with a newspaper buy, get a taste of affluent Bergen/Passaic in North Jersey, where the shoppers are.
The best newspaper to reach this lucrative market is The Record.
With total readership of 448,700 daily and 606,500 on Sunday, it is-by far-the dominant print medium in the market. Although New York City newspapers are readily available, duplication with The Record in Bergen/Passaic is minimal, and they cannot provide coverage of this market. To capture the undivided attention of 744,800 Sunday readers in North Jersey, combine The Record and The News Tribune. If your New York media plan is missing them, give National Advertising Manager Chuck Hayes a call at (201) 646-4257.

The Record

Source: The Scarborough Report, 1990
National Representative: Sawyer-Ferguson-Walker Company
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AD SAVI. ADDRESS TBRN

METRO & COUNTY TOTALS

N.J. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

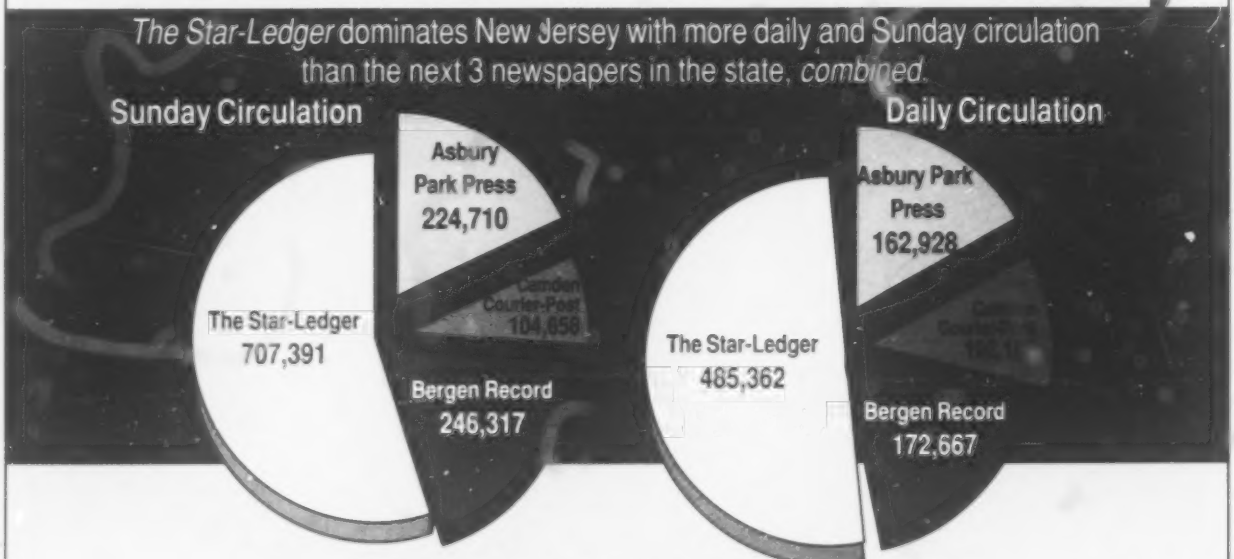
METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Dover Township	77.7	.0310	36.5	9.0	14.1	22.6	29.7	27.8
Lakewood Township	45.8	.0183	33.5	9.1	15.1	16.3	31.4	16.6
SUBURBAN TOTAL	1,000.9	.3991	36.5	8.4	15.5	21.5	30.8	371.3
NEWARK	**1,822.7**	**.7267**	**34.5**	**10.0**	**17.1**	**22.4**	**26.8**	**651.4**
Essex	774.3	.3087	33.5	10.8	17.3	21.1	26.4	277.3
Bloomfield Township	44.8	.0179	37.2	9.4	19.2	20.6	32.6	18.3
East Orange	73.2	.0292	32.3	10.7	18.3	20.7	24.4	27.1
Irvington Township	60.7	.0242	31.5	10.9	19.4	22.2	21.0	22.1
• Newark	273.8	.1092	29.8	12.6	18.1	19.1	21.5	91.1
Morris	422.2	.1683	35.4	9.6	16.8	23.1	25.5	149.1
Parsippany-Troy Hills Township	48.6	.0194	34.5	10.2	20.7	24.7	24.4	18.4
Sussex	132.3	.0528	32.8	8.2	17.8	26.0	20.1	44.9
Union	493.9	.1969	36.0	9.5	17.0	21.3	30.2	180.1
• Elizabeth	110.0	.0439	32.4	11.0	19.2	19.6	25.5	39.1
Plainfield	46.6	.0186	31.4	11.5	19.1	21.4	21.7	15.2
Union Township	50.0	.0199	40.3	9.9	14.7	19.9	37.6	18.9
SUBURBAN TOTAL	1,438.9	.5736	35.7	9.4	16.8	23.3	27.8	521.2
TRENTON	**328.1**	**.1308**	**34.2**	**11.7**	**17.1**	**22.0**	**26.5**	**117.8**
Mercer	328.1	.1308	34.2	11.7	17.1	22.0	26.5	117.8
Hamilton Township	87.2	.0348	36.6	8.7	16.8	22.8	29.8	32.8
• Trenton	89.3	.0356	31.5	11.0	18.8	18.8	24.6	31.0
SUBURBAN TOTAL	238.8	.0952	35.3	11.9	16.4	23.3	27.3	86.8
VINELAND-MILLVILLE-BRIDGETON	**138.5**	**.0552**	**33.4**	**10.0**	**16.4**	**20.5**	**26.9**	**47.3**
Cumberland	138.5	.0552	33.4	10.0	16.4	20.5	26.9	47.3
• Bridgeton	19.0	.0076	31.2	10.4	16.7	16.1	27.6	6.7
• Millville	26.1	.0104	33.1	10.2	16.0	20.6	26.4	9.7
• Vineland	55.0	.0219	33.8	10.3	15.8	20.5	27.5	18.8
SUBURBAN TOTAL	38.4	.0153	34.2	9.2	17.3	22.4	26.3	12.1

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Dover Township	1,251,971	215,498	71,556	217,428	75,966	343,145	27,950
Lakewood Township	410,646	56,997	20,816	11,649	7,685	228,612	9,542
SUBURBAN TOTAL	8,393,187	1,829,555	728,006	831,119	472,118	2,157,828	252,934
NEWARK	**13,633,002**	**3,873,446**	**1,296,057**	**1,054,843**	**840,449**	**3,014,388**	**419,446**
Essex	4,667,577	1,071,283	541,019	463,836	317,521	825,400	171,993
Bloomfield Township	309,120	70,297	28,387	1,987	12,670	66,514	16,219
East Orange	146,492	46,448	19,130	1,827	3,334	15,854	6,098
Irvington Township	207,776	35,120	17,281	12,066	8,892	42,347	12,618
• Newark	882,100	184,382	182,126	73,339	63,241	33,013	44,835
Morris	4,248,388	989,135	351,423	390,661	239,524	1,045,974	92,168
Parsippany-Troy Hills Township	366,468	105,643	37,403	26,920	21,880	88,001	10,098
Sussex	833,595	238,845	59,406	32,729	28,223	218,208	23,355
Union	3,883,442	774,183	344,209	167,617	255,181	1,124,806	131,928
• Elizabeth	574,840	155,397	55,091	12,502	28,810	126,342	22,121
Plainfield	216,842	33,272	27,514	48,901	12,154	24,350	7,820
Union Township	679,844	120,053	55,292	42,220	85,744	135,739	23,814
SUBURBAN TOTAL	12,176,062	2,733,667	1,058,840	969,002	748,398	2,855,033	352,490
TRENTON	**2,719,776**	**531,588**	**262,481**	**285,351**	**169,882**	**665,937**	**84,114**
Mercer	2,719,776	531,588	262,481	285,351	169,882	665,937	84,114
Hamilton Township	688,032	202,685	49,751	48,326	24,164	191,637	29,535
• Trenton	286,116	63,606	52,752	12,426	32,974	16,154	12,215
SUBURBAN TOTAL	2,432,660	467,982	209,729	272,925	136,908	650,783	71,899
VINELAND-MILLVILLE-BRIDGETON	**1,035,984**	**238,721**	**64,080**	**94,380**	**37,430**	**322,830**	**39,356**
Cumberland	1,035,984	238,721	64,080	94,380	37,430	322,830	39,356
• Bridgeton	189,376	42,445	13,058	7,881	1,455	55,627	12,626
• Millville	195,955	32,597	12,060	2,707	7,661	114,780	3,748
• Vineland	590,415	139,676	34,482	81,025	24,875	145,457	22,974
SUBURBAN TOTAL	60,238	24,003	4,480	2,767	3,439	6,966	8

#1 Circulation in New Jersey

The Star-Ledger dominates New Jersey with more daily and Sunday circulation than the next 3 newspapers in the state, *combined*.



For more information about *The Star-Ledger's selling power* contact Fred Marks, National Advertising Manager, at (201) 877-5864.

The Star-Ledger
THE NEWSPAPER FOR NEW JERSEY

Star-Ledger Plaza, Newark, NJ 07101
Represented by Newhouse Newspapers
Source: ABC FasFax 3/31/91

 Circle No. 196 on Reader Service Card

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
OTHER COUNTIES								
☐ Burlington	399.1	.1591	33.1	10.5	18.0	22.2	24.3	138.0
☐ Camden	506.7	.2020	32.8	9.6	17.7	21.0	25.1	180.2
• Camden	88.2	.0352	26.1	12.3	17.0	16.6	18.2	26.8
Cherry Hill Township	69.9	.0279	38.7	8.0	13.6	23.4	32.4	24.7
Gloucester Township	54.2	.0216	31.4	9.5	19.4	23.4	19.7	18.7
☐ Gloucester	232.8	.0929	32.4	10.1	17.4	22.1	23.4	79.8
Washington Township	42.5	.0169	31.0	9.1	16.9	26.6	16.6	13.3
☐ Salem	65.5	.0261	35.2	8.8	15.1	21.5	28.8	23.9
☐ Warren	92.3	.0368	34.5	8.8	17.2	22.6	26.5	34.3
TOTAL METRO COUNTIES	7,768.8	3.0974	34.6	9.9	17.4	21.8	27.4	2,809.3
TOTAL STATE	7,768.8	3.0974	34.6	9.9	17.4	21.8	27.4	2,809.3

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
OTHER COUNTIES							
☐ Burlington	3,386,918	649,715	260,068	348,118	150,477	1,126,442	94,580
☐ Camden	3,728,767	889,088	316,565	416,525	263,072	532,438	150,683
• Camden	182,671	49,905	25,152	6,100	2,977	6,062	16,208
Cherry Hill Township	1,222,338	204,740	92,522	195,242	101,462	254,487	26,811
Gloucester Township	175,841	104,880	9,316	6,350	3,842	2,816	2,417
☐ Gloucester	1,889,691	367,165	127,660	257,910	84,010	516,217	52,863
Washington Township	307,708	61,455	21,218	12,316	9,176	136,582	8,644
☐ Salem	376,386	60,445	35,030	20,699	14,809	115,382	15,653
☐ Warren	743,417	161,242	51,330	43,373	26,568	177,571	28,247
TOTAL METRO COUNTIES	63,430,970	13,221,659	5,656,450	6,039,290	4,037,445	14,185,170	1,926,261
TOTAL STATE	63,430,970	13,221,659	5,656,450	6,039,290	4,037,445	14,185,170	1,926,261

THE TIMES OF TRENTON DOMINATES THE TRENTON/PRINCETON MARKET

Outside metropolitan newspapers barely scratch the surface in the Trenton/Princeton Market. The Philadelphia Inquirer is less than 2% daily and the Newark Star Ledger is 3%. The New York Times is the largest circulated outside daily, but still has less than 9% coverage. (Circulation 90/91)

The Times

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A Newhouse Newspaper

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- Affluent...average household EBI of $64,082, which is second highest in New Jersey.
- Desirable...with total retail sales of more than $2.2 billion.
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The Courier-News can deliver 100% penetration of this significant market.

Call Peter Ricker, Advertising Director, 908-707-3002, today.

SOURCE: S&MM, Survey of Buying Power, 1990

The Courier-News

GANNETT

A WORLD OF DIFFERENT VOICES WHERE FREEDOM SPEAKS

Circle No. 194 on Reader Service Card

N.J. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
ATLANTIC CITY	**4,436,325**	**25,148**	**22.8**	**25.7**	**16.2**	**18.3**	**.1406**
Atlantic	3,071,238	25,494	21.9	25.2	16.9	18.4	.0973
• Atlantic City	407,390	16,065	27.3	21.7	10.0	9.3	.0168
Cape May	1,365,087	24,501	24.8	27.3	14.4	18.0	.0433
SUBURBAN TOTAL	4,028,935	26,646	22.1	26.4	17.1	19.6	.1238
BERGEN–PASSAIC	**27,078,425**	**44,360**	**12.1**	**17.9**	**17.6**	**43.6**	**.6952**
Bergen	19,873,314	49,681	10.2	16.4	17.2	49.6	.4936
Passaic	7,205,111	35,168	15.6	20.8	18.6	31.7	.2016
Clifton	1,462,100	39,309	14.8	20.0	20.2	35.8	.0376
Passaic	661,384	24,168	20.8	25.6	15.8	18.3	.0175
• Paterson	1,489,483	23,847	21.5	23.8	16.0	17.2	.0395
Wayne Township	1,094,635	56,839	6.1	14.7	17.6	57.4	.0401
SUBURBAN TOTAL	25,588,942	46,891	11.1	17.3	17.7	46.4	.6557
JERSEY CITY	**7,842,458**	**27,405**	**19.2**	**23.0**	**16.6**	**22.5**	**.2095**
Hudson	7,842,458	27,405	19.2	23.0	16.6	22.5	.2095
Bayonne	1,088,312	32,608	16.8	22.0	18.4	28.5	.0248
• Hoboken	505,350	22,950	21.8	24.6	14.4	17.0	.0124
• Jersey City	2,864,014	24,651	21.4	23.4	14.8	19.8	.0795
North Bergen Township	774,824	32,000	16.4	21.2	19.7	26.1	.0190
Union City	675,188	23,923	22.1	25.0	15.9	16.8	.0185
SUBURBAN TOTAL	4,473,094	30,325	17.3	22.5	18.2	25.3	.1176
MIDDLESEX–SOMERSET–HUNTERDON	**22,492,632**	**48,591**	**9.7**	**16.7**	**18.8**	**48.3**	**.5459**
Hunterdon	2,524,218	51,631	8.5	16.0	17.9	52.0	.0606
Middlesex	13,546,952	45,672	10.7	17.7	19.8	44.4	.3361
East Brunswick Township	1,061,880	60,286	5.6	12.0	16.6	62.4	.0320
Edison Township	979,008	50,058	7.3	17.2	20.8	50.0	.0506
• New Brunswick	524,442	27,132	21.2	23.6	16.6	21.9	.0147
Old Bridge Township	1,134,062	47,311	9.4	17.0	21.8	46.1	.0237
• Perth Amboy	564,621	28,684	18.3	22.3	17.0	24.5	.0151
Piscataway Township	865,405	49,367	8.3	16.9	21.2	49.0	.0175
Woodbridge Township	1,955,769	48,343	9.5	16.5	20.8	47.6	.0555
Somerset	6,421,462	57,000	7.7	14.1	16.3	57.1	.1492
Franklin Township	1,107,909	56,938	7.4	13.9	16.1	57.1	.0233
SUBURBAN TOTAL	21,403,569	50,174	8.9	16.1	19.0	50.3	.5161
MONMOUTH–OCEAN	**18,768,684**	**37,880**	**15.5**	**21.5**	**18.3**	**35.4**	**.4904**
Monmouth	11,227,705	42,325	13.1	18.9	17.6	41.3	.2894
Middletown Township	1,534,918	54,516	8.1	14.0	16.9	54.8	.0341
Ocean	7,540,979	33,329	18.3	24.5	19.3	28.5	.2010
Brick Township	1,203,808	38,669	14.9	21.8	21.7	33.7	.0314
Dover Township	1,345,325	37,268	16.5	21.8	19.0	34.0	.0462

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Lakewood Township	695,025	29,821	20.6	22.9	17.7	25.6	.0204
SUBURBAN TOTAL	18,768,684	37,880	15.5	21.5	18.3	35.4	.4904
NEWARK	**34,974,284**	**40,296**	**13.1**	**19.0**	**17.1**	**39.4**	**.8715**
Essex	13,212,838	32,315	16.2	20.2	15.3	31.6	.3280
Bloomfield Township	925,120	40,339	13.8	20.6	19.2	38.3	.0219
East Orange	1,050,125	27,475	18.6	24.2	15.5	23.6	.0233
Irvington Township	853,878	29,408	16.7	25.1	15.6	24.0	.0205
• Newark	2,877,394	20,956	21.7	21.8	13.5	16.4	.0776
Morris	9,942,492	53,963	7.9	15.5	17.9	54.3	.2464
Parsippany–Troy Hills Township	1,126,614	50,109	7.2	18.9	20.2	50.0	.0261
Sussex	2,543,725	46,081	9.6	18.3	21.9	44.3	.0608
Union	9,275,229	39,401	13.5	20.2	18.2	37.7	.2363
• Elizabeth	1,478,176	27,861	18.8	24.8	17.9	21.2	.0394
Plainfield	663,343	33,421	15.9	22.8	18.2	29.7	.0168
Union Township	947,363	40,693	13.7	19.9	18.9	38.8	.0288
SUBURBAN TOTAL	30,618,714	45,202	11.2	18.1	17.7	44.7	.7545
TRENTON	**6,792,973**	**43,186**	**12.8**	**18.7**	**17.0**	**42.3**	**.1683**
Mercer	6,792,973	43,186	12.8	18.7	17.0	42.3	.1683
Hamilton Township	1,821,450	46,359	10.8	18.1	19.7	45.3	.0444
• Trenton	1,219,323	27,809	19.8	23.0	16.5	23.3	.0293
SUBURBAN TOTAL	5,573,650	49,223	10.3	17.1	17.2	49.7	.1390
VINELAND–MILLVILLE–BRIDGETON	**1,827,096**	**28,848**	**19.1**	**26.3**	**18.7**	**21.3**	**.0543**
Cumberland	1,827,096	28,848	19.1	26.3	18.7	21.3	.0543
• Bridgeton	213,636	23,140	21.0	29.1	13.7	14.5	.0077
• Millville	376,312	30,645	18.3	25.4	20.8	21.5	.0107
• Vineland	762,866	29,959	19.1	25.8	19.3	22.9	.0251
SUBURBAN TOTAL	474,282	29,478	18.8	26.0	19.0	22.4	.0108
OTHER COUNTIES							
☐ Burlington	7,445,413	42,082	12.4	20.7	20.8	39.4	.1945
☐ Camden	7,968,576	33,573	16.2	22.8	18.3	29.7	.2161
• Camden	689,832	17,534	25.9	23.0	12.0	9.4	.0199
Cherry Hill Township	1,602,808	54,276	8.5	14.9	16.2	54.9	.0488
Gloucester Township	869,868	38,185	12.9	23.7	22.6	32.6	.0197
☐ Gloucester	3,416,151	35,388	15.6	23.2	22.6	28.0	.0988
Washington Township	683,354	44,563	8.4	19.4	26.1	40.6	.0183
☐ Salem	1,090,948	37,465	15.6	20.1	20.1	32.9	.0270
☐ Warren	1,440,953	33,133	16.9	23.7	20.9	25.9	.0404
TOTAL METRO COUNTIES	**145,574,918**	**39,083**	**14.1**	**20.1**	**17.9**	**37.2**	**3.7525**
TOTAL STATE	**145,574,918**	**39,083**	**14.1**	**20.1**	**17.9**	**37.2**	**3.7525**

OVERWHELMING CHOICE.

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The Press	64%	Weekly newspapers & shoppers	3%
Other Daily/Sunday	13%	Radio	2%
Direct Mail	7%	Magazine	1%
Television	5%		
Yellow Pages	4%		

*Urban & Associates, 1991 Market Study

If your program is looking for the SOURCE at the Jersey Shore, contact Debbie Jacobs, Major Accounts Manager at (609) 272-7024. Represented nationally by: Landon & Associates, 750 Third Avenue, New York, NY 10007 at (212) 867-1112.

The Press OF ATLANTIC CITY

Circle No. 195 on Reader Service Card

New Mexico

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ALBUQUERQUE	**491.3**	**.1959**	**32.2**	**10.3**	**18.5**	**22.2**	**22.7**	**189.8**	**3,933,194**	**646,779**	**435,928**	**538,603**	**214,965**	**964,265**	**140,560**
Bernalillo	491.3	.1959	32.2	10.3	18.5	22.2	22.7	189.8	3,933,194	646,779	435,928	538,603	214,965	964,265	140,560
• Albuquerque	393.3	.1568	32.6	10.7	18.7	22.1	23.3	157.2	3,736,977	593,727	406,097	530,965	209,970	945,668	136,893
SUBURBAN TOTAL	98.0	.0391	30.8	9.0	17.6	22.2	20.3	32.6	196,217	53,052	29,831	7,638	4,995	18,597	3,667
LAS CRUCES	**138.6**	**.0553**	**28.1**	**14.2**	**16.7**	**18.2**	**20.2**	**46.1**	**615,412**	**127,974**	**65,216**	**86,891**	**24,202**	**135,244**	**16,378**
Dona Ana	138.6	.0553	28.1	14.2	16.7	18.2	20.2	46.1	615,412	127,974	65,216	86,891	24,202	135,244	16,378
• Las Cruces	63.5	.0253	30.2	14.1	17.1	18.3	23.5	24.3	548,231	108,696	56,753	71,534	22,771	130,028	14,590
SUBURBAN TOTAL	75.1	.0300	26.2	14.3	16.4	18.1	17.4	21.8	67,181	19,278	8,463	15,357	1,431	5,216	1,788
SANTA FE	**118.7**	**.0473**	**35.0**	**7.9**	**16.0**	**26.3**	**23.6**	**45.7**	**878,967**	**135,464**	**106,549**	**98,528**	**41,560**	**142,687**	**26,419**
Los Alamos	18.1	.0072	37.8	4.9	14.0	27.7	27.3	7.2	84,023	39,622	8,917	1,415	316	1,170	3,127
Santa Fe	100.6	.0401	34.4	8.5	16.5	26.0	22.9	38.5	794,944	95,842	97,632	97,033	41,244	141,517	23,292
• Santa Fe	56.8	.0226	36.2	9.1	15.5	25.6	26.6	23.2	744,690	95,761	90,775	95,217	38,086	135,858	20,173
SUBURBAN TOTAL	61.9	.0247	33.7	6.9	16.5	26.9	20.9	22.5	134,277	39,703	15,774	3,311	3,474	6,829	6,246
OTHER COUNTIES															
Catron	2.6	.0010	38.1	5.7	12.5	22.2	32.8	1.0	3,895	1,983	47	116	47	140	
Chaves	58.0	.0232	31.8	9.3	14.4	18.1	27.3	20.6	296,825	76,705	32,249	38,514	10,772	59,749	10,388
Roswell	44.8	.0179	32.1	9.5	14.2	17.6	28.4	16.2	286,506	74,238	31,133	38,540	9,719	57,619	10,373
Cibola	23.5	.0093	29.2	9.1	16.0	19.5	21.2	7.2	88,942	12,025	11,951	6,086	3,232	14,275	2,705
Colfax	12.8	.0051	35.7	6.9	13.4	20.0	30.9	4.9	84,138	19,570	14,455	4,901	701	12,649	5,391
Curry	42.1	.0168	29.3	11.3	18.0	17.5	22.2	13.1	298,199	71,087	26,723	39,138	13,937	38,918	9,143

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Albuquerque Journal
• 1990 Pulitzer Prize in Journalism for Specialized Reporting on the rare blood disorder that was linked to an over-the-counter dietary supplement L-tryptophan. This reporting led to a nationwide recall of the product.

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WE'VE GOT YOUR NUMBER

National ranking of Monmouth-Ocean, NJ

#12 in average household EBI
#45 in total retail sales
#50 in number of households
#48 in population

1991 S&MM Survey of Buying Power Data Service

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N.M. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
De Baca	2.2	.0009	41.0	5.5	12.4	17.0	39.8	.9
Eddy	48.5	.0193	33.3	7.8	14.3	19.1	28.5	17.4
Grant	27.8	.0111	33.2	9.0	12.7	20.0	27.7	9.8
Guadalupe	4.1	.0016	32.2	8.0	15.7	17.4	28.2	1.5
Harding	1.0	.0004	38.6	6.3	10.6	19.0	36.0	.4
Hidalgo	5.9	.0024	30.5	8.5	14.8	19.0	24.3	2.0
Lea	55.1	.0219	30.0	8.7	15.7	18.5	25.6	19.1
Lincoln	12.2	.0049	37.4	6.5	14.2	22.1	31.7	4.8
Luna	18.3	.0073	36.8	7.1	11.5	16.2	35.9	6.9
McKinley	61.3	.0245	25.3	10.4	16.5	17.8	16.2	16.8
Mora	4.2	.0016	33.8	8.4	13.9	19.2	29.2	1.5
Otero	52.2	.0208	29.4	11.2	18.3	18.5	21.2	18.3
Quay	10.8	.0043	37.1	6.8	12.6	20.7	32.2	4.2
Rio Arriba	34.7	.0139	29.9	9.4	16.1	20.0	21.9	11.6
Roosevelt	16.7	.0066	29.1	16.9	13.8	16.3	25.5	6.0
Sandoval	66.0	.0264	30.5	7.5	18.7	21.3	20.3	21.8
San Juan	91.6	.0365	27.9	8.5	16.6	19.7	18.6	28.7
San Miguel	25.8	.0103	30.5	10.8	15.8	19.3	23.6	8.7
Sierra	10.0	.0040	50.9	5.2	9.6	14.5	50.9	4.5
Socorro	14.8	.0059	30.1	11.3	15.8	19.6	22.7	5.2
Taos	23.2	.0092	33.9	7.8	14.5	23.9	24.5	8.8
Torrance	10.6	.0042	32.6	6.4	14.8	22.0	24.5	3.8
Union	4.0	.0016	37.2	5.9	12.9	19.2	33.5	1.6
Valencia	46.2	.0184	31.4	8.2	16.9	21.3	22.6	15.5
TOTAL METRO COUNTIES	**748.6**	**.2985**	**31.9**	**10.7**	**17.7**	**22.1**	**22.4**	**281.6**
TOTAL STATE	**1,534.8**	**.6119**	**31.3**	**9.8**	**16.8**	**20.7**	**23.0**	**550.2**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
De Baca	8,954	2,894	902		101	296	120
Eddy	272,796	53,456	22,690	34,434	11,823	47,518	8,545
Grant	154,519	44,945	16,997	9,208	3,764	27,237	10,067
Guadalupe	26,946	3,803	6,253	464	63	441	
Harding	3,747	381	452		45	352	
Hidalgo	27,916	6,467	2,242	59	49	4,388	672
Lea	278,226	96,550	19,334	27,194	6,245	61,260	5,467
Lincoln	97,654	18,856	12,709	13,560	2,280	17,261	1,784
Luna	99,566	27,417	5,825	6,797	3,269	18,837	2,811
McKinley	369,155	71,369	38,835	33,523	15,067	66,781	9,832
Mora	5,347	771	212		79	439	
Otero	260,186	68,766	18,211	26,109	18,093	68,458	6,099
Quay	63,069	16,063	10,114	6,684	1,408	8,311	1,644
Rio Arriba	122,464	38,762	11,227	4,501	1,661	14,564	9,237
Roosevelt	87,249	29,476	5,919	3,639	312	21,095	3,622
Sandoval	106,767	28,062	16,881	2,978	4,567	2,580	5,501
San Juan	560,523	139,856	43,078	80,389	24,560	139,082	14,266
San Miguel	102,490	35,816	13,487	8,205	1,913	16,885	4,622
Sierra	49,030	14,219	9,081	3,382	761	5,197	2,884
Socorro	47,588	11,796	8,620	4,459	157	5,975	1,656
Taos	157,448	45,370	16,889	16,749	1,714	14,571	1,691
Torrance	39,966	8,247	3,104		89	9,914	2,082
Union	16,982	4,541	2,786	885	560	1,343	1,218
Valencia	219,422	84,165	15,839	7,201	4,272	58,030	6,258
TOTAL METRO COUNTIES	**5,427,573**	**910,217**	**607,693**	**724,022**	**280,727**	**1,242,196**	**183,357**
TOTAL STATE	**9,377,582**	**1,943,635**	**994,803**	**1,103,357**	**412,268**	**1,998,742**	**311,262**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
ALBUQUERQUE	**6,046,999**	**23,945**	**24.0**	**26.9**	**16.0**	**15.3**	**.1909**
Bernalillo	6,046,999	23,945	24.0	26.9	16.0	15.3	.1909
• Albuquerque	5,030,086	24,399	23.5	27.0	16.3	15.7	.1653
SUBURBAN TOTAL	1,016,913	21,993	26.4	26.6	14.5	13.7	.0256
LAS CRUCES	**1,223,509**	**18,273**	**27.9**	**24.7**	**10.6**	**10.8**	**.0388**
Dona Ana	1,223,509	18,273	27.9	24.7	10.6	10.8	.0388
• Las Cruces	657,364	19,750	24.9	25.5	12.4	11.6	.0236
SUBURBAN TOTAL	566,145	16,835	31.2	24.1	8.5	9.8	.0152
SANTA FE	**1,763,846**	**29,511**	**19.5**	**24.5**	**17.4**	**24.3**	**.0492**
Los Alamos	402,880	50,348	7.5	15.8	21.8	50.5	.0085
Santa Fe	1,360,966	26,213	21.7	26.1	16.6	19.4	.0407
• Santa Fe	825,966	26,464	22.0	24.7	16.7	20.4	.0287
SUBURBAN TOTAL	937,880	32,681	17.0	24.1	18.2	28.3	.0205
OTHER COUNTIES							
Catron	20,711	14,706	31.3	23.5	8.4	4.0	.0005
Chaves	599,873	20,486	27.5	25.5	13.4	12.2	.0181
Roswell	477,301	20,636	27.6	25.1	13.8	12.4	.0152
Cibola	204,497	23,489	21.9	29.8	17.6	10.6	.0063
Colfax	123,305	18,738	26.9	26.5	12.4	8.3	.0041
Curry	427,376	19,973	29.0	27.3	11.8	10.9	.0144
De Baca	18,526	14,129	32.1	21.2	6.8	5.8	.0006
Eddy	506,340	22,559	24.1	29.9	14.4	11.5	.0156
Grant	307,674	26,193	19.4	25.9	21.0	13.5	.0092

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Guadalupe	26,456	12,756	30.7	20.2	4.3	4.3	.0012
Harding	7,308	13,375	36.1	17.2	5.8	5.0	.0003
Hidalgo	43,414	16,096	29.3	28.1	11.0	2.5	.0014
Lea	637,648	27,911	18.6	29.7	19.9	15.1	.0181
Lincoln	133,367	19,990	26.6	27.1	11.2	11.6	.0046
Luna	136,044	13,363	31.1	20.1	7.3	5.1	.0051
McKinley	324,197	13,814	25.1	22.5	8.9	4.6	.0157
Mora	25,033	11,473	27.5	21.0	5.2	1.9	.0007
Otero	568,110	23,207	27.1	29.3	15.7	13.1	.0166
Quay	110,204	19,679	24.4	26.4	10.6	12.1	.0035
Rio Arriba	217,521	14,078	28.9	23.5	7.7	3.1	.0079
Roosevelt	140,072	14,951	25.8	20.7	10.0	8.4	.0048
Sandoval	793,282	28,283	19.7	28.0	18.3	20.7	.0184
San Juan	846,282	24,172	19.7	27.9	17.0	13.0	.0287
San Miguel	174,469	13,979	30.1	20.8	8.5	4.8	.0062
Sierra	88,033	13,993	30.9	20.5	7.4	5.1	.0029
Socorro	106,180	14,508	33.1	21.2	7.9	4.5	.0035
Taos	198,343	15,949	29.1	22.7	9.8	6.9	.0073
Torrance	77,162	15,035	33.5	20.4	7.9	5.4	.0026
Union	43,319	17,500	26.7	23.6	10.3	10.6	.0012
Valencia	432,899	21,431	25.9	27.6	14.9	11.2	.0135
TOTAL METRO COUNTIES	**9,034,354**	**23,723**	**23.8**	**26.2**	**15.4**	**16.0**	**.2789**
TOTAL STATE	**16,371,999**	**21,961**	**24.4**	**26.3**	**14.5**	**13.5**	**.5119**

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New York

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ALBANY-SCHENECTADY-TROY	**879.9**	**.3510**	**34.1**	**11.5**	**16.6**	**21.2**	**27.2**	**338.0**
Albany	293.1	.1169	34.0	13.3	16.7	20.8	27.6	116.0
• Albany	101.3	.0404	31.4	20.1	18.4	17.3	26.1	42.2
Greene	48.1	.0180	35.7	9.6	16.1	20.8	30.1	16.7
Montgomery	51.9	.0207	36.8	8.3	14.3	19.4	33.1	20.2
Rensselaer	154.6	.0617	32.9	12.7	16.3	20.5	26.1	57.7
• Troy	54.3	.0216	29.8	19.9	17.9	15.7	25.0	20.8
Saratoga	185.9	.0742	32.8	10.3	17.6	23.4	22.8	68.2
Schenectady	149.3	.0595	35.7	9.8	16.1	20.7	30.4	59.2
• Schenectady	65.6	.0262	32.9	12.7	18.9	17.3	28.7	27.8
SUBURBAN TOTAL	658.7	.2628	35.1	9.3	16.0	22.7	27.5	247.2
BINGHAMTON	**264.4**	**.1054**	**34.0**	**11.0**	**16.5**	**20.1**	**28.2**	**100.6**
Broome	211.8	.0844	34.2	11.7	16.5	19.7	29.0	81.7
• Binghamton	52.9	.0211	34.5	13.7	16.9	17.4	31.7	22.6
Tioga	52.6	.0210	33.0	8.2	16.7	21.5	25.1	18.9
SUBURBAN TOTAL	211.5	.0843	33.8	10.3	16.6	20.7	27.3	78.0
BUFFALO	**966.3**	**.3852**	**34.8**	**10.5**	**16.3**	**20.1**	**29.7**	**376.1**
Erie	966.3	.3852	34.8	10.5	16.3	20.1	29.7	376.1
• Buffalo	327.4	.1305	32.2	12.5	18.2	17.6	27.2	136.1
SUBURBAN TOTAL	638.9	.2547	36.5	9.5	15.3	21.4	30.8	240.0

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ALBANY-SCHENECTADY-TROY	**7,045,006**	**1,539,547**	**663,119**	**842,591**	**372,380**	**1,577,469**	**251,632**
Albany	3,136,897	565,279	317,651	481,435	209,586	750,590	100,707
• Albany	1,141,631	167,060	129,477	197,257	56,343	302,906	37,968
Greene	303,378	88,449	22,738	23,063	9,567	61,049	10,211
Montgomery	311,405	93,803	[illegible]	31,939	7,145	46,619	18,130
Rensselaer	849,624	249,174	[illegible]	60,559	28,147	170,664	41,771
• Troy	349,284	103,314	47,677	24,887	19,199	43,878	25,390
Saratoga	1,299,958	274,885	135,461	113,225	52,127	338,321	32,873
Schenectady	1,143,744	267,957	84,535	132,350	65,808	210,226	47,940
• Schenectady	486,243	133,804	44,334	32,316	28,738	121,231	24,526
SUBURBAN TOTAL	5,067,848	1,135,369	441,631	588,131	268,100	1,109,454	163,748
BINGHAMTON	**1,968,039**	**402,534**	**184,343**	**263,497**	**96,456**	**418,051**	**89,198**
Broome	1,732,885	342,163	170,359	254,937	93,362	333,087	80,620
• Binghamton	541,436	116,166	55,006	66,833	41,829	102,731	28,043
Tioga	235,174	60,371	13,984	8,560	3,094	84,964	8,578
SUBURBAN TOTAL	1,426,623	286,368	129,337	196,664	54,627	315,320	61,155
BUFFALO	**6,781,443**	**1,611,814**	**710,071**	**758,104**	**369,250**	**1,406,349**	**336,787**
Erie	6,781,443	1,611,814	710,071	[illegible]8,104	369,250	1,406,349	336,787
• Buffalo	1,554,462	499,801	222,825	97,446	69,604	203,234	107,205
SUBURBAN TOTAL	5,226,981	1,112,013	487,245	660,658	299,646	1,203,115	229,582

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ALBANY-SCHENECTADY-TROY
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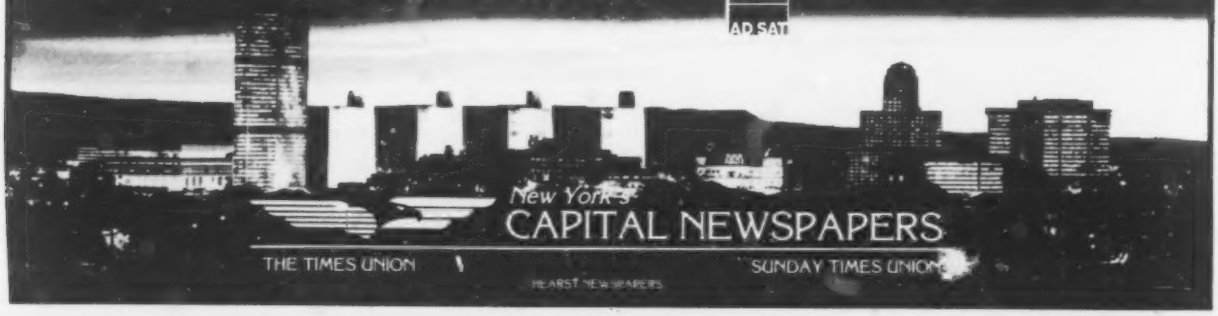

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N.Y. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BUFFALO-NIAGARA FALLS								
CONSOLIDATED AREA	***1,186.9***	***.4731***	***34.8***	***10.4***	***16.3***	***20.1***	***29.5***	***460.8***
ELMIRA	**95.4**	**.0380**	**34.3**	**10.0**	**15.5**	**20.1**	**28.8**	**35.4**
Chemung	95.4	.0380	34.3	10.0	15.5	20.1	28.8	35.4
• Elmira	33.8	.0135	30.8	13.8	17.2	16.6	26.2	12.5
SUBURBAN TOTAL	61.6	.0245	36.5	7.9	14.6	22.0	30.4	22.9
GLENS FALLS	**119.6**	**.0477**	**33.8**	**9.9**	**16.5**	**20.9**	**27.1**	**43.3**
Warren	59.7	.0238	34.5	9.8	15.7	21.4	27.9	22.8
• Glens Falls	15.1	.0060	32.6	11.2	17.9	19.1	26.7	6.2
Washington	59.9	.0239	33.1	10.1	17.1	20.4	26.4	20.5
SUBURBAN TOTAL	104.5	.0417	34.0	9.8	16.2	21.2	27.2	37.1
JAMESTOWN-DUNKIRK	**141.4**	**.0564**	**34.4**	**10.7**	**14.7**	**19.5**	**29.6**	**53.5**
Chautauqua	141.4	.0564	34.4	10.7	14.7	19.5	29.6	53.5
• Dunkirk	13.9	.0055	35.4	9.6	14.6	17.9	32.6	5.6
• Jamestown	34.6	.0138	33.5	10.1	16.5	18.0	29.5	14.2
SUBURBAN TOTAL	92.9	.0371	34.7	11.2	13.8	20.4	29.2	33.7
NASSAU-SUFFOLK	**2,616.2**	**1.0431**	**35.1**	**10.2**	**16.3**	**22.4**	**27.8**	**858.5**
Nassau	1,285.6	.5126	36.7	9.8	15.6	21.9	30.8	430.9
Hempstead	49.4	.0197	29.3	18.4	17.9	19.9	19.8	14.6
Suffolk	1,330.6	.5305	33.6	10.5	17.1	22.6	24.9	427.6
SUBURBAN TOTAL	2,616.2	1.0431	35.1	10.2	16.3	22.4	27.8	858.5
NEW YORK	**8,592.1**	**3.4259**	**34.1**	**10.3**	**18.2**	**21.4**	**26.9**	**3,270.5**
Bronx	1,210.7	.4828	31.1	11.5	17.5	19.2	24.0	426.7
Kings	2,311.6	.9217	32.4	10.6	17.3	20.2	25.3	832.2
New York (Manhattan)	1,497.7	.5972	36.1	10.0	21.4	24.3	27.6	721.6
• New York City	7,365.4	2.9366	33.8	10.5	18.5	21.2	26.6	2,836.6
Putnam	84.7	.0338	33.7	9.1	17.3	25.6	22.2	28.4
Queens	1,962.4	.7824	35.4	10.0	18.3	20.9	29.6	724.2
Richmond	383.0	.1527	33.4	10.5	17.3	22.9	24.4	131.9
Rockland	265.7	.1059	34.2	10.0	15.1	23.0	25.8	84.9
Westchester	876.3	.3494	36.4	9.5	16.5	22.2	29.9	320.6
Mount Vernon	67.3	.0268	34.5	9.7	17.9	20.3	28.8	25.2
New Rochelle	67.4	.0269	37.6	9.8	15.9	21.1	32.8	25.4
• White Plains	48.8	.0195	36.9	9.3	19.1	22.4	30.6	19.5
Yonkers	188.4	.0751	35.7	9.8	17.5	19.2	31.7	72.2
SUBURBAN TOTAL	1,177.9	.4698	35.7	9.5	16.1	22.7	28.4	414.4
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND CONSOLIDATED AREA	***18,030.9***	***7.1893***	***34.5***	***10.1***	***17.5***	***21.8***	***27.4***	***6,600.6***
NIAGARA FALLS	**220.6**	**.0879**	**34.7**	**9.5**	**16.0**	**20.1**	**29.4**	**84.7**
Niagara	220.6	.0879	34.7	9.5	16.0	20.1	29.4	84.7
• Niagara Falls	61.8	.0246	35.4	9.5	16.0	17.2	33.2	26.0
SUBURBAN TOTAL	158.8	.0633	34.4	9.6	15.9	21.2	27.9	58.7

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BUFFALO-NIAGARA FALLS							
CONSOLIDATED AREA	***8,229,693***	***1,942,222***	***853,180***	***925,435***	***430,256***	***1,686,040***	***410,626***
ELMIRA	**688,040**	**126,888**	**62,043**	**123,266**	**32,397**	**138,732**	**32,165**
Chemung	688,040	126,888	62,043	123,266	32,397	138,732	32,165
• Elmira	280,880	62,367	26,533	24,694	14,596	69,883	20,961
SUBURBAN TOTAL	407,160	64,521	35,510	98,572	17,801	68,849	11,204
GLENS FALLS	**1,035,026**	**242,752**	**98,913**	**93,543**	**38,080**	**259,115**	**39,026**
Warren	758,626	151,517	78,345	66,583	32,365	194,567	27,421
• Glens Falls	419,163	78,085	23,875	66,194	16,312	149,874	11,831
Washington	276,400	91,235	20,568	28,959	5,715	64,548	11,605
SUBURBAN TOTAL	615,863	164,667	75,038	29,348	21,768	109,241	27,195
JAMESTOWN-DUNKIRK	**850,402**	**219,395**	**78,222**	**96,722**	**37,483**	**207,302**	**34,060**
Chautauqua	850,402	219,395	75,222	96,722	37,483	207,302	34,060
• Dunkirk	122,266	47,576	7,089	23,497	4,016	9,210	8,687
• Jamestown	318,794	69,019	21,298	27,722	11,923	129,300	12,980
SUBURBAN TOTAL	409,342	102,800	46,835	45,503	21,544	68,692	12,393
NASSAU-SUFFOLK	**26,052,896**	**5,158,812**	**2,036,043**	**2,398,199**	**1,720,528**	**5,177,613**	**853,003**
Nassau	14,420,166	2,487,623	1,201,488	1,342,633	1,014,863	2,620,577	472,880
Hempstead	559,826	67,387	17,303	34,151	20,183	315,652	6,008
Suffolk	11,632,730	2,671,189	834,555	1,055,566	705,665	2,557,036	380,123
SUBURBAN TOTAL	26,052,896	5,158,812	2,036,043	2,398,199	1,720,528	5,177,613	853,003
NEW YORK	**49,319,353**	**9,858,009**	**6,416,483**	**4,899,667**	**3,495,318**	**5,795,601**	**2,123,374**
Bronx	3,170,270	818,598	293,801	320,822	217,845	383,235	215,211
Kings	7,500,439	2,147,458	547,847	664,756	557,148	964,557	402,983
New York (Manhattan)	18,127,873	1,987,376	3,498,135	1,994,991	1,462,050	635,400	643,630
• New York City	38,926,581	7,879,704	5,541,317	3,803,078	2,836,322	3,443,738	1,775,490
Putnam	486,183	124,715	38,295	31,095	17,014	121,711	14,387
Queens	8,122,690	2,241,984	1,052,603	584,355	517,188	1,176,093	416,491
Richmond	2,005,309	684,288	148,931	238,154	82,091	284,453	97,175
Rockland	1,864,576	429,985	153,702	175,171	101,487	490,657	72,147
Westchester	8,042,013	1,423,605	683,169	890,323	540,495	1,739,495	261,350
Mount Vernon	469,087	60,185	14,918	7,415	9,240	65,950	13,213
New Rochelle	632,262	60,576	44,162	66,027	29,970	280,068	18,403
• White Plains	1,156,531	53,690	89,364	351,968	90,475	240,737	26,943
Yonkers	1,282,676	328,743	97,343	144,172	113,425	206,120	51,401
SUBURBAN TOTAL	9,236,241	1,924,615	785,802	744,621	568,521	2,111,126	320,941
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND CONSOLIDATED AREA	***132,199,328***	***26,905,076***	***13,429,320***	***12,641,416***	***8,914,242***	***22,964,221***	***4,617,852***
NIAGARA FALLS	**1,448,250**	**330,408**	**143,109**	**167,331**	**61,006**	**280,491**	**73,839**
Niagara	1,448,250	330,408	143,109	167,331	61,006	280,491	73,839
• Niagara Falls	409,647	110,681	57,325	25,902	22,366	37,095	19,185
SUBURBAN TOTAL	1,038,603	219,727	85,784	141,429	38,640	243,396	54,654

Circle No. 183 on Reader Service Card

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ORANGE COUNTY	**312.7**	**.1247**	**31.8**	**10.5**	**17.2**	**22.4**	**22.1**	**103.3**
Orange	312.7	.1247	31.8	10.5	17.2	22.4	22.1	103.3
SUBURBAN TOTAL	312.7	.1247	31.8	10.5	17.2	22.4	22.1	103.3
POUGHKEEPSIE	**262.2**	**.1046**	**33.5**	**10.9**	**17.6**	**22.6**	**24.8**	**90.6**
Dutchess	262.2	.1046	33.5	10.9	17.6	22.6	24.8	90.6
• Poughkeepsie	29.1	.0116	33.2	10.7	19.4	18.1	28.3	12.0
SUBURBAN TOTAL	233.1	.0930	33.5	11.0	17.4	23.1	24.4	78.6
ROCHESTER	**1,004.9**	**.4005**	**33.0**	**11.1**	**17.1**	**21.5**	**25.1**	**375.5**
Livingston	62.8	.0250	31.2	15.1	16.3	20.3	23.6	21.4
Monroe	713.0	.2850	33.0	11.2	17.5	21.5	25.1	272.4
• Rochester	232.0	.0925	30.1	12.8	21.2	18.0	21.7	93.8
Ontario	95.5	.0381	34.2	10.2	16.0	22.3	26.3	35.1
Orleans	42.1	.0168	32.5	9.9	17.3	20.7	25.0	14.5
Wayne	89.5	.0356	32.9	8.6	16.9	21.9	24.4	32.1
SUBURBAN TOTAL	772.9	.3080	34.1	10.5	16.0	22.6	26.0	281.7
SYRACUSE	**661.0**	**.2635**	**33.2**	**12.4**	**16.8**	**20.3**	**25.1**	**244.3**
Madison	69.4	.0277	31.0	15.5	15.1	20.1	23.8	23.7
Onondaga	469.1	.1870	32.8	11.8	17.2	20.3	26.0	177.9
• Syracuse	163.9	.0653	30.4	17.3	18.1	16.4	25.3	65.0
Oswego	122.5	.0488	30.5	12.9	16.3	20.1	22.6	42.7
SUBURBAN TOTAL	497.1	.1982	32.9	10.8	16.4	21.5	25.1	179.3
UTICA-ROME	**316.3**	**.1261**	**34.2**	**10.8**	**15.8**	**19.5**	**29.2**	**117.3**
Herkimer	65.8	.0262	35.5	9.3	14.2	20.0	30.7	24.9
Oneida	250.5	.0999	33.9	11.1	16.3	19.4	28.8	92.4
• Rome	44.3	.0177	31.4	12.7	19.6	18.1	24.9	15.7
• Utica	68.5	.0273	34.6	11.9	16.1	16.7	32.8	28.3
SUBURBAN TOTAL	203.5	.0811	34.9	10.0	14.9	20.8	28.9	73.3

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ORANGE COUNTY	**2,416,510**	**600,430**	**201,728**	**286,275**	**118,883**	**516,633**	**70,820**
Orange	2,416,510	600,430	201,728	286,275	118,883	516,633	70,820
SUBURBAN TOTAL	2,416,510	600,430	201,728	286,275	118,883	516,633	70,820
POUGHKEEPSIE	**2,137,103**	**490,935**	**171,473**	**274,904**	**103,070**	**435,565**	**73,189**
Dutchess	2,137,103	490,935	171,473	274,904	103,070	435,565	73,189
• Poughkeepsie	588,892	46,227	45,816	90,131	20,957	158,274	27,935
SUBURBAN TOTAL	1,546,211	444,708	125,657	184,773	82,113	277,291	45,254
ROCHESTER	**7,643,436**	**1,763,839**	**716,541**	**748,110**	**454,344**	**1,858,875**	**268,596**
Livingston	338,318	85,986	32,635	22,151	6,474	94,991	13,586
Monroe	5,857,492	1,315,827	567,555	580,278	382,723	1,431,223	203,173
• Rochester	1,471,088	320,612	201,097	54,160	130,031	314,333	64,338
Ontario	854,295	171,233	72,424	106,055	50,706	193,769	23,522
Orleans	163,268	56,260	15,925	12,469	6,004	29,391	8,428
Wayne	430,063	134,533	28,002	27,157	8,257	109,499	19,887
SUBURBAN TOTAL	6,172,348	1,443,227	515,444	693,930	324,213	1,544,542	204,258
SYRACUSE	**4,863,427**	**1,091,663**	**522,349**	**439,350**	**301,334**	**1,077,923**	**191,962**
Madison	363,424	93,737	43,261	23,194	12,049	85,110	18,098
Onondaga	3,864,868	847,052	404,435	361,527	271,546	836,233	143,147
• Syracuse	1,169,769	210,294	154,411	28,383	120,552	335,241	46,920
Oswego	635,135	150,874	74,553	44,629	17,739	156,580	30,717
SUBURBAN TOTAL	3,693,658	881,369	367,838	400,967	180,782	742,682	145,042
UTICA-ROME	**2,068,989**	**461,130**	**203,224**	**244,528**	**84,185**	**427,655**	**107,996**
Herkimer	363,899	96,645	43,034	39,508	13,762	52,859	18,583
Oneida	1,705,090	364,485	160,190	205,020	70,423	374,796	89,413
• Rome	311,476	72,574	26,566	33,649	11,344	86,784	19,852
• Utica	417,255	109,486	57,519	36,466	18,938	26,448	34,591
SUBURBAN TOTAL	1,340,258	279,070	119,139	174,413	53,903	314,423	53,553

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N.Y. (cont.)

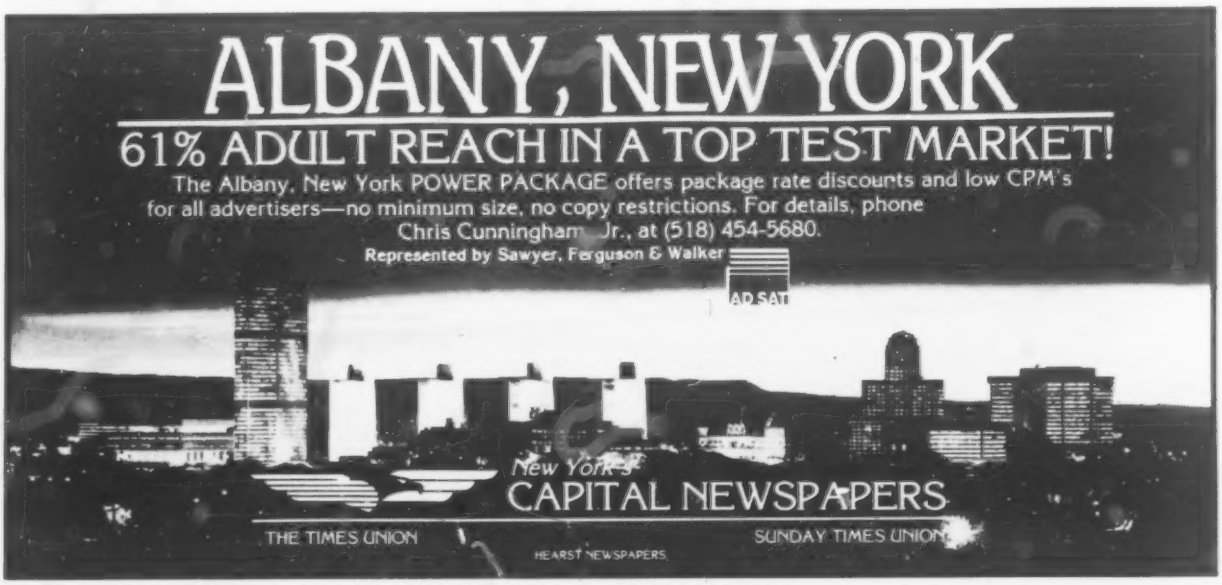
POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
OTHER COUNTIES								
Allegany	50.5	.0201	31.1	16.0	12.7	18.4	26.7	17.0
Cattaraugus	84.0	.0335	33.1	10.5	14.2	19.7	27.7	30.4
Cayuga	82.5	.0329	33.2	9.8	16.9	20.2	26.7	29.1
Chenango	52.1	.0208	33.9	8.3	15.6	21.0	27.3	19.3
Clinton	86.3	.0344	30.2	14.9	19.2	19.3	21.4	29.3
Columbia	63.2	.0252	36.7	8.1	14.6	22.1	30.5	23.8
Cortland	49.0	.0195	30.5	16.6	15.0	19.2	24.1	17.3
Delaware	47.4	.0189	35.8	10.3	13.2	20.0	31.1	17.7
Essex	37.2	.0149	35.2	8.7	16.6	21.3	29.0	13.7
Franklin	46.7	.0186	32.8	10.5	17.6	20.3	25.8	16.3
Fulton	54.1	.0215	35.4	8.7	14.6	20.5	30.1	21.0
Genesee	60.1	.0240	33.4	9.6	16.3	20.3	27.1	21.6
Hamilton	5.3	.0021	40.3	7.2	13.2	21.7	36.1	2.2
Jefferson	114.3	.0456	29.5	13.9	18.3	18.3	21.7	39.1
Lewis	27.1	.0108	31.5	8.7	16.4	19.1	25.1	9.4
Otsego	60.8	.0242	33.2	15.9	12.9	19.6	28.1	21.8
St. Lawrence	111.7	.0445	30.8	16.0	14.6	18.8	25.1	37.9
Schoharie	32.1	.0128	33.7	13.4	13.7	20.4	27.8	11.4
Schuyler	18.7	.0074	34.9	8.4	14.6	21.5	28.3	6.8
Seneca	33.6	.0134	34.8	8.8	15.5	21.0	28.7	12.3
Steuben	99.3	.0396	34.5	8.5	14.9	20.4	28.9	37.4
Sullivan	69.9	.0279	34.9	9.0	16.2	21.5	28.5	24.8
Tompkins	94.6	.0377	27.4	26.1	16.8	18.9	18.4	33.5
Ulster	166.2	.0663	34.5	10.1	17.2	22.5	26.6	61.2
Wyoming	42.8	.0171	32.5	9.6	18.6	21.3	24.0	14.0
Yates	23.0	.0092	34.9	8.9	14.4	20.5	29.5	8.5
TOTAL METRO COUNTIES	16,453.0	6.5600	34.1	10.5	17.5	21.4	27.0	6,091.6
TOTAL STATE	18,065.5	7.2029	34.0	10.7	17.2	21.3	27.0	6,668.4

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
OTHER COUNTIES							
Allegany	188,972	60,203	23,028	13,303	9,661	25,552	10,911
Cattaraugus	454,633	107,798	55,980	60,273	20,111	84,065	22,302
Cayuga	431,131	127,251	32,530	44,709	14,478	104,497	13,416
Chenango	277,780	81,041	17,064	13,578	5,572	65,880	15,925
Clinton	611,288	127,832	42,281	93,330	26,066	131,100	24,568
Columbia	362,317	104,492	28,859	19,393	15,730	57,651	14,171
Cortland	354,961	80,096	40,693	28,761	13,652	72,309	17,551
Delaware	358,728	95,111	20,943	33,836	12,158	64,284	16,292
Essex	264,915	75,398	35,173	14,902	2,986	56,649	6,159
Franklin	272,971	71,580	19,596	22,813	9,496	51,332	15,958
Fulton	321,736	85,783	17,225	27,685	11,370	87,850	16,842
Genesee	367,201	83,491	37,885	37,264	15,650	74,406	11,901
Hamilton	25,137	8,281	4,136	2,269	1,111	3,031	
Jefferson	839,703	153,709	87,510	89,323	46,337	212,067	33,946
Lewis	90,224	30,314	8,815	9,389	1,928	16,226	6,621
Otsego	478,694	92,995	51,673	41,205	8,036	120,444	11,804
St. Lawrence	685,965	184,442	60,631	57,186	29,262	177,413	37,645
Schoharie	154,562	47,298	8,814	10,648	6,177	33,639	6,277
Schuyler	98,702	14,155	11,980	2,883	1,902	43,484	1,351
Seneca	178,364	42,573	14,581	9,121	5,031	53,995	10,126
Steuben	589,656	179,059	50,146	54,138	35,055	107,875	25,560
Sullivan	512,964	154,072	33,832	29,381	11,123	81,079	16,246
Tompkins	643,548	149,374	64,711	74,636	30,665	136,108	21,437
Ulster	1,300,807	313,108	103,128	138,067	44,198	246,754	43,413
Wyoming	197,312	60,345	14,233	11,037	8,369	41,401	9,320
Yates	98,692	29,048	8,118	4,388	1,318	22,288	4,404
TOTAL METRO COUNTIES	114,317,940	23,898,156	12,204,561	11,628,086	7,284,614	19,577,374	4,545,647
TOTAL STATE	124,478,903	26,457,007	13,098,126	12,571,604	7,672,056	21,748,773	4,959,793



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EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
ALBANY-SCHENECTADY-TROY	**13,612,194**	**30,420**	**18.8**	**25.3**	**19.3**	**23.6**	**.3816**
Albany	4,875,168	31,029	18.5	24.5	18.7	25.5	.1451
• Albany	1,484,343	23,181	24.0	24.7	14.3	17.5	.0482
Greene	547,441	24,074	24.1	26.9	17.2	14.1	.0165
Montgomery	669,613	25,062	22.9	27.8	19.0	13.8	.0188
Rensselaer	2,201,583	29,079	19.3	25.5	19.4	21.1	.0579
• Troy	676,229	22,053	24.4	24.6	14.6	14.8	.0198
Saratoga	2,921,803	34,136	16.5	25.3	21.4	27.2	.0782
Schenectady	2,396,586	30,466	18.9	25.2	19.1	23.8	.0651
• Schenectady	922,293	23,985	24.1	26.2	16.4	15.1	.0265
SUBURBAN TOTAL	10,529,329	33,286	17.0	25.2	21.0	26.3	.2871
BINGHAMTON	**4,041,791**	**30,046**	**20.0**	**25.7**	**18.7**	**23.6**	**.1116**
Broome	3,222,537	29,378	20.3	26.1	18.7	22.4	.0918
• Binghamton	748,263	22,201	26.7	24.9	14.9	14.8	.0239
Tioga	819,254	33,371	18.5	24.1	18.6	28.8	.0198
SUBURBAN TOTAL	3,293,528	32,531	18.0	26.0	19.8	26.1	.0877
BUFFALO	**13,697,931**	**28,022**	**19.4**	**25.8**	**19.4**	**18.8**	**.3854**
Erie	13,697,931	28,022	19.4	25.8	19.4	18.8	.3854
• Buffalo	3,867,145	19,227	24.7	24.0	13.5	11.0	.1072
SUBURBAN TOTAL	9,830,786	32,845	16.4	26.6	22.7	23.3	.2782
BUFFALO-NIAGARA FALLS CONSOLIDATED AREA	***16,602,765***	***27,863***	***19.6***	***26.2***	***19.6***	***18.1***	***.4686***
ELMIRA	**1,176,063**	**24,953**	**23.2**	**29.2**	**16.9**	**14.5**	**.0358**
Chemung	1,176,063	24,953	23.2	29.2	16.9	14.5	.0358
• Elmira	349,750	20,223	25.8	28.4	12.7	9.4	.0124
SUBURBAN TOTAL	826,313	27,705	21.8	29.6	19.2	17.5	.0234
GLENS FALLS	**1,502,813**	**26,067**	**22.5**	**28.8**	**17.9**	**16.0**	**.0483**
Warren	813,127	26,120	22.3	28.3	16.9	17.6	.0290
• Glens Falls	202,573	24,246	23.0	27.6	17.6	13.5	.0111
Washington	689,686	26,007	22.6	29.1	19.1	14.3	.0193
SUBURBAN TOTAL	1,300,240	26,379	22.3	28.9	18.0	16.4	.0372
JAMESTOWN-DUNKIRK	**1,685,496**	**23,749**	**24.0**	**29.4**	**16.4**	**12.1**	**.0495**
Chautauqua	1,685,496	23,749	24.0	29.4	16.4	12.1	.0495
• Dunkirk	174,681	22,664	22.3	25.8	15.7	13.8	.0056
• Jamestown	389,918	19,897	27.9	27.9	13.6	8.4	.0136
SUBURBAN TOTAL	1,120,897	25,455	22.6	30.6	17.7	13.4	.0303
NASSAU-SUFFOLK	**53,772,777**	**49,494**	**9.8**	**16.2**	**18.5**	**49.4**	**1.4095**
Nassau	29,084,633	53,505	8.8	14.8	17.1	53.7	.7576
Hempstead	701,048	35,103	15.0	23.4	15.7	34.4	.0233
Suffolk	24,688,144	46,216	10.8	17.5	20.1	45.1	.6519
SUBURBAN TOTAL	53,772,777	49,494	9.8	16.2	18.5	49.4	1.4095

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
NEW YORK	**137,187,875**	**27,895**	**18.8**	**22.2**	**15.6**	**28.6**	**3.4439**
Bronx	12,260,905	18,975	23.7	22.6	12.8	12.5	.2242
Kings	36,972,916	22,051	22.5	23.1	14.2	16.5	.6943
New York (Manhattan)	35,369,325	29,087	17.9	21.5	14.5	27.9	.9256
• New York City	109,701,643	25,774	20.0	23.0	15.4	21.5	2.8010
Putnam	1,597,349	46,829	10.8	17.0	20.2	45.8	.0376
Queens	28,614,343	29,721	18.5	24.8	18.4	23.7	.7003
Richmond	6,483,154	40,080	12.7	19.6	20.9	36.4	.1564
Rockland	5,490,261	32,942	9.3	14.7	16.9	53.2	.1306
Westchester	20,398,622	45,794	11.8	17.5	16.2	45.8	.4948
Mount Vernon	1,140,552	32,368	17.2	21.4	15.9	31.1	.0295
New Rochelle	1,523,517	41,452	13.5	18.9	16.6	40.9	.0376
• White Plains	1,141,823	40,312	13.3	20.4	15.5	40.5	.0394
Yonkers	3,640,757	38,189	14.6	20.1	17.8	36.2	.0883
SUBURBAN TOTAL	36,344,409	47,570	11.1	16.8	16.7	47.6	.6235
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND CONSOLIDATED AREA	***325,699,483***	***36,289***	***15.6***	***20.3***	***16.7***	***33.6***	***8.2775***
NIAGARA FALLS	**2,904,834**	**27,271**	**19.7**	**28.9**	**20.2**	**15.0**	**.0832**
Niagara	2,904,834	27,271	19.7	28.9	20.2	15.0	.0832
• Niagara Falls	777,998	22,908	22.5	27.6	16.7	11.1	.0229
SUBURBAN TOTAL	2,126,836	29,083	18.5	29.6	21.7	16.7	.0603
ORANGE COUNTY	**4,474,430**	**33,407**	**16.5**	**23.9**	**20.8**	**26.7**	**.1290**
Orange	4,474,430	33,407	16.5	23.9	20.8	26.7	.1290
SUBURBAN TOTAL	4,474,430	33,407	16.5	23.9	20.8	26.7	.1290
POUGHKEEPSIE	**4,495,936**	**38,897**	**14.5**	**20.9**	**20.3**	**35.1**	**.1206**
Dutchess	4,495,936	38,897	14.5	20.9	20.3	35.1	.1206
• Poughkeepsie	438,828	24,384	23.4	21.9	15.5	19.9	.0184
SUBURBAN TOTAL	4,057,108	40,736	13.2	20.8	21.0	37.4	.1022
ROCHESTER	**15,798,167**	**32,561**	**17.0**	**24.4**	**20.2**	**25.9**	**.4314**
Livingston	792,926	28,421	20.0	28.8	20.4	17.9	.0219
Monroe	11,742,593	33,596	16.1	23.4	19.8	28.0	.3221
• Rochester	3,007,978	23,081	22.3	25.5	16.8	14.6	.0859
Ontario	1,404,550	31,424	18.4	27.1	22.0	21.6	.0418
Orleans	561,292	30,581	20.1	24.4	20.8	22.6	.0142
Wayne	1,301,746	29,791	19.0	27.7	20.6	19.9	.0314
SUBURBAN TOTAL	12,695,129	35,794	15.2	24.0	21.7	29.7	.3455
SYRACUSE	**9,462,696**	**29,574**	**19.2**	**25.8**	**19.8**	**21.3**	**.2685**
Madison	842,338	27,197	21.6	28.3	19.0	16.9	.0238
Onondaga	4,999,085	30,036	18.9	25.4	19.8	22.1	.2016
• Syracuse	2,034,045	21,449	25.0	25.1	15.0	12.9	.0616
Oswego	1,601,183	29,157	19.1	26.5	19.9	20.5	.0431
SUBURBAN TOTAL	7,428,561	32,626	17.1	26.1	21.5	24.4	.2069

Reach the Heart of Upstate New York

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N.Y. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
UTICA-ROME	**3,997,878**	**25,666**	**21.9**	**28.7**	**17.9**	**15.2**	**.1166**
Herkimer	798,771	24,602	23.3	30.1	17.3	12.6	.0226
Oneida	3,199,107	25,973	21.6	28.2	18.1	15.9	.0940
• Rome	529,404	24,616	23.1	30.4	16.5	14.2	.0163
• Utica	824,973	20,707	24.8	26.3	14.5	10.8	.0242
SUBURBAN TOTAL	2,643,501	27,875	20.5	29.2	19.5	17.2	.0761
OTHER COUNTIES							
Allegany	453,723	19,528	28.5	31.2	11.7	5.8	.0137
Cattaraugus	941,722	23,250	24.5	29.2	16.7	11.2	.0276
Cayuga	941,194	24,945	22.7	29.3	17.6	13.4	.0273
Chenango	626,302	24,282	25.6	29.4	18.4	12.0	.0176
Clinton	950,992	23,003	26.0	29.2	15.8	11.9	.0307
Columbia	842,851	26,056	23.9	27.9	17.5	16.5	.0231
Cortland	535,943	23,751	24.0	29.0	17.2	11.9	.0177
Delaware	544,477	22,711	25.8	30.5	15.4	10.8	.0175
Essex	427,913	23,007	25.2	28.5	16.3	11.9	.0135
Franklin	495,942	20,922	27.9	26.0	15.2	10.8	.0153
Fulton	650,066	23,260	24.2	30.5	15.5	11.4	.0189
Genesee	698,914	25,584	22.4	31.3	18.4	12.2	.0209
Hamilton	61,153	20,778	30.3	31.4	12.3	8.5	.0017
Jefferson	1,149,446	21,697	25.9	28.6	15.0	10.3	.0396
Lewis	282,848	23,070	24.7	32.4	15.0	9.7	.0077
Otsego	786,708	25,457	23.8	27.7	16.8	16.7	.0240
St. Lawrence	1,170,137	21,930	24.9	26.7	15.8	11.5	.0370
Schoharie	365,369	23,557	25.2	29.5	16.6	11.6	.0103
Schuyler	245,235	27,879	22.0	30.3	20.7	16.3	.0067
Seneca	465,187	28,757	20.9	28.8	20.7	18.2	.0122
Steuben	1,169,793	23,219	24.7	29.5	16.2	12.0	.0345
Sullivan	925,454	25,765	23.7	25.9	17.4	17.4	.0273
Tompkins	1,424,520	28,747	19.9	25.6	17.1	24.0	.0386
Ulster	2,454,865	29,230	20.0	24.8	18.1	23.6	.0699
Wyoming	475,476	26,468	21.1	31.6	19.3	13.7	.0135
Yates	230,916	19,575	28.2	29.1	11.7	8.1	.0067
TOTAL METRO COUNTIES	**367,715,731**	**31,101**	**17.5**	**22.4**	**17.3**	**27.5**	**7.8849**
TOTAL STATE	**387,052,877**	**30,330**	**18.1**	**22.9**	**17.2**	**26.3**	**7.6084**

North Carolina

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ASHEVILLE	**175.9**	**.0701**	**37.0**	**9.2**	**15.3**	**22.2**	**30.9**	**71.3**
Buncombe	175.9	.0701	37.0	9.2	15.3	22.2	30.9	71.3
• Asheville	62.0	.0247	38.2	9.5	15.1	20.4	34.4	27.2
SUBURBAN TOTAL	113.9	.0454	36.4	9.0	15.3	23.3	29.0	44.1
BURLINGTON	**109.0**	**.0434**	**35.7**	**11.2**	**15.6**	**21.2**	**29.9**	**43.0**
Alamance	109.0	.0434	35.7	11.2	15.6	21.2	29.9	43.0
• Burlington	39.8	.0159	37.1	9.8	15.6	20.0	32.9	16.8
SUBURBAN TOTAL	69.2	.0275	35.0	12.0	15.6	21.8	28.3	26.2

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ASHEVILLE	**1,352,789**	**284,018**	**147,296**	**180,292**	**81,600**	**238,072**	**47,853**
Buncombe	1,352,789	284,018	147,296	180,292	81,600	238,072	47,853
• Asheville	969,580	156,962	104,377	160,743	60,579	172,176	32,165
SUBURBAN TOTAL	383,209	127,056	42,919	19,549	21,021	65,896	15,688
BURLINGTON	**924,502**	**173,349**	**73,995**	**84,034**	**50,391**	**204,022**	**36,676**
Alamance	924,502	173,349	73,995	84,034	50,391	204,022	36,676
• Burlington	662,798	104,395	53,215	81,853	40,509	149,701	24,573
SUBURBAN TOTAL	261,704	69,154	20,780	2,181	9,882	54,321	12,103

FAIRFIELD COUNTY, CONNECTICUT

Source: Sales & Marketing Management, Data Service 1989— **#1 market in U.S. in per capita EBI with $20,246**

The Upscale Market in the NY ADI:

Fairfield County contains 4.5% of the ADI's adult population, but **6.2%** of those with $50,000+ Household Income and **7.4%** of those whose occupation is Executive/Administration/Managerial.

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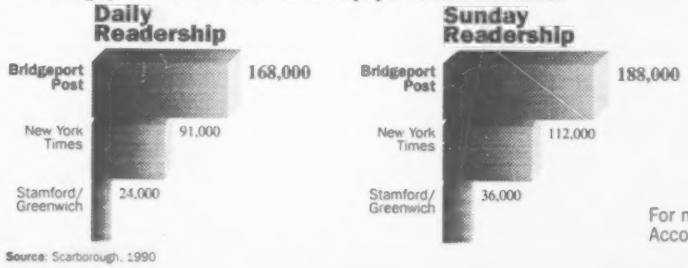

Source: Scarborough, 1990

Are You Missing the Heart of Fairfield County?

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The new Bridgeport Post

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For more information, contact Paul Ward, National Marketing/Major Accounts Manager at 203.**330.6200**, x. 303 or **FAX** 203.**366.3373**.

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POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
CHARLOTTE-GASTONIA-ROCK HILL	**1,181.4**	**.4710**	**32.9**	**10.9**	**18.1**	**22.1**	**24.0**	**448.3**
Cabarrus	99.9	.0399	34.7	9.9	16.2	22.1	27.4	37.9
• Kannapolis	30.0	.0120	36.7	10.0	16.1	17.7	33.2	12.1
Gaston	176.0	.0702	33.6	10.6	16.2	21.5	26.2	65.7
• Gastonia	55.0	.0219	34.1	10.0	16.9	20.3	28.3	21.1
Lincoln	51.1	.0204	34.0	10.1	16.5	22.4	26.0	19.1
Mecklenburg	523.9	.2088	32.1	11.3	20.4	22.7	21.3	205.2
• Charlotte	405.6	.1617	32.2	10.7	20.6	22.4	21.9	162.9
Rowan	111.4	.0444	35.3	9.8	15.8	20.6	29.9	42.8
Union	85.5	.0340	32.0	10.9	16.6	22.5	22.5	29.8
York, S. C.	*133.6*	*.0533*	*32.3*	*11.8*	*16.5*	*21.7*	*23.9*	*47.8*
• *Rock Hill*	*42.3*	*.0169*	*29.7*	*17.1*	*16.9*	*17.6*	*23.4*	*14.9*
SUBURBAN TOTAL	648.5	.2585	33.3	10.7	16.8	22.6	24.6	237.3
FAYETTEVILLE	**273.8**	**.1100**	**27.4**	**16.9**	**20.0**	**18.4**	**16.5**	**92.0**
Cumberland	273.8	.1100	27.4	16.9	20.0	18.4	16.5	92.0
• Fayetteville	76.0	.0303	31.3	13.6	17.8	19.3	24.2	29.8
SUBURBAN TOTAL	199.8	.0797	26.2	18.1	20.8	18.1	13.5	62.2
GREENSBORO-WINSTON-SALEM-HIGH POINT	**949.6**	**.3787**	**34.1**	**11.1**	**17.1**	**22.2**	**26.3**	**375.2**
Davidson	127.8	.0510	34.6	9.9	16.6	22.5	26.9	49.4
Davie	28.1	.0112	36.5	8.9	15.1	23.5	28.9	10.9
Forsyth	267.8	.1068	34.0	10.9	17.2	22.0	26.3	108.2
• Winston-Salem	144.5	.0576	33.4	12.8	18.0	19.8	27.4	60.3
Guilford	349.9	.1395	33.5	12.1	17.2	21.9	25.6	138.7
• Greensboro	184.8	0737	32.9	15.0	18.1	21.0	24.3	75.4
• High Point	70.0	.0279	33.8	10.9	16.8	20.5	27.4	27.7

RETAIL SALES BY STORE GROUP

Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
8,769,068	**1,645,720**	**847,554**	**910,682**	**486,042**	**2,100,149**	**355,505**
686,470	134,324	48,657	81,996	40,498	177,293	28,040
112,796	26,186	4,729	73	15,466	27,323	3,888
1,162,560	256,938	93,859	143,743	47,773	292,302	56,850
777,181	140,713	63,775	126,339	30,187	197,681	32,616
263,435	54,997	20,722	12,609	10,448	51,663	13,377
4,792,442	791,511	511,665	496,473	292,075	1,164,712	172,485
4,149,662	620,313	422,834	447,263	256,424	1,097,112	143,599
545,325	123,057	53,292	49,092	21,926	111,247	27,878
447,109	93,210	32,961	52,131	23,435	119,923	17,817
871,727	*191,683*	*86,398*	*74,638*	*49,867*	*183,009*	*39,058*
518,568	*110,061*	*50,066*	*68,919*	*29,030*	*92,374*	*20,796*
3,210,861	748,447	306,150	268,088	154,935	685,639	154,606
1,720,790	**297,158**	**155,852**	**266,310**	**125,123**	**373,832**	**49,604**
1,720,790	297,158	155,852	266,310	125,123	373,832	49,604
1,171,987	173,721	110,887	213,189	70,338	280,110	36,581
548,803	123,437	44,965	53,121	54,785	93,742	13,023
7,251,632	**1,253,499**	**687,445**	**750,932**	**582,951**	**1,503,006**	**291,287**
610,021	141,798	52,941	39,280	26,632	128,649	29,201
110,635	33,731	7,743	2,150	8,657	19,877	7,744
2,454,546	394,602	234,490	271,694	157,321	625,860	97,151
1,947,705	271,544	188,830	255,013	130,426	498,176	67,007
3,333,879	905,743	342,343	388,750	358,768	581,942	120,200
2,285,893	347,799	238,786	299,230	196,512	378,100	82,706
727,642	57,115	75,734	70,039	149,353	185,948	27,343

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N.C. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Randolph	107.8	.0430	34.4	9.8	17.0	22.4	26.5	41.6
Stokes	37.5	.0150	34.4	9.9	16.5	23.2	25.8	14.2
Yadkin	30.7	.0122	36.8	9.2	15.6	21.9	30.7	12.2
SUBURBAN TOTAL	550.3	.2195	35.0	9.4	16.7	23.4	26.6	211.8
HICKORY-MORGANTON	**223.4**	**.0891**	**34.7**	**10.2**	**16.2**	**22.5**	**27.0**	**85.8**
Alexander	27.8	.0111	34.0	10.2	16.8	22.8	25.5	10.4
Burke	76.1	.0303	35.3	10.1	15.8	22.1	28.3	29.3
• Morganton	15.2	.0061	38.7	9.0	15.7	21.6	34.0	6.1
Catawba	119.5	.0477	34.4	10.3	16.5	22.6	26.5	46.1
• Hickory	28.6	.0114	34.5	12.9	17.2	20.4	28.7	11.9
SUBURBAN TOTAL	179.6	.0716	34.4	9.9	16.3	22.9	26.1	67.8
JACKSONVILLE	**151.5**	**.0604**	**24.5**	**27.3**	**21.8**	**14.7**	**11.6**	**41.3**
Onslow	151.5	.0604	24.5	27.3	21.8	14.7	11.6	41.3
• Jacksonville	30.3	.0121	27.9	14.5	20.3	17.3	18.2	11.0
SUBURBAN TOTAL	121.2	.0483	24.1	30.5	22.2	14.0	10.0	30.3
RALEIGH-DURHAM	**750.2**	**.2991**	**31.4**	**14.1**	**20.4**	**22.8**	**19.9**	**293.7**
Durham	184.0	.0733	31.8	13.3	20.0	22.0	21.7	73.2
• Durham	138.2	.0551	30.9	15.1	21.2	20.2	21.2	56.7
Franklin	36.9	.0147	33.9	10.7	16.8	21.1	27.0	13.7
Orange	93.2	.0380	29.4	22.4	19.0	20.7	18.6	36.7
• Chapel Hill	39.3	.0157	25.0	35.9	17.2	16.1	16.5	14.0
Wake	434.1	.1731	31.5	12.9	21.1	23.7	18.9	170.1
Cary	45.0	.0179	31.2	9.0	23.4	26.8	14.2	17.3
• Raleigh	213.2	.0850	30.7	17.4	22.2	21.3	19.2	88.0
SUBURBAN TOTAL	359.5	.1433	32.8	9.4	19.2	25.4	20.3	135.0
WILMINGTON	**121.4**	**.0484**	**34.8**	**12.3**	**16.3**	**22.3**	**26.1**	**48.6**
New Hanover	121.4	.0484	34.0	12.3	16.3	22.3	26.1	48.6
• Wilmington	56.0	.0223	33.1	15.1	15.9	18.5	28.5	23.8
SUBURBAN TOTAL	65.4	.0261	34.8	9.9	16.6	25.6	24.1	24.8
OTHER COUNTIES								
Alleghany	9.6	.0038	39.8	7.8	14.0	20.6	35.9	3.9
Anson	23.4	.0094	34.3	9.4	14.3	20.0	29.1	8.5
Ashe	22.3	.0088	38.7	8.6	14.2	21.3	34.1	8.9
Avery	14.9	.0060	35.2	13.1	13.8	21.2	29.1	5.5
Beaufort	42.4	.0169	35.9	8.4	14.2	21.1	30.2	16.2
Bertie	20.8	.0081	33.4	8.5	15.1	18.3	29.3	7.4
Bladen	28.6	.0114	35.0	9.1	14.1	21.2	28.9	10.7
Brunswick	52.1	.0208	37.3	8.4	14.6	20.5	32.7	20.5
Caldwell	71.0	.0283	34.8	10.4	16.2	22.4	27.3	27.3
Camden	6.0	.0024	35.9	8.4	15.8	21.2	30.1	2.2
Carteret	53.2	.0212	36.1	9.1	16.6	21.3	30.4	21.5
Caswell	20.7	.0082	35.9	9.0	15.6	22.1	29.3	7.5
Chatham	39.1	.0156	36.3	8.5	16.7	23.4	28.8	15.4
Cherokee	20.4	.0081	39.2	8.6	12.7	20.6	35.3	8.1
Chowan	13.6	.0054	36.6	7.5	13.8	19.7	32.7	5.1
Clay	7.2	.0029	40.2	7.3	12.3	20.9	36.8	2.9
Cleveland	85.0	.0339	34.8	10.3	15.2	21.5	28.3	32.1
Columbus	49.6	.0198	34.4	8.7	14.6	20.7	28.4	18.5
Craven	82.2	.0327	30.5	13.1	17.7	18.5	23.6	29.8
Currituck	13.9	.0055	34.4	8.1	17.4	21.7	27.2	5.1
Dare	23.6	.0094	35.3	8.0	19.1	22.9	27.5	9.7
Duplin	40.0	.0160	34.4	9.3	15.1	20.2	28.9	14.9
Edgecombe	56.7	.0226	32.5	9.4	15.9	20.7	25.4	20.4
Gates	9.4	.0037	34.4	9.0	16.5	19.6	29.3	3.4
Graham	7.2	.0029	37.2	9.9	13.2	20.7	32.4	2.8
Granville	38.8	.0155	34.1	9.5	17.8	21.9	26.6	13.3
Greene	15.3	.0061	33.6	9.0	17.3	21.0	26.5	5.4
Halifax	55.7	.0222	33.7	9.0	15.1	19.5	28.6	20.4
Harnett	68.6	.0273	31.6	13.3	16.6	19.4	25.0	25.5
Haywood	46.9	.0187	39.9	8.6	13.5	21.1	36.0	19.2
Henderson	70.1	.0280	40.8	7.4	13.3	20.4	37.8	29.1
Hertford	22.4	.0089	33.7	10.4	14.1	19.2	28.9	8.1
Hoke	23.1	.0092	29.6	11.3	17.3	19.2	21.4	7.5
Hyde	5.4	.0022	36.0	8.8	14.5	19.8	31.5	2.1
Iredell	93.9	.0374	34.9	9.7	16.2	21.5	28.3	35.9
Jackson	27.0	.0108	33.3	19.1	12.5	20.0	27.9	9.7
Johnston	82.1	.0327	34.4	9.5	16.5	22.2	26.9	31.9
Jones	9.4	.0038	34.3	8.4	16.0	19.6	29.2	3.5
Lee	41.7	.0166	34.3	9.0	16.1	21.3	27.5	15.8
Lenoir	57.2	.0228	34.8	9.0	15.1	21.2	28.6	21.9
McDowell	35.7	.0142	35.9	9.6	15.0	21.5	29.8	13.7
Macon	23.7	.0094	42.8	7.2	12.1	20.0	40.7	9.9
Madison	16.9	.0068	37.0	12.0	13.1	20.9	32.0	6.5
Martin	25.0	.0100	34.8	9.0	14.6	20.4	29.2	9.3

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Randolph	506,076	109,163	35,165	42,049	33,109	92,500	20,117
Stokes	103,982	36,678	6,732	5,174	1,904	12,975	7,518
Yadkin	132,493	31,784	8,031	1,836	2,560	41,303	9,456
SUBURBAN TOTAL	2,290,392	577,041	184,095	126,651	112,660	440,782	114,331
HICKORY-MORGANTON	**1,601,838**	**324,676**	**144,732**	**156,477**	**100,452**	**369,741**	**66,745**
Alexander	107,994	20,143	7,174	1,748	9,122	16,153	7,580
Burke	419,352	116,128	31,520	22,290	21,194	108,561	20,210
• Morganton	278,405	66,196	23,440	15,986	14,591	77,146	12,737
Catawba	1,074,492	188,405	106,038	132,439	70,136	245,027	38,953
• Hickory	703,910	105,978	56,706	104,431	52,738	181,681	20,463
SUBURBAN TOTAL	619,523	152,502	64,586	36,060	33,123	110,914	33,543
JACKSONVILLE	**744,716**	**127,648**	**81,920**	**93,604**	**48,566**	**184,039**	**19,392**
Onslow	744,716	127,648	81,920	93,604	48,566	184,039	19,392
• Jacksonville	477,093	58,036	41,368	87,394	25,846	124,092	12,244
SUBURBAN TOTAL	267,623	69,612	40,552	6,210	22,720	59,947	7,148
RALEIGH-DURHAM	**6,093,748**	**1,076,394**	**985,503**	**652,473**	**325,039**	**1,225,153**	**224,605**
Durham	1,392,829	262,700	145,000	188,486	77,256	291,801	57,433
• Durham	1,192,736	238,406	125,774	168,115	58,477	236,460	51,806
Franklin	121,801	32,180	10,187	4,798	794	24,404	7,508
Orange	606,771	161,749	63,324	29,937	17,021	99,830	24,863
• Chapel Hill	384,614	89,260	48,290	20,902	10,530	75,324	15,989
Wake	3,972,347	619,765	766,992	429,252	229,968	819,118	134,711
Cary	269,252	66,530	32,173	39,521	27,230	9,615	11,469
• Raleigh	2,894,766	365,363	662,343	317,860	117,493	705,011	83,986
SUBURBAN TOTAL	1,621,632	383,365	149,096	145,596	138,539	218,358	72,824
WILMINGTON	**1,099,893**	**212,836**	**127,685**	**151,497**	**62,712**	**230,448**	**41,757**
New Hanover	1,099,893	212,836	127,685	151,497	62,712	230,448	41,757
• Wilmington	753,301	115,725	94,345	109,013	49,440	145,445	34,962
SUBURBAN TOTAL	346,592	97,111	33,340	42,484	13,272	85,003	6,795
OTHER COUNTIES							
Alleghany	49,508	12,986	3,327	634	270	9,510	2,809
Anson	96,787	32,341	5,697	2,654	3,810	22,303	6,383
Ashe	130,939	27,771	8,015	9,387	4,406	41,106	6,853
Avery	84,909	18,790	9,490	12,473	4,039	8,120	4,864
Beaufort	247,327	45,400	27,020	25,828	8,444	53,119	9,707
Bertie	57,747	17,501	1,299	1,728	500	12,489	3,107
Bladen	112,061	26,006	6,638	7,123	4,363	19,504	8,183
Brunswick	239,852	67,640	26,326	18,292	5,095	23,547	15,477
Caldwell	423,388	95,970	28,990	37,821	53,314	89,687	22,232
Camden	7,943	3,203	309	655	516	269	99
Carteret	391,316	116,387	41,553	40,717	20,095	68,759	15,249
Caswell	27,524	8,417	883	1,467	543	4,846	3,192
Chatham	147,279	43,924	13,379	4,268	5,013	37,071	6,219
Cherokee	139,340	46,397	10,905	23,335	7,048	11,618	6,072
Chowan	76,019	21,863	6,918	5,785	2,240	16,401	4,281
Clay	25,898	6,802	782	1,254	888	6,621	3,477
Cleveland	552,073	129,666	41,282	56,710	18,963	130,280	23,079
Columbus	277,629	69,789	15,775	23,595	7,961	50,308	14,565
Craven	541,842	107,422	42,130	70,330	23,030	121,685	21,281
Currituck	73,988	10,421	1,646	2,196	2,181	13,728	1,476
Dare	296,211	81,506	48,072	27,564	11,227	16,334	8,393
Duplin	182,651	55,349	10,958	12,979	8,038	33,465	9,482
Edgecombe	208,111	65,453	13,093	15,615	10,159	38,508	12,264
Gates	29,429	10,757	855	874	66	8,172	3,188
Graham	23,357	8,261	2,183	907	208	2,893	2,235
Granville	167,580	51,529	12,355	9,605	5,463	36,677	10,519
Greene	37,221	9,122	2,942	932	2,690	7,247	6,598
Halifax	315,660	79,972	22,889	44,127	18,827	38,749	19,219
Harnett	275,858	70,498	16,953	32,901	11,075	42,493	15,920
Haywood	338,047	72,791	24,982	25,708	11,509	86,827	16,982
Henderson	565,322	96,942	41,344	52,735	15,371	181,019	23,145
Hertford	150,429	43,120	9,346	12,909	2,537	19,773	9,087
Hoke	54,988	29,366	2,913	4,259	737	1,992	3,876
Hyde	27,096	9,168	3,677	3,456	271	4,397	237
Iredell	591,266	119,153	55,200	49,320	22,271	125,698	28,385
Jackson	135,741	45,888	12,342	7,569	4,400	17,706	7,441
Johnston	516,769	110,476	40,792	26,777	37,358	138,169	21,944
Jones	23,091	9,190	569	131	101	7,122	60
Lee	393,468	77,234	29,447	33,528	17,206	131,984	13,127
Lenoir	410,820	89,900	31,193	50,437	15,894	87,453	14,471
McDowell	184,710	51,711	17,146	14,942	4,229	37,913	10,897
Macon	155,556	44,625	16,086	12,844	5,407	11,866	6,987
Madison	43,079	13,822	3,090	3,288	581	5,498	3,744
Martin	136,436	28,785	12,498	13,468	4,350	21,735	8,642

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Mitchell	14.5	.0058	39.2	8.2	14.0	21.3	34.8	5.8
Montgomery	23.5	.0094	33.8	10.2	15.9	20.8	27.2	8.3
Moore	59.9	.0239	38.9	7.9	14.2	18.6	36.6	24.2
Nash	77.3	.0308	33.9	9.6	16.4	22.2	26.1	29.3
Rocky Mount	49.4	.0197	32.9	9.2	16.3	20.8	25.8	19.0
Northampton	20.6	.0082	36.5	8.3	14.4	19.3	32.8	7.5
Pamlico	11.4	.0045	38.4	7.5	13.6	20.2	34.7	4.5
Pasquotank	31.5	.0126	32.2	11.2	16.1	19.0	26.5	11.5
Pender	29.4	.0117	36.1	8.6	15.0	21.5	30.1	11.3
Perquimans	10.6	.0042	37.9	7.7	13.8	18.6	35.1	4.0
Person	30.4	.0121	34.9	8.9	16.5	21.0	28.8	11.5
Pitt	109.4	.0437	29.6	17.6	17.3	19.5	21.2	41.1
Greenville	45.6	.0182	25.7	28.9	16.1	16.7	18.3	17.3
Polk	14.5	.0057	43.4	7.1	12.3	19.5	41.6	6.1
Richmond	44.5	.0178	34.2	10.1	14.4	20.3	28.6	16.8
Robeson	105.7	.0421	30.3	11.0	15.4	19.9	22.8	36.3
Rockingham	86.4	.0345	35.6	9.4	15.7	21.7	29.4	33.6
Rutherford	57.2	.0228	35.8	9.8	14.5	20.3	30.8	22.3
Sampson	47.3	.0188	34.8	9.1	14.6	20.6	29.2	17.5
Scotland	34.0	.0136	31.4	11.2	14.3	21.6	23.3	11.9
Stanly	52.0	.0207	35.0	10.3	15.0	20.7	29.2	19.8
Surry	61.9	.0247	36.4	9.8	15.0	21.3	30.8	24.3
Swain	11.3	.0045	35.5	9.5	14.2	20.2	30.5	4.2
Transylvania	25.7	.0102	38.3	10.2	13.4	19.3	35.0	10.0
Tyrrell	3.9	.0016	35.6	7.4	14.1	18.5	32.3	1.5
Vance	39.1	.0156	33.1	10.5	15.5	20.5	26.5	14.2
Warren	17.3	.0069	37.4	8.0	13.3	19.1	34.2	6.3
Washington	14.0	.0056	34.0	9.3	14.1	20.8	27.8	5.1
Watauga	37.2	.0148	28.0	28.6	13.3	18.2	22.4	13.8
Wayne	105.2	.0420	32.0	10.6	18.6	20.7	23.7	37.1
Goldsboro	40.9	.0163	30.6	11.9	22.2	18.1	22.2	13.5
Wilkes	59.6	.0237	35.4	9.7	16.1	22.4	28.1	23.1
Wilson	66.4	.0265	33.9	10.3	15.2	21.5	26.7	25.2
Yancey	15.5	.0062	38.1	8.9	14.0	21.6	33.1	6.2
TOTAL METRO COUNTIES	**3,894.6**	**1.5169**	**32.4**	**12.6**	**18.3**	**21.7**	**23.5**	**1,451.4**
TOTAL STATE	**6,693.1**	**2.6685**	**33.2**	**11.6**	**17.1**	**21.3**	**25.6**	**2,542.7**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Mitchell	77,701	22,846	6,450	475	2,795	17,099	4,890
Montgomery	103,527	27,500	8,474	3,936	3,956	19,177	5,664
Moore	410,262	91,615	28,470	26,298	12,117	106,279	21,145
Nash	666,322	114,173	61,883	97,957	26,930	172,760	21,518
Rocky Mount	554,484	91,390	52,054	83,260	26,547	124,087	21,470
Northampton	54,165	14,290	887	617	84	6,096	1,923
Pamlico	32,493	16,082	2,741	1,794	88	5,686	1,088
Pasquotank	283,646	63,297	16,430	26,801	9,473	64,851	7,788
Pender	75,530	26,926	3,179	3,402	1,289	12,586	4,397
Perquimans	30,251	7,860	4,680	1,604	233	9,387	1,773
Person	168,430	49,911	12,897	9,901	6,568	40,848	7,742
Pitt	859,163	174,079	74,482	81,499	31,031	227,930	24,084
Greenville	705,197	119,155	64,659	77,025	27,683	193,310	17,785
Polk	54,597	16,346	4,233	2,707	940	8,161	2,410
Richmond	255,143	62,697	20,509	41,010	11,710	33,702	11,782
Robeson	575,131	126,978	45,314	38,751	23,169	114,901	29,761
Rockingham	468,305	124,061	36,754	33,300	26,323	93,887	27,923
Rutherford	370,423	76,104	23,758	40,376	17,090	117,927	16,247
Sampson	209,357	50,353	15,665	26,346	5,857	41,339	12,429
Scotland	182,343	44,659	20,070	25,499	8,153	33,813	9,083
Stanly	308,858	79,535	19,853	30,216	8,597	61,807	15,318
Surry	495,848	113,180	28,663	45,125	27,896	108,196	22,356
Swain	64,404	18,255	10,622	1,588	421	6,921	3,370
Transylvania	125,446	39,057	8,209	8,416	2,546	22,417	7,704
Tyrrell	12,640	5,012	760	733	119	2,056	116
Vance	307,697	63,642	19,401	32,289	12,133	58,133	10,909
Warren	33,136	13,651	1,542	1,194	1,305	3,288	2,539
Washington	59,864	19,142	5,558	994	2,110	9,421	3,482
Watauga	298,777	60,179	32,745	39,542	14,092	59,787	10,733
Wayne	609,725	121,929	41,946	78,341	34,776	135,223	20,659
Goldsboro	397,772	72,168	29,186	71,025	27,420	83,623	15,114
Wilkes	338,322	82,628	22,154	30,610	9,516	60,150	15,715
Wilson	490,091	88,621	41,503	58,012	16,865	155,810	20,028
Yancey	80,855	21,524	5,659	4,954	449	16,257	3,286
TOTAL METRO COUNTIES	**28,687,249**	**5,203,815**	**3,165,584**	**3,171,664**	**1,819,009**	**6,255,473**	**1,094,464**
TOTAL STATE	**45,755,966**	**9,223,261**	**4,514,364**	**4,769,096**	**2,518,334**	**9,926,239**	**1,879,794**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

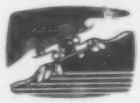
METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
ASHEVILLE	**2,189,728**	**23,077**	**24.1**	**28.6**	**15.9**	**12.4**	**.0678**
Buncombe	2,189,728	23,077	24.1	28.6	15.9	12.4	.0678
• Asheville	787,032	20,130	26.1	25.7	13.1	11.5	.0323
SUBURBAN TOTAL	1,402,696	24,756	22.8	30.6	17.5	12.9	.0355
BURLINGTON	**1,318,377**	**24,012**	**23.7**	**29.7**	**17.5**	**11.6**	**.0429**
Alamance	1,318,377	24,012	23.7	29.7	17.5	11.6	.0429
• Burlington	515,894	23,159	24.0	28.1	16.1	12.4	.0215
SUBURBAN TOTAL	802,483	24,559	23.5	30.3	18.5	11.2	.0214
CHARLOTTE–GASTONIA–ROCK HILL	**15,830,970**	**27,374**	**20.6**	**28.7**	**18.8**	**17.5**	**.4657**
Cabarrus	1,241,990	26,127	22.4	29.6	19.2	13.6	.0370
• Kannapolis	355,438	23,595	24.7	31.1	16.9	10.0	.0093
Gaston	2,170,747	26,184	21.4	30.4	19.5	13.6	.0643
• Gastonia	687,755	24,067	23.4	27.3	16.6	14.3	.0271
Lincoln	652,042	27,705	18.6	32.5	19.4	16.0	.0178
Mecklenburg	7,829,077	29,027	19.6	26.6	18.5	21.8	.2332
• Charlotte	6,033,164	27,679	20.4	27.5	17.5	20.4	.1874
Rowan	1,304,721	24,063	23.8	32.3	17.1	10.2	.0365
Union	1,016,104	26,893	20.8	30.0	19.4	14.8	.0287
York, S. C.	*1,616,289*	*27,306*	*20.1*	*29.1*	*19.6*	*16.1*	*.0482*
• *Rock Hill*	*448,147*	*23,256*	*23.7*	*27.8*	*16.7*	*12.4*	*.0184*
SUBURBAN TOTAL	8,306,466	27,983	20.0	29.7	20.1	16.5	.2235

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
FAYETTEVILLE	**2,948,844**	**21,697**	**28.2**	**29.2**	**14.7**	**10.2**	**.0927**
Cumberland	2,948,844	21,697	28.2	29.2	14.7	10.2	.0927
• Fayetteville	888,189	20,394	25.2	23.5	13.5	13.8	.0382
SUBURBAN TOTAL	2,060,655	22,177	29.7	31.8	15.3	9.5	.0545
GREENSBORO–WINSTON-SALEM–HIGH POINT	**13,135,363**	**26,410**	**21.4**	**28.0**	**17.8**	**17.3**	**.3838**
Davidson	1,533,371	24,338	23.6	31.0	17.5	11.6	.0422
Davie	361,972	25,784	21.6	27.5	18.6	15.6	.0093
Forsyth	3,912,429	27,294	20.5	26.2	17.9	19.5	.1179
• Winston-Salem	2,056,290	23,185	23.3	25.5	13.9	17.0	.0732
Guilford	5,205,133	27,504	21.0	26.8	17.5	20.2	.1577
• Greensboro	2,824,484	26,671	21.5	26.9	16.5	20.1	.0931
• High Point	927,036	23,446	24.9	26.4	15.2	15.4	.0309
Randolph	1,277,408	24,581	23.3	32.9	17.1	11.3	.0353
Stokes	496,651	29,068	18.6	27.1	21.3	17.8	.0118
Yadkin	348,399	22,218	24.1	27.4	16.6	10.2	.0096
SUBURBAN TOTAL	7,327,553	27,645	20.5	29.2	19.6	16.7	.1866
HICKORY–MORGANTON	**2,806,496**	**25,404**	**23.5**	**31.6**	**18.3**	**12.5**	**.0846**
Alexander	295,737	22,884	25.7	33.3	16.5	7.5	.0083
Burke	877,808	23,069	26.0	32.7	16.3	8.9	.0256
• Morganton	193,401	20,762	27.8	27.8	13.1	11.2	.0086

N.C. (cont.)

EFFECTIVE BUYING INCOME



S&MM ESTIMATES 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Catawba	1,632,951	27,810	21.5	30.6	19.9	15.9	.0507
• Hickory	423,283	23,865	25.2	27.5	13.5	17.2	.0200
SUBURBAN TOTAL	2,189,812	26,069	22.9	32.6	19.6	11.8	.0560
JACKSONVILLE	**1,234,297**	**17,221**	**36.6**	**26.9**	**9.4**	**5.2**	**.0422**
Onslow	1,234,297	17,221	36.6	26.9	9.4	5.2	.0422
• Jacksonville	294,536	20,551	30.3	31.1	12.6	7.8	.0146
SUBURBAN TOTAL	939,761	16,116	38.7	25.5	8.2	4.3	.0276
RALEIGH-DURHAM	**11,460,063**	**29,499**	**19.2**	**25.2**	**18.5**	**23.2**	**.3247**
Durham	2,834,827	28,615	19.3	24.7	17.8	23.2	.0783
• Durham	1,982,232	24,228	22.7	25.9	15.6	17.2	.0591
Franklin	391,132	21,066	24.5	25.7	15.1	11.6	.0106
Orange	1,262,974	23,565	24.2	26.2	14.4	16.8	.0356
• Chapel Hill	571,956	24,632	23.8	22.7	12.0	24.1	.0177
Wake	6,971,130	32,128	17.7	25.1	20.0	25.5	.2002
Cary	861,834	42,780	9.8	21.8	24.8	38.6	.0204
• Raleigh	3,538,040	29,271	19.9	25.4	17.1	24.4	.1156
SUBURBAN TOTAL	5,367,835	32,654	16.8	25.0	21.3	24.9	.1323
WILMINGTON	**1,445,557**	**22,390**	**23.3**	**27.9**	**15.0**	**11.9**	**.0486**
New Hanover	1,445,557	22,390	23.3	27.9	15.0	11.9	.0486
• Wilmington	578,340	15,688	27.4	22.5	8.4	9.0	.0252
SUBURBAN TOTAL	867,217	28,497	19.4	33.2	21.3	14.7	.0234
OTHER COUNTIES							
Alleghany	86,545	16,254	31.4	27.8	5.3	6.2	.0028
Anson	201,956	18,106	27.4	28.3	10.6	6.0	.0064
Ashe	206,923	17,146	29.8	27.5	10.1	5.1	.0068
Avery	135,396	17,756	32.6	27.4	10.9	5.6	.0046
Beaufort	413,641	18,741	26.6	26.2	12.3	8.4	.0134
Bertie	180,131	16,688	28.1	24.9	10.3	7.0	.0052
Bladen	236,839	16,006	29.5	24.2	9.8	5.0	.0075
Brunswick	537,909	20,068	24.3	28.1	13.8	8.3	.0158
Caldwell	817,800	24,079	24.5	33.6	16.2	9.9	.0244
Camden	60,792	22,523	20.9	30.6	14.8	9.5	.0016
Carteret	583,329	20,463	21.5	28.6	14.6	7.9	.0190
Caswell	166,929	16,962	26.9	29.6	9.5	3.8	.0045
Chatham	441,549	23,174	24.3	32.7	15.6	9.2	.0118
Cherokee	209,659	18,605	31.1	25.6	12.3	8.2	.0069
Chowan	138,516	18,906	28.1	24.8	13.8	8.8	.0044
Clay	70,904	17,986	29.8	27.1	8.6	8.2	.0020
Cleveland	1,044,023	25,851	21.0	28.8	19.2	14.1	.0309
Columbus	456,946	17,331	27.5	24.1	11.1	8.6	.0151
Craven	899,543	20,890	26.1	26.9	14.5	10.8	.0284
Currituck	136,197	20,462	24.6	28.4	12.5	10.2	.0043
Dare	287,689	21,270	29.8	29.7	13.0	10.5	.0109
Duplin	349,163	17,312	27.3	26.5	10.5	6.3	.0112
Edgecombe	572,922	21,872	23.3	28.2	15.3	10.1	.0162
Gates	81,514	18,473	24.9	29.5	12.3	4.8	.0024
Graham	59,655	16,353	30.3	28.8	7.4	3.7	.0018
Granville	359,841	20,429	25.6	29.3	13.7	8.0	.0110
Greene	158,459	20,676	27.0	26.0	14.1	11.2	.0042
Halifax	500,769	16,964	25.7	23.7	12.0	7.5	.0167
Harnett	685,556	19,702	28.2	27.4	13.5	8.3	.0192

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Haywood	570,757	22,698	24.4	26.5	17.1	12.1	.0175
Henderson	892,729	23,470	23.8	29.6	15.2	13.0	.0277
Hertford	205,465	18,335	25.9	26.0	12.3	8.0	.0073
Hoke	196,625	19,938	27.1	28.6	13.9	7.3	.0055
Hyde	43,162	14,507	30.9	23.4	7.7	4.0	.0015
Iredell	1,109,120	24,299	23.4	30.5	17.7	11.8	.0331
Jackson	260,141	18,460	29.1	26.5	11.5	7.8	.0082
Johnston	832,884	19,840	25.4	29.0	12.7	7.9	.0270
Jones	84,716	18,177	27.5	28.8	10.6	6.5	.0024
Lee	474,104	22,355	25.7	28.2	15.6	11.3	.0165
Lenoir	557,929	19,300	27.5	27.9	12.3	7.4	.0194
McDowell	400,879	23,846	23.5	31.1	18.8	8.7	.0117
Macon	237,478	16,812	32.2	26.4	8.0	6.5	.0078
Madison	147,899	15,089	30.0	23.9	8.1	4.9	.0042
Marvin	218,426	17,419	28.3	26.7	10.7	6.3	.0073
Mitchell	134,462	18,093	29.1	27.6	14.1	3.6	.0045
Montgomery	228,285	21,737	24.9	30.8	14.6	8.7	.0067
Moore	767,710	23,254	24.1	29.4	13.4	13.9	.0226
Nash	898,971	22,233	23.7	26.1	15.3	13.1	.0301
Rocky Mount	581,799	22,247	22.7	25.7	15.1	13.6	.0215
Northampton	185,400	16,239	29.0	24.2	8.7	7.8	.0051
Pamlico	103,162	17,538	25.0	27.2	10.6	6.4	.0030
Pasquotank	265,995	16,836	28.8	25.5	11.1	5.2	.0110
Pender	246,730	15,757	28.9	25.6	8.9	5.4	.0072
Perquimans	73,887	13,772	32.4	21.2	8.1	2.0	.0024
Person	305,777	20,623	25.8	29.6	14.2	7.7	.0095
Pitt	1,092,006	18,725	25.8	25.1	12.9	8.9	.0386
Greenville	500,887	19,278	25.2	23.5	14.8	10.0	.0225
Polk	199,568	23,540	23.1	24.9	14.4	17.3	.0049
Richmond	440,208	20,194	25.5	29.1	13.5	7.9	.0141
Robeson	975,751	19,566	26.9	27.6	12.8	8.5	.0319
Rockingham	1,085,803	25,083	21.9	27.2	18.5	14.7	.0302
Rutherford	641,887	22,493	24.3	29.5	16.0	10.0	.0200
Sampson	397,741	16,751	29.9	26.2	10.3	5.1	.0129
Scotland	362,115	23,184	22.9	27.1	16.8	12.1	.0109
Stanly	585,512	23,358	23.6	31.9	15.6	10.6	.0176
Surry	683,963	21,367	26.3	29.3	14.6	9.2	.0230
Swain	73,615	13,305	36.0	19.9	3.7	2.8	.0030
Transylvania	316,516	25,480	20.1	29.8	17.7	13.5	.0086
Tyrrell	32,056	17,256	25.9	29.2	8.6	5.0	.0010
Vance	381,365	19,443	27.5	27.7	11.9	9.2	.0137
Warren	144,012	16,059	27.9	26.4	8.1	5.7	.0039
Washington	143,590	21,051	23.0	24.8	15.7	11.6	.0043
Watauga	373,137	17,799	27.2	24.1	10.9	10.0	.0132
Wayne	961,015	19,062	28.5	27.9	12.4	7.2	.0322
Goldsboro	339,728	16,512	31.1	24.8	8.9	7.3	.0147
Wilkes	645,320	21,253	26.6	31.9	12.3	8.8	.0196
Wilson	709,507	20,590	25.9	27.3	14.4	9.6	.0237
Yancey	142,120	17,654	29.3	29.1	9.3	4.8	.0045
TOTAL METRO COUNTIES	**30,753,406**	**26,043**	**22.0**	**28.0**	**17.6**	**16.9**	**1.5048**
TOTAL STATE	**80,666,601**	**23,488**	**23.8**	**27.8**	**15.9**	**13.6**	**2.4459**

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North Dakota

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BISMARCK	**83.8**	**.0335**	**32.2**	**9.0**	**17.0**	**21.3**	**24.0**	**31.4**
Burleigh	60.3	.0241	32.0	9.7	17.7	21.7	22.9	22.8
• Bismarck	49.4	.0197	32.4	9.5	18.1	21.4	23.8	19.4
Morton	23.5	.0094	33.0	7.4	15.3	20.2	26.8	8.6
SUBURBAN TOTAL	34.4	.0138	32.0	8.3	15.5	21.1	24.2	12.0
FARGO–MOORHEAD	**154.4**	**.0615**	**29.8**	**16.5**	**17.2**	**19.6**	**21.4**	**58.2**
Cass	103.9	.0414	30.1	15.1	18.8	20.5	20.4	40.7
• Fargo	74.9	.0299	29.7	18.0	19.9	19.2	20.3	30.5
Clay, Minn.	*50.5*	*.0201*	*28.8*	*19.3*	*14.0*	*17.8*	*23.5*	*17.5*
• *Moorhead*	*32.3*	*.0129*	*25.8*	*26.1*	*14.1*	*15.7*	*21.4*	*11.1*
SUBURBAN TOTAL	47.2	.0187	32.4	7.5	15.4	22.8	23.1	16.6
GRAND FORKS	**71.0**	**.0283**	**27.4**	**18.9**	**19.7**	**17.5**	**17.6**	**25.5**
Grand Forks	71.0	.0283	27.4	18.9	19.7	17.5	17.6	25.5
• Grand Forks	49.6	.0198	27.5	21.8	18.5	17.4	18.6	18.6
SUBURBAN TOTAL	21.4	.0085	27.4	12.2	22.3	17.8	15.1	6.9
OTHER COUNTIES								
Adams	3.1	.0013	39.3	5.0	12.3	20.2	36.3	1.2
Barnes	12.5	.0049	36.9	10.1	12.6	18.0	34.4	5.0
Benson	7.1	.0029	30.9	7.6	12.6	16.7	28.1	2.4
Billings	1.1	.0004	32.9	5.2	15.1	20.7	26.1	.4
Bottineau	7.9	.0032	38.1	7.5	12.4	19.2	35.0	3.1
Bowman	3.5	.0014	37.6	5.1	13.0	20.4	33.3	1.4
Burke	2.9	.0011	42.6	4.1	11.2	18.0	41.9	1.2
Cavalier	6.0	.0024	39.2	5.1	12.2	18.8	36.7	2.3
Dickey	6.0	.0024	37.7	9.6	12.0	17.4	35.9	2.3
Divide	2.9	.0011	43.8	3.7	11.2	18.5	42.7	1.2
Dunn	3.9	.0016	35.2	5.5	13.1	19.8	30.5	1.4
Eddy	2.9	.0011	41.1	4.8	12.6	16.8	40.7	1.2
Emmons	4.7	.0019	40.9	5.5	11.7	17.2	39.7	1.8
Foster	3.9	.0016	37.9	5.4	13.5	16.8	36.6	1.5
Golden Valley	2.1	.0008	36.2	5.7	11.9	17.2	34.1	.8
Grant	3.5	.0014	40.2	4.9	11.2	19.2	37.9	1.4
Griggs	3.3	.0013	41.2	4.7	10.1	20.3	38.9	1.3
Hettinger	3.4	.0014	41.0	4.8	11.6	17.9	39.4	1.3
Kidder	3.3	.0013	39.1	5.2	12.0	18.4	36.7	1.2
La Moure	5.3	.0021	39.8	4.8	12.1	16.9	38.8	2.0
Logan	2.8	.0011	42.6	4.5	12.5	15.8	42.2	1.1
McHenry	6.4	.0026	39.8	4.9	11.4	19.5	37.0	2.5
McIntosh	4.0	.0016	48.7	3.7	11.3	14.4	48.8	1.7
McKenzie	6.2	.0024	32.8	5.5	14.6	20.6	26.1	2.2
McLean	10.3	.0041	37.6	4.6	12.2	20.7	33.2	3.9
Mercer	9.7	.0039	32.1	4.7	18.1	21.6	23.1	3.5
Mountrail	6.9	.0027	36.1	5.8	12.5	19.8	31.8	2.5
Nelson	4.4	.0018	44.4	3.8	11.2	17.6	44.0	1.8
Oliver	2.4	.0009	32.9	5.1	14.1	23.3	23.7	.8
Pembina	9.2	.0037	37.0	5.4	13.5	19.6	33.3	3.5
Pierce	5.0	.0020	40.8	5.7	12.0	16.7	40.0	2.0
Ramsey	12.6	.0050	35.3	8.1	14.9	18.5	31.9	4.9
Ransom	5.9	.0024	39.1	5.1	13.3	18.8	36.8	2.3
Renville	3.1	.0012	37.6	5.2	13.5	18.5	35.0	1.2
Richland	18.1	.0072	32.3	11.9	14.7	17.5	28.5	6.5
Rolette	12.8	.0051	26.7	9.0	14.8	16.6	21.1	4.2
Sargent	4.5	.0018	37.8	5.9	12.8	21.3	32.8	1.7
Sheridan	2.1	.0009	43.0	4.4	11.5	18.5	41.5	.8
Sioux	3.8	.0015	23.0	9.3	14.4	17.5	15.4	1.0
Slope	.9	.0003	34.6	6.7	13.6	19.6	29.9	.3
Stark	22.6	.0091	31.4	9.3	16.9	18.6	25.3	8.4
Steele	2.4	.0009	40.3	4.4	12.8	18.5	38.0	1.0
Stutsman	22.1	.0088	35.1	8.5	15.3	19.6	30.5	8.6
Towner	3.6	.0015	38.2	5.5	13.5	17.3	36.7	1.4
Traill	8.7	.0034	35.9	9.8	13.2	17.6	33.6	3.3
Walsh	13.7	.0055	36.3	6.2	14.2	19.0	32.8	5.2
Ward	57.7	.0230	29.6	13.3	18.3	18.1	22.0	21.4
Wells	5.7	.0023	42.2	4.5	12.5	17.2	41.2	2.3
Williams	20.6	.008'	33.3	6.6	16.1	20.2	27.0	7.8
TOTAL METRO COUNTIES	**258.7**	**.1032**	**30.0**	**14.2**	**18.5**	**19.9**	**20.8**	**97.6**
TOTAL STATE	**636.2**	**.2537**	**32.4**	**10.5**	**16.2**	**19.1**	**26.6**	**239.8**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BISMARCK	**697,011**	**114,373**	**59,186**	**120,612**	**21,443**	**181,478**	**22,272**
Burleigh	551,372	83,055	47,516	119,234	19,008	125,237	19,751
• Bismarck	542,752	82,033	45,723	119,229	18,948	125,022	19,750
Morton	145,639	31,318	11,670	1,378	2,435	56,241	2,521
SUBURBAN TOTAL	154,259	32,340	13,463	1,383	2,495	56,436	2,522
FARGO–MOORHEAD	**1,296,415**	**232,156**	**127,449**	**198,959**	**52,448**	**272,580**	**30,010**
Cass	1,011,087	171,447	100,307	173,209	26,561	234,652	17,802
• Fargo	951,112	155,294	92,454	172,631	26,027	231,591	16,417
Clay, Minn.	*285,328*	*60,709*	*27,142*	*25,750*	*25,887*	*37,928*	*12,208*
• *Moorhead*	*223,145*	*52,908*	*19,602*	*20,592*	*23,164*	*32,399*	*11,321*
SUBURBAN TOTAL	122,158	23,954	15,393	5,736	3,257	8,590	2,272
GRAND FORKS	**641,042**	**98,355**	**51,532**	**123,685**	**19,677**	**160,375**	**10,653**
Grand Forks	641,042	98,355	51,532	123,685	19,677	160,375	10,653
• Grand Forks	594,964	92,611	47,316	123,685	19,126	138,405	9,635
SUBURBAN TOTAL	46,078	5,744	4,216		551	21,970	1,018
OTHER COUNTIES							
Adams	20,157	4,704	2,259	550	276	2,469	1,638
Barnes	76,710	19,744	8,920	6,279	1,453	18,892	2,812
Benson	10,619	4,527	625	281	171	138	200
Billings	1,174		627			126	
Bottineau	43,852	8,754	4,404	1,579	900	10,051	1,838
Bowman	20,306	4,585	2,497	715	278	4,999	391
Burke	7,513	2,729	1,692	213	74	1,411	
Cavalier	36,299	8,590	3,221	1,027	1,336	9,164	1,533
Dickey	27,275	5,759	3,416	3,405	1,523	7,195	1,571
Divide	11,309	2,060	1,501	520	117	3,274	371
Dunn	15,095	3,762	364	498	90	6,447	142
Eddy	9,608	2,794	679	177	65	2,725	269
Emmons	17,540	4,110	1,131	497	184	2,391	
Foster	25,894	5,500	1,489	91	73	5,775	2,075
Golden Valley	15,857	1,509	1,814	186	232	6,984	271
Grant	10,579	2,964	756		222	842	409
Griggs	11,730	3,413	1,126	133	46	3,848	985
Hettinger	11,121	3,553	886		69	3,606	327
Kidder	6,239	2,032	317	240	215	179	92
La Moure	13,677	5,083	1,279	204	108	583	94
Logan	10,366	2,865	715		39	2,113	1,545
McHenry	16,041	4,472	1,766		74	2,098	1,126
McIntosh	20,344	1,979	1,844	112	188	8,540	1,116
McKenzie	15,420	4,816	1,580		154	2,514	467
McLean	33,420	9,672	2,872	614	624	3,159	1,428
Mercer	47,445	21,076	2,521	1,198	77	7,091	1,712
Mountrail	37,114	8,840	2,540	232	1,500	5,305	2,139
Nelson	20,832	4,164	1,061	156	124	2,876	391
Oliver	2,053	239	900				
Pembina	59,520	7,201	6,204	871	549	16,768	1,994
Pierce	27,994	5,096	1,653	1,193	117	9,639	654
Ramsey	115,032	18,975	11,675	12,997	4,577	29,822	5,754
Ransom	21,992	6,069	4,704	1,353	1,134	1,558	979
Renville	14,713	2,016	1,180		75	5,483	660
Richland	104,800	24,764	7,351	5,586	4,785	30,967	2,276
Rolette	40,145	11,302	3,211	848	642	7,532	1,339
Sargent	12,059	4,352	1,231		78	778	136
Sheridan	3,011	703	549			1,174	
Sioux	5,567	353	812	152			
Slope	437	92	58			99	
Stark	178,930	29,078	15,411	21,386	6,882	46,296	5,091
Steele	5,758	738	889	99		1,536	
Stutsman	166,898	24,874	13,542	13,723	4,927	40,544	6,214
Towner	10,238	2,897	1,323	114	266	1,936	315
Traill	45,799	7,411	5,801	467	1,400	11,322	1,810
Walsh	82,547	20,080	6,487	9,989	1,826	18,211	2,825
Ward	471,159	82,736	41,804	83,083	18,810	108,974	16,122
Wells	35,844	8,878	2,530	1,074	226	5,898	1,563
Williams	120,217	22,388	10,845	11,721	3,925	22,588	5,481
TOTAL METRO COUNTIES	**2,349,140**	**384,175**	**211,025**	**417,506**	**67,681**	**576,505**	**50,727**
TOTAL STATE	**4,467,389**	**818,673**	**403,287**	**601,069**	**128,117**	**1,062,625**	**138,882**

N.D. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
BISMARCK	**1,079,718**	**26,381**	**21.5**	**27.9**	**18.9**	**15.4**	**.0336**
Burleigh	858,536	29,457	19.9	26.8	20.7	19.1	.0263
• Bismarck	734,329	29,830	19.7	26.6	20.9	19.5	.0234
Morton	221,182	20,235	25.8	30.6	14.2	5.7	.0073
SUBURBAN TOTAL	345,389	21,971	24.4	30.0	15.6	8.8	.0102
FARGO–MOORHEAD	**1,961,645**	**25,460**	**22.2**	**28.7**	**18.4**	**13.8**	**.0618**
Cass	1,415,411	26,346	21.5	28.1	19.3	14.9	.0452
• Fargo	1,055,056	25,579	22.3	27.1	18.8	14.6	0368
Clay, Minn.	*546,234*	*23,499*	*23.6*	*30.1*	*16.5*	*11.3*	*.0166*
• *Moorhead*	*356,033*	*23,246*	*24.0*	*29.3*	*16.1*	*11.8*	*.0114*
SUBURBAN TOTAL	550,556	26,684	20.5	31.2	19.2	13.8	.0136
GRAND FORKS	**1,024,260**	**28,053**	**21.5**	**26.7**	**17.6**	**21.2**	**.0309**
Grand Forks	1,024,260	28,053	21.5	26.7	17.6	21.2	.0309
• Grand Forks	752,407	29,049	20.3	24.2	17.7	23.2	.0246
SUBURBAN TOTAL	271,853	26,127	24.6	33.6	17.2	15.9	.0063
OTHER COUNTIES							
Adams	34,014	21,871	21.7	30.0	14.3	10.3	.0012
Barnes	136,113	19,630	26.4	28.1	12.6	8.5	.0041
Benson	64,469	19,714	27.5	28.7	12.3	8.2	.0017
Billings	15,302	28,375	25.8	21.4	14.0	23.0	.0003
Bottineau	89,150	20,088	28.2	25.7	13.9	10.6	.0026
Bowman	46,075	23,138	24.1	24.6	15.2	16.6	.0014
Burke	31,450	19,464	27.0	26.0	14.6	8.2	.0007
Cavalier	67,180	21,608	25.3	29.6	13.0	10.6	.0022
Dickey	55,314	16,410	29.1	25.6	8.5	7.1	.0016
Divide	38,524	23,871	21.7	28.8	15.7	14.9	.0010
Dunn	32,698	15,549	34.2	21.2	11.0	6.1	.0010
Eddy	28,823	17,756	31.2	27.3	10.6	4.9	.0008
Emmons	37,635	14,121	29.4	21.0	7.2	5.4	.0012
Foster	46,825	21,694	28.3	31.8	9.9	12.5	.0014
Golden Valley	22,952	20,368	26.8	26.3	13.8	10.8	.0008
Grant	22,077	10,625	29.3	16.8	3.8	2.6	.0008
Griggs	36,905	21,273	26.0	28.0	15.7	9.8	.0010
Hettinger	30,592	16,639	32.9	25.2	8.2	6.8	.0009

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Kidder	21,108	12,377	32.5	17.9	3.9	4.8	.0007
La Moure	49,088	17,900	30.5	25.8	11.7	6.3	.0013
Logan	21,474	13,184	31.4	20.2	5.9	5.1	.0007
McHenry	54,237	16,127	27.9	25.5	9.1	4.8	.0016
McIntosh	29,490	11,559	29.1	18.1	6.2	2.8	.0011
McKenzie	82,768	27,868	20.9	26.4	17.9	21.0	.0018
McLean	124,949	24,288	23.2	26.3	17.2	14.5	.0032
Mercer	121,512	28,561	18.2	28.1	22.2	15.4	.0034
Mountrail	73,620	21,704	25.7	27.4	14.5	11.9	.0023
Nelson	44,581	17,689	26.4	25.8	11.9	6.8	.0013
Oliver	18,447	18,737	28.2	33.3	10.8	3.4	.0005
Pembina	109,107	22,553	24.6	28.7	14.9	12.6	.0033
Pierce	48,695	17,000	32.3	24.8	9.8	7.4	.0016
Ramsey	131,417	22,970	24.2	28.2	15.7	12.6	.0051
Ransom	69,162	22,736	25.6	28.5	17.3	10.6	.0017
Renville	34,323	21,321	27.1	29.1	13.4	10.8	.0011
Richland	225,036	25,196	22.9	29.9	15.5	15.5	.0063
Rolette	112,092	17,919	26.2	24.4	12.8	8.8	.0033
Sargent	45,920	20,705	27.6	30.2	14.0	7.6	.0013
Sheridan	23,706	22,318	21.9	30.2	13.4	12.1	.0005
Sioux	23,327	16,053	29.1	23.8	10.3	6.7	.0007
Slope	7,886	19,143	25.6	28.7	10.0	9.3	.0001
Stark	292,891	26,475	20.4	27.5	17.5	17.9	.0091
Steele	27,478	20,759	25.0	29.3	12.0	10.9	.0006
Stutsman	271,805	23,190	22.9	28.6	16.4	12.6	.0085
Towner	42,124	22,656	22.3	28.6	15.7	11.7	.0010
Traill	98,314	22,000	24.7	29.1	14.4	11.2	.0029
Walsh	156,246	21,949	23.5	27.9	13.7	12.6	.0047
Ward	704,188	23,869	25.7	29.1	16.6	13.1	.0225
Wells	63,099	19,851	26.3	26.1	13.3	10.3	.0019
Williams	276,435	28,173	19.3	29.6	19.2	17.0	.0076
TOTAL METRO COUNTIES	**3,519,389**	**26,749**	**21.5**	**27.7**	**18.7**	**16.7**	**.1097**
TOTAL STATE	**7,790,012**	**23,673**	**23.6**	**27.6**	**16.2**	**13.8**	**.2361**

Ohio

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
AKRON	**658.6**	**.2626**	**33.5**	**11.6**	**16.4**	**20.9**	**26.5**	**249.7**
Portage	143.2	.0571	30.0	17.1	16.0	20.4	21.7	49.5
• Kent	29.0	.0116	23.6	41.8	14.4	13.3	13.6	8.9
Summit	515.4	.2055	34.4	10.0	16.4	21.1	27.9	200.2
• Akron	223.2	.0890	32.7	12.2	17.2	18.5	27.3	90.0
• Barberton	27.6	.0110	34.3	9.4	16.3	19.[illegible]	30.9	11.1
Cuyahoga Falls	49.0	.0195	34.6	8.8	19.0	[illegible]	[illegible]	20.4
SUBURBAN TOTAL	378.8	.1510	34.9	9.1	15.8	23.1	[illegible]	139.7
CANTON	**394.2**	**.1572**	**35.0**	**9.1**	**15.4**	**21.3**	**28.7**	**149.3**
Carroll	26.6	.0106	34.4	8.1	15.3	21.1	28.0	9.7
Stark	367.6	.1466	35.1	9.2	15.4	21.3	28.8	139.6
• Alliance	23.4	.0093	33.0	13.5	14.4	17.5	29.6	8.9
• Canton	84.2	.0336	33.4	10.0	16.3	18.4	29.0	33.5
• Massillon	31.0	.0124	34.3	9.2	16.3	18.9	30.0	12.1
SUBURBAN TOTAL	255.6	.1019	35.8	8.4	15.0	23.1	28.3	94.8
CINCINNATI	**1,457.8**	**.5812**	**32.4**	**10.0**	**17.4**	**20.5**	**25.0**	**550.3**
Clermont	152.1	.0606	31.0	9.6	18.0	22.2	20.7	53.4
Hamilton	865.7	.3452	32.8	10.4	17.1	19.7	26.6	338.7
• Cincinnati	363.8	.1450	31.2	12.8	19.2	17.4	25.3	154.2
Warren	115.5	.0460	32.7	8.8	18.4	23.3	22.4	39.7
Dearborn, Ind.	*39.2*	*.0156*	*33.1*	*8.7*	*15.5*	*21.7*	*25.3*	*13.8*
Boone, Ky.	*58.7*	*.0234*	*31.2*	*9.3*	*18.0*	*22.9*	*20.2*	*20.5*

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
AKRON	**4,335,153**	**893,652**	**454,734**	**565,960**	**243,036**	**869,658**	**133,816**
Portage	712,018	144,667	60,827	55,239	13,887	250,591	18,752
• Kent	293,527	37,172	24,376	31,334	4,349	152,909	3,799
Summit	3,623,135	748,985	393,907	510,721	229,149	618,067	115,064
• Akron	1,682,137	348,465	174,859	274,705	109,227	265,914	46,480
• Barberton	132,219	32,058	18,513	24,605	3,469	14,895	6,946
Cuyahoga Falls	389,796	92,394	37,578	24,646	19,365	98,846	13,919
SUBURBAN TOTAL	2,227,270	475,937	236,986	235,316	125,991	434,940	76,591
CANTON	**2,623,640**	**561,956**	**229,105**	**375,388**	**127,900**	**549,731**	**78,870**
Carroll	109,288	21,056	5,268	17,937	2,051	35,723	2,831
Stark	2,514,352	540,900	233,837	357,451	125,849	514,008	76,039
• Alliance	248,990	59,002	20,744	33,156	10,187	56,828	7,701
• Canton	668,706	120,348	67,669	78,848	31,207	148,288	20,081
• Massillon	304,862	91,096	18,739	49,438	9,016	82,315	7,444
SUBURBAN TOTAL	1,401,082	291,510	131,953	213,946	77,490	282,300	43,644
CINCINNATI	**10,882,833**	**2,190,412**	**1,254,553**	**1,548,999**	**510,474**	**2,043,028**	**423,309**
Clermont	890,670	247,815	69,708	78,392	46,001	163,415	26,206
Hamilton	7,115,023	1,386,184	843,081	1,059,285	348,074	1,368,888	274,042
• Cincinnati	2,698,289	638,968	346,611	341,855	119,518	453,248	103,615
Warren	646,797	163,821	61,939	110,287	29,534	65,676	15,562
Dearborn, Ind.	*200,038*	*40,544*	*14,351*	*16,111*	*5,920*	*67,269*	*7,819*
Boone, Ky.	*772,436*	*79,897*	*65,647*	*136,153*	*35,070*	*192,610*	*31,134*

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group				Households (Thousands)
				18-24 Years	25-34 Years	35-49 Years	50 & Over	
Campbell, Ky.	*84.1*	*.0336*	*32.5*	*10.2*	*17.1*	*19.5*	*26.1*	*31.3*
Kenton, Ky.	*142.5*	*.0569*	*31.8*	*9.9*	*18.1*	*20.5*	*23.7*	*52.9*
Covington	*43.4*	*.0173*	*31.7*	*10.2*	*18.8*	*17.7*	*26.2*	*17.4*
SUBURBAN TOTAL	1,094.0	.4362	32.9	9.1	16.9	21.5	25.0	396.1
CINCINNATI-HAMILTON								
CONSOLIDATED AREA	***1,752.0***	***.6985***	***32.3***	***10.5***	***17.3***	***20.6***	***24.7***	***655.9***
CLEVELAND	**1,825.8**	**.7279**	**34.8**	**9.1**	**16.4**	**20.8**	**28.9**	**710.1**
Cuyahoga	1,404.6	.5600	35.0	9.2	16.6	20.1	30.0	560.2
• Cleveland	502.9	.2005	32.0	10.4	17.9	17.4	27.2	198.7
Cleveland Heights	53.8	.0215	33.8	9.8	17.5	23.7	24.2	20.9
Euclid	54.6	.0218	38.5	7.8	17.8	18.5	36.3	24.8
Lakewood	59.4	.0237	32.9	9.5	21.8	20.7	24.7	26.9
Parma	87.4	.0348	37.4	8.2	17.3	18.6	34.6	34.5
Geauga	81.9	.0326	34.6	8.0	13.8	24.5	24.9	27.2
Lake	215.8	.0861	34.3	8.9	17.1	22.7	26.2	80.5
Mentor	47.4	.0189	33.9	7.9	16.3	25.6	22.5	16.7
Medina	123.5	.0492	33.2	8.5	15.8	24.5	22.6	42.2
SUBURBAN TOTAL	1,322.9	.5274	36.0	8.6	16.0	22.1	29.5	511.4
CLEVELAND-AKRON-LORAIN								
CONSOLIDATED AREA	***2,755.7***	***1.0987***	***34.3***	***9.8***	***16.4***	***20.9***	***27.9***	***1,055.9***
COLUMBUS	**1,389.7**	**.5542**	**31.6**	**12.2**	**18.8**	**21.3**	**22.3**	**529.4**
Delaware	68.1	.0272	33.2	9.7	15.3	24.9	22.4	23.5
Fairfield	104.5	.0417	33.6	9.7	15.2	23.1	24.8	37.2
• Lancaster	34.9	.0139	34.4	9.5	16.3	19.4	29.6	14.1
Franklin	970.0	.3868	31.0	13.2	19.9	20.7	21.4	382.2

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Campbell, Ky.	*458,240*	*114,890*	*67,134*	*40,684*	*15,086*	*78,712*	*30,384*
Kenton, Ky.	*799,629*	*157,261*	*132,693*	*108,087*	*30,789*	*106,438*	*38,162*
Covington	*349,033*	*60,963*	*67,813*	*17,406*	*16,549*	*93,317*	*14,850*
SUBURBAN TOTAL	8,184,544	1,551,444	907,942	1,207,144	390,956	1,589,780	319,694
CINCINNATI-HAMILTON							
CONSOLIDATED AREA	***12,453,677***	***2,543,903***	***1,414,009***	***1,691,034***	***575,290***	***2,481,396***	***484,919***
CLEVELAND	**13,073,662**	**2,509,553**	**1,328,851**	**1,747,981**	**637,188**	**2,687,934**	**639,235**
Cuyahoga	10,102,077	1,877,733	1,106,602	1,355,386	508,165	1,917,779	516,691
• Cleveland	2,316,155	547,692	372,965	177,617	109,017	292,463	139,320
Cleveland Heights	299,977	57,067	29,105	29,243	11,330	81,298	13,201
Euclid	310,842	36,479	32,129	55,746	14,652	80,441	12,523
Lakewood	301,636	56,283	36,901	5,039	5,697	135,165	14,177
Parma	767,279	138,097	66,206	146,106	37,856	168,240	21,578
Geauga	356,131	79,429	33,015	22,379	10,734	78,874	16,822
Lake	1,844,697	346,649	142,378	313,940	94,708	488,965	77,734
Mentor	714,297	78,156	49,620	190,255	52,755	172,878	18,334
Medina	770,757	205,742	46,856	56,276	23,581	202,316	28,088
SUBURBAN TOTAL	10,757,507	1,961,861	955,886	1,570,364	528,171	2,395,471	500,015
CLEVELAND-AKRON-LORAIN							
CONSOLIDATED AREA	***19,012,971***	***3,708,473***	***1,913,072***	***2,512,535***	***955,659***	***3,982,516***	***856,250***
COLUMBUS	**10,567,421**	**1,700,547**	**1,094,796**	**1,412,344**	**494,376**	**2,506,238**	**348,834**
Delaware	307,912	56,104	36,437	13,518	7,343	77,125	8,528
Fairfield	504,505	117,817	42,835	54,623	21,702	97,382	15,723
• Lancaster	368,936	84,630	32,065	49,722	19,734	59,854	11,544
Franklin	8,442,967	1,293,243	898,602	1,174,822	422,900	2,033,784	280,315

Take This Quiz on Northeast Ohio

1 To reach an important part of the Cleveland ADI, you need to buy:
a. A map
b. Amtrak tickets
c. ***The Beacon Journal***

2 The greater Akron market boasts:
a. Clark Gable once worked here
b. The Soap Box Derby
c. *$15 billion plus total EBI and $7 billion total retail sales*

3 To attract an upscale audience in the Akron MSA, you should:
a. Dress provocatively
b. Print your message on the Goodyear Blimp
c. Use ***The Beacon Journal***

If you're buying just one newspaper in the Cleveland ADI, your message will be missed by over 90% of the population in the Akron market area, and that's no joke.

The Beacon Journal

We're the Answer!

For your copy of "Greater Akron, Ohio: Market on the Move," call your Newspapers First rep or us directly at (216) 996-3321.

Sources: March 31, 1989 ABC Audit Reports.
August 13, 1990, Survey of Buying Power; Sales & Marketing Management Magazine.

OHIO (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
• Columbus	638.5	.2546	29.8	15.5	21.9	18.9	19.7	259.3
Licking	128.9	.0514	33.6	10.0	15.8	21.7	26.0	47.5
• Newark	44.6	.0178	33.1	9.5	17.5	18.7	28.0	17.9
Madison	37.3	.0149	32.3	10.6	19.8	22.2	22.4	12.1
Pickaway	48.6	.0193	33.0	10.5	19.0	22.7	23.4	15.7
Union	32.3	.0129	32.8	9.1	17.9	22.2	23.9	11.2
SUBURBAN TOTAL	671.7	.2679	33.7	9.5	16.1	23.9	23.9	238.1
DAYTON–SPRINGFIELD	**953.8**	**.3803**	**33.5**	**10.6**	**16.3**	**21.2**	**26.4**	**365.2**
Clark	147.6	.0589	34.5	10.4	14.5	21.0	28.2	55.2
• Springfield	70.5	.0281	32.4	12.4	15.3	18.2	27.8	27.3
Greene	137.5	.0548	32.4	12.9	15.1	22.5	23.6	48.6
Miami	93.6	.0373	34.3	8.8	15.2	22.1	27.0	34.7
Montgomery	575.1	.2293	33.4	10.4	17.2	20.8	26.6	226.7
• Dayton	182.5	.0728	31.1	13.1	17.9	17.5	25.5	72.9
Kettering	60.7	.0242	36.9	8.6	17.3	19.8	32.9	26.2
SUBURBAN TOTAL	700.8	.2794	34.3	9.8	16.0	22.4	26.5	265.0
HAMILTON–MIDDLETOWN	**294.2**	**.1173**	**31.4**	**12.9**	**16.6**	**20.9**	**23.2**	**105.6**
Butler	294.2	.1173	31.4	12.9	16.6	20.9	23.2	105.6
• Hamilton	61.9	.0247	32.4	9.6	17.4	18.1	27.4	24.2
• Middletown	46.5	.0185	33.5	9.8	16.9	18.8	28.6	18.6
SUBURBAN TOTAL	185.8	.0741	30.6	14.9	16.2	22.4	20.4	62.8
LIMA	**154.6**	**.0617**	**32.9**	**9.4**	**15.8**	**20.0**	**26.7**	**55.5**
Allen	109.8	.0438	33.0	9.8	15.9	20.0	26.8	39.4
• Lima	45.6	.0182	31.2	11.1	18.1	18.1	25.0	16.3
Auglaize	44.8	.0179	32.8	8.5	15.5	20.1	26.5	16.1
SUBURBAN TOTAL	109.0	.0435	33.8	8.7	14.8	20.8	27.4	39.2
LORAIN–ELYRIA	**271.3**	**.1082**	**32.7**	**10.0**	**16.0**	**21.4**	**24.9**	**96.1**
Lorain	271.3	.1082	32.7	10.0	16.0	21.4	24.9	96.1
• Elyria	56.8	.0226	31.7	10.0	18.2	19.6	24.3	21.4
• Lorain	71.3	.0284	32.2	9.5	16.1	18.9	26.6	26.2
SUBURBAN TOTAL	143.2	.0572	33.5	10.2	15.3	23.3	24.3	48.5
MANSFIELD	**126.0**	**.0503**	**34.4**	**9.3**	**15.2**	**21.1**	**28.0**	**47.5**
Richland	126.0	.0503	34.4	9.3	15.2	21.1	28.0	47.5
• Mansfield	50.6	.0202	33.5	11.1	16.8	18.8	28.7	20.2
SUBURBAN TOTAL	75.4	.0301	35.2	8.1	14.2	22.7	27.7	27.3
PARKERSBURG–MARIETTA	**148.4**	**.0592**	**35.6**	**9.0**	**14.9**	**21.7**	**29.2**	**57.5**
Washington	62.1	.0248	34.7	9.6	15.0	21.3	28.3	23.6
• Marietta	15.0	.0060	34.1	13.5	14.9	18.4	30.3	5.9
Wood, W. Va.	*86.3*	*.0344*	*36.2*	*8.6*	*14.9*	*22.0*	*29.8*	*33.9*
• Parkersburg	*33.6*	*.0134*	*38.6*	*8.7*	*14.3*	*19.6*	*35.4*	*14.4*
SUBURBAN TOTAL	99.8	.0398	34.9	8.4	15.2	22.9	26.9	37.2
STEUBENVILLE–WEIRTON	**141.2**	**.0563**	**37.9**	**8.9**	**13.4**	**20.9**	**33.4**	**54.6**
Jefferson	79.6	.0318	37.9	8.7	13.3	20.5	33.7	31.0
• Steubenville	21.9	.0087	38.9	10.5	12.9	17.5	37.4	8.9
Brooke, W. Va.	*26.7*	*.0106*	*37.5*	*10.6*	*12.7*	*21.3*	*32.6*	*10.0*
Hancock, W. Va.	*34.9*	*.0139*	*38.0*	*8.1*	*14.1*	*21.5*	*33.2*	*13.6*
• Weirton	*21.9*	*.0087*	*40.4*	*7.4*	*14.1*	*20.5*	*37.6*	*9.0*
SUBURBAN TOTAL	97.4	.0389	37.1	8.9	13.3	21.7	31.6	36.7
TOLEDO	**614.8**	**.2451**	**32.0**	**12.1**	**16.4**	**20.0**	**25.0**	**231.0**
Fulton	38.7	.0154	32.5	8.5	16.0	20.9	25.0	13.6
Lucas	462.3	.1843	32.5	10.8	16.8	20.0	25.8	177.5
• Toledo	332.9	.1327	31.9	11.6	17.4	18.5	26.1	130.9
Wood	113.8	.0454	29.3	18.7	18.1	19.8	21.7	39.9
• Bowling Green	28.3	.0113	23.2	49.8	12.0	11.4	13.4	8.5
SUBURBAN TOTAL	253.6	.1011	33.7	8.6	15.5	23.0	24.9	91.6
YOUNGSTOWN–WARREN	**490.2**	**.1953**	**36.1**	**8.8**	**14.5**	**20.7**	**31.0**	**186.2**
Mahoning	263.3	.1049	36.5	8.7	14.4	19.9	32.3	100.5
• Youngstown	95.2	.0380	34.7	9.4	14.7	17.0	32.5	36.8
Trumbull	226.9	.0904	35.7	9.0	14.6	21.4	29.6	85.7
• Warren	50.6	.0202	34.8	9.0	15.3	18.2	31.5	20.2
SUBURBAN TOTAL	344.4	.1371	36.6	8.7	14.3	22.1	30.5	129.2
OTHER COUNTIES								
Adams	25.6	.0102	33.0	9.4	14.3	19.7	27.4	9.3
Ashland	47.7	.0190	33.3	10.6	14.4	19.9	27.6	17.2
Ashtabula	99.7	.0397	34.5	8.6	14.5	20.5	28.8	36.7
Athens	59.9	.0239	25.6	28.4	14.2	16.6	20.0	20.3
☐ Belmont	70.4	.0281	38.1	7.8	13.7	20.3	34.4	27.9
Brown	35.3	.0140	32.7	9.0	15.8	19.8	26.6	12.5
Champaign	36.3	.0145	34.4	9.3	14.8	22.3	26.8	13.4
Clinton	35.6	.0142	32.7	10.5	15.6	20.4	26.0	13.1
Columbiana	108.1	.0431	35.1	8.4	14.6	20.7	29.5	40.7
Coshocton	35.4	.0141	34.8	8.1	14.6	20.4	29.4	13.4
Crawford	47.8	.0191	34.6	8.8	14.9	20.4	29.1	18.4

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
• Columbus	5,556,446	702,591	619,005	880,585	343,655	1,253,740	179,323
Licking	788,594	126,570	68,416	137,228	27,928	176,783	23,080
• Newark	392,384	76,521	31,767	81,727	13,253	97,527	10,256
Madison	191,156	35,385	18,154	3,153	5,687	48,004	6,939
Pickaway	193,268	43,460	20,135	17,057	6,110	34,310	9,726
Union	139,019	27,968	10,217	11,943	2,706	38,850	4,524
SUBURBAN TOTAL	4,249,655	836,805	411,959	400,310	117,734	1,095,117	147,711
DAYTON–SPRINGFIELD	**6,778,074**	**1,274,032**	**680,605**	**1,020,764**	**282,152**	**1,612,544**	**223,568**
Clark	971,052	189,697	82,518	173,402	45,507	211,683	41,760
• Springfield	526,587	122,659	57,398	57,992	22,351	122,557	28,457
Greene	780,127	155,759	76,976	69,959	19,532	261,220	21,117
Miami	628,310	107,039	54,267	72,934	31,233	208,491	18,014
Montgomery	4,398,585	821,537	466,844	704,469	185,880	931,150	142,677
• Dayton	1,185,872	210,767	122,963	172,114	36,224	289,962	37,082
Kettering	553,384	105,240	60,219	62,522	21,044	103,727	20,203
SUBURBAN TOTAL	5,065,615	940,606	500,244	790,658	223,577	1,200,025	158,029
HAMILTON–MIDDLETOWN	**1,571,044**	**353,491**	**159,456**	**142,035**	**64,816**	**438,368**	**61,610**
Butler	1,571,044	353,491	159,456	142,035	64,816	438,368	61,610
• Hamilton	434,538	122,989	44,567	54,297	31,418	72,957	23,274
• Middletown	309,381	57,750	35,848	64,111	9,474	59,284	14,088
SUBURBAN TOTAL	827,125	172,752	79,041	23,627	23,924	306,087	24,248
LIMA	**1,190,752**	**216,915**	**99,317**	**185,716**	**59,235**	**288,950**	**40,773**
Allen	939,805	162,412	75,633	173,727	45,500	212,620	31,001
• Lima	287,926	59,154	30,273	34,098	15,496	53,595	11,260
Auglaize	250,947	54,503	23,684	11,989	13,735	76,330	9,772
SUBURBAN TOTAL	902,826	157,761	69,044	151,618	43,739	235,355	29,513
LORAIN–ELYRIA	**1,604,156**	**305,268**	**129,487**	**198,594**	**75,435**	**425,924**	**83,099**
Lorain	1,604,156	305,268	129,487	198,594	75,435	425,924	83,099
• Elyria	547,934	65,179	37,189	131,041	39,304	126,672	22,133
• Lorain	274,159	55,722	26,627	19,505	12,894	56,900	21,578
SUBURBAN TOTAL	782,063	184,367	63,671	48,048	23,237	242,352	39,388
MANSFIELD	**962,922**	**172,704**	**80,611**	**167,227**	**52,431**	**203,925**	**21,213**
Richland	962,922	172,704	80,611	167,227	52,431	203,925	21,213
• Mansfield	510,250	79,059	44,942	63,114	20,050	144,756	12,824
SUBURBAN TOTAL	452,672	93,645	35,669	104,113	32,381	59,169	8,389
PARKERSBURG–MARIETTA	**1,073,448**	**210,287**	**85,950**	**200,429**	**46,600**	**245,343**	**36,374**
Washington	350,137	87,963	26,922	32,697	15,795	77,637	11,624
• Marietta	195,349	44,973	19,374	28,226	10,164	32,789	8,230
Wood, W. Va.	*723,311*	*122,324*	*59,028*	*167,732*	*30,805*	*167,706*	*24,750*
• Parkersburg	*469,705*	*94,389*	*43,559*	*66,333*	*12,977*	*147,737*	*18,377*
SUBURBAN TOTAL	408,394	70,925	23,017	105,870	23,459	64,817	9,767
STEUBENVILLE–WEIRTON	**752,041**	**174,905**	**60,735**	**123,197**	**28,502**	**136,464**	**22,954**
Jefferson	494,441	92,337	35,547	91,935	17,698	95,999	17,911
• Steubenville	289,617	36,090	21,670	63,610	14,054	56,317	11,484
Brooke, W. Va.	*105,167*	*31,100*	*12,719*	*8,279*	*7,365*	*23,731*	*6,488*
Hancock, W. Va.	*152,433*	*51,468*	*12,469*	*22,983*	*3,439*	*16,734*	*8,533*
• Weirton	*126,076*	*31,617*	*15,002*	*21,057*	*4,244*	*16,712*	*6,928*
SUBURBAN TOTAL	336,348	107,198	24,063	38,530	10,204	63,435	14,542
TOLEDO	**4,551,332**	**856,141**	**455,324**	**772,543**	**242,826**	**932,648**	**137,923**
Fulton	244,355	53,878	24,385	6,275	9,167	71,066	12,631
Lucas	3,631,623	679,270	379,926	668,317	195,319	739,364	123,040
• Toledo	2,278,134	454,684	289,726	499,034	100,562	246,330	90,360
Wood	675,354	122,993	51,013	97,451	38,340	122,278	22,252
• Bowling Green	207,533	40,486	20,420	21,857	9,313	41,109	7,177
SUBURBAN TOTAL	2,065,665	360,971	145,178	251,152	132,951	645,209	60,386
YOUNGSTOWN–WARREN	**3,478,567**	**619,098**	**296,075**	**455,007**	**174,401**	**763,434**	**152,484**
Mahoning	1,903,637	368,605	169,273	245,548	111,412	422,857	90,866
• Youngstown	575,938	156,858	59,527	26,755	14,601	141,641	40,712
Trumbull	1,574,930	250,493	126,802	209,459	62,989	340,599	61,618
• Warren	525,683	108,428	50,571	24,317	18,678	188,589	23,659
SUBURBAN TOTAL	2,376,946	353,812	185,977	403,935	141,122	433,246	88,113
OTHER COUNTIES							
Adams	113,868	21,775	3,072	7,821	3,452	35,010	7,171
Ashland	231,366	49,993	20,033	15,607	12,575	48,301	9,337
Ashtabula	555,309	106,829	41,578	68,399	24,990	130,169	19,097
Athens	274,625	64,461	30,585	21,341	10,172	51,166	12,816
☐ Belmont	492,759	105,264	38,572	112,951	25,214	71,579	18,125
Brown	96,027	29,084	10,253	9,310	1,972	17,055	3,843
Champaign	158,392	40,063	13,852	9,167	3,852	46,779	8,908
Clinton	240,293	67,244	17,019	13,873	5,432	52,477	9,257
Columbiana	539,329	139,872	45,106	46,152	18,927	122,777	22,843
Coshocton	153,314	50,398	11,679	11,136	6,006	21,480	5,243
Crawford	242,874	46,703	21,435	16,634	9,085	62,705	13,780

OHIO (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Darke	53.7	.0214	34.0	8.8	14.8	20.2	28.4	19.5
Defiance	39.4	.0157	32.5	9.7	15.1	21.4	24.9	14.1
Erie	76.7	.0305	35.1	8.4	15.1	21.7	28.5	28.9
Fayette	27.4	.0109	35.0	8.8	14.7	20.7	29.2	10.2
Gallia	31.0	.0124	33.5	9.9	15.5	20.3	27.3	11.4
Guernsey	38.9	.0155	34.8	8.4	14.9	20.3	27.4	14.8
Hancock	65.6	.0262	33.1	9.7	16.3	20.9	26.0	24.7
Hardin	31.1	.0124	31.7	14.4	14.4	18.8	26.5	11.2
Harrison	15.9	.0063	37.1	7.9	13.6	20.4	32.6	6.0
Henry	29.1	.0116	32.9	8.5	15.5	19.5	27.2	10.4
Highland	36.0	.0144	34.3	8.8	14.5	19.5	29.6	13.3
Hocking	25.7	.0102	34.4	9.1	15.0	20.8	28.4	9.4
Holmes	33.1	.0132	27.8	9.8	14.6	17.2	22.3	9.4
Huron	56.4	.0225	32.1	9.3	15.9	20.3	25.0	20.3
Jackson	30.2	.0120	33.9	9.0	14.9	20.0	28.4	11.2
Knox	47.6	.0189	34.3	11.6	14.3	20.2	28.8	17.3
☐ Lawrence	61.8	.0246	34.3	9.4	14.4	20.5	28.5	22.9
Logan	42.6	.0170	33.7	9.1	15.0	19.8	28.3	16.1
Marion	64.1	.0256	33.6	9.0	16.6	21.4	26.2	23.4
Meigs	22.9	.0092	35.2	8.6	14.0	20.9	29.5	8.6
Mercer	39.6	.0158	31.7	8.5	15.2	18.6	26.4	13.5
Monroe	15.4	.0061	36.6	8.3	13.5	21.1	31.2	5.7
Morgan	14.2	.0057	34.2	8.0	14.3	19.2	29.6	5.2
Morrow	27.9	.0111	32.9	8.9	15.0	21.9	25.0	9.7
Muskingum	82.1	.0327	33.5	10.1	15.2	19.8	28.0	30.8
Noble	11.3	.0045	33.6	7.8	15.2	18.3	29.6	4.1
Ottawa	40.0	.0160	36.6	7.8	14.8	21.5	30.9	15.2
Paulding	20.5	.0082	32.1	9.1	15.3	20.7	24.9	7.3
Perry	31.6	.0126	32.4	9.2	15.8	19.8	26.1	11.3
Pike	24.4	.0098	32.9	9.2	15.0	19.6	27.3	8.9
Preble	40.3	.0160	33.8	8.7	15.5	21.4	26.6	14.4
Putnam	33.9	.0135	30.7	8.9	16.2	18.4	24.7	11.1
Ross	69.7	.0278	33.9	9.2	17.7	21.8	26.2	24.5
Sandusky	62.0	.0247	33.2	8.9	15.8	20.1	27.0	22.5
Scioto	80.1	.0319	34.3	9.0	15.0	19.4	29.6	29.7
Seneca	59.7	.0238	32.4	10.1	15.2	19.6	26.4	21.3
Shelby	45.1	.0180	31.6	9.0	16.4	20.2	24.3	15.7
Tuscarawas	84.2	.0336	35.1	8.1	15.3	20.7	29.4	32.0
Van Wert	30.5	.0121	34.1	8.2	15.4	20.0	28.5	11.3
Vinton	11.1	.0045	33.6	9.3	14.8	20.0	27.9	4.1
Wayne	102.3	.0408	32.2	10.2	15.7	20.9	24.6	35.9
Williams	37.1	.0147	33.2	8.4	16.1	20.4	26.7	13.9
Wyandot	22.2	.0089	34.1	8.4	15.3	19.4	29.2	8.1
TOTAL METRO COUNTIES	**8,580.4**	**3.4212**	**33.4**	**10.5**	**16.7**	**20.9**	**26.4**	**3,262.8**
TOTAL STATE	**10,864.4**	**4.2317**	**33.4**	**10.3**	**16.4**	**20.7**	**26.6**	**4,094.2**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Darke	347,368	72,578	23,352	21,664	12,916	95,419	6,358
Defiance	265,345	65,663	20,878	34,863	13,538	61,056	8,721
Erie	584,711	92,209	63,588	127,034	28,946	112,422	22,103
Fayette	185,522	37,702	18,112	14,693	3,701	40,938	5,551
Gallia	199,128	47,748	15,502	24,026	8,239	50,414	6,521
Guernsey	223,634	46,281	23,982	23,374	7,819	39,825	8,711
Hancock	535,689	56,811	51,452	121,013	23,424	152,368	13,979
Hardin	131,914	43,311	10,432	7,901	3,289	26,487	9,319
Harrison	44,898	14,544	1,628	473	515	14,131	3,726
Henry	138,741	31,040	8,284	6,997	5,322	42,308	6,164
Highland	170,995	43,384	16,172	13,803	4,124	26,632	9,549
Hocking	121,581	22,469	9,770	11,186	2,337	26,075	7,635
Holmes	135,607	22,860	16,705	7,818	4,181	23,682	2,348
Huron	370,010	81,661	23,486	23,144	27,463	118,588	14,190
Jackson	131,519	45,952	10,196	14,566	3,215	30,583	15,088
Knox	216,673	49,494	24,563	26,105	7,489	52,826	7,106
☐ Lawrence	243,027	69,758	17,998	20,020	11,916	48,978	12,574
Logan	215,601	54,345	28,673	12,124	6,050	38,751	10,118
Marion	409,744	75,779	38,174	76,426	18,603	82,794	12,674
Meigs	87,101	23,896	5,503	6,930	5,461	17,557	6,387
Mercer	225,728	46,518	19,906	25,996	11,937	45,177	5,790
Monroe	47,444	15,421	2,599	415	1,740	11,432	1,497
Morgan	31,026	5,548	2,324	1,084	963	6,264	2,974
Morrow	94,234	22,064	2,276	6,259	765	20,930	2,085
Muskingum	577,575	114,139	55,726	76,832	52,191	114,232	15,278
Noble	39,626	10,742	1,757	408	1,426	12,328	2,277
Ottawa	238,071	64,558	31,231	8,987	6,603	65,169	8,525
Paulding	54,514	17,976	5,637	1,612	3,013	13,129	2,909
Perry	90,555	23,955	7,288	1,892	1,357	27,593	4,534
Pike	102,690	30,017	7,754	8,070	2,301	17,566	7,154
Preble	146,863	34,347	10,728	5,891	4,337	21,452	6,317
Putnam	160,935	25,403	13,299	10,129	4,992	49,884	7,860
Ross	375,531	74,430	31,835	82,351	35,009	68,160	11,364
Sandusky	341,493	78,925	26,165	21,906	13,535	82,172	16,533
Scioto	448,576	102,759	30,982	45,874	22,425	104,687	17,763
Seneca	316,659	65,842	25,212	29,292	16,857	71,072	11,544
Shelby	193,703	40,879	24,814	6,657	8,762	35,931	9,871
Tuscarawas	555,632	125,595	41,309	62,727	37,604	109,799	24,611
Van Wert	150,444	32,600	12,211	9,645	3,459	35,940	8,101
Vinton	24,334	9,107	1,210	114	480	2,702	585
Wayne	568,730	133,559	42,361	41,901	29,294	166,271	14,593
Williams	204,106	45,815	20,333	9,310	5,956	29,742	11,001
Wyandot	106,762	22,749	10,090	8,324	3,117	26,842	6,321
TOTAL METRO COUNTIES	**60,969,577**	**11,616,499**	**6,112,128**	**8,548,626**	**2,948,028**	**13,170,548**	**2,317,569**
TOTAL STATE	**73,205,986**	**14,303,596**	**7,184,239**	**9,807,882**	**3,499,286**	**15,949,797**	**2,803,599**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
AKRON	**8,656,674**	**27,387**	**19.8**	**27.6**	**19.2**	**16.9**	**.2482**
Portage	1,922,044	31,166	16.7	27.8	21.3	21.4	.0307
• Kent	298,720	23,356	21.5	25.1	15.4	16.0	.0115
Summit	6,734,630	26,444	20.6	27.7	18.7	15.7	.1975
• Akron	2,566,980	21,064	24.0	27.2	14.5	10.5	.0824
• Barberton	307,759	21,223	26.0	28.5	14.2	10.0	.0088
Cuyahoga Falls	684,889	28,231	20.2	31.3	22.9	12.8	.0202
SUBURBAN TOTAL	5,483,215	32,153	16.6	28.0	22.9	21.5	.1455
CANTON	**4,811,837**	**26,332**	**20.7**	**30.1**	**19.7**	**12.7**	**.1436**
Carroll	279,566	23,444	23.8	31.9	16.6	9.2	.0079
Stark	4,532,271	26,556	20.4	30.1	19.9	12.9	.1357
• Alliance	247,794	21,622	23.1	30.2	14.2	9.1	.0095
• Canton	892,608	19,810	24.4	27.5	13.2	8.9	.0306
• Massillon	344,197	22,131	24.6	27.7	17.3	9.4	.0125
SUBURBAN TOTAL	3,327,238	29,367	18.5	31.4	22.8	14.8	.0910

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
CINCINNATI	**21,016,261**	**29,434**	**18.1**	**25.5**	**19.2**	**21.7**	**.3971**
Clermont	1,812,916	28,625	18.6	31.6	22.3	14.2	.0529
Hamilton	13,473,030	29,552	17.7	23.9	17.8	24.2	.3796
• Cincinnati	4,926,536	21,971	22.1	25.0	14.0	15.0	.1442
Warren	1,589,820	33,545	15.9	26.6	23.9	23.3	.0426
Dearborn, Ind.	*434,427*	*26,296*	*20.3*	*30.3*	*19.1*	*13.0*	*.0126*
Boone, Ky.	*753,615*	*30,707*	*17.2*	*29.8*	*23.9*	*17.4*	*.0283*
Campbell, Ky.	*1,129,797*	*28,638*	*19.5*	*25.8*	*20.2*	*19.4*	*.0304*
Kenton, Ky.	*1,822,656*	*27,192*	*20.3*	*27.0*	*19.2*	*16.9*	*.0307*
Covington	*465,781*	*19,254*	*25.7*	*25.0*	*13.6*	*9.7*	*.0159*
SUBURBAN TOTAL	16,089,725	32,358	16.5	25.9	21.2	24.2	.4529
CINCINNATI-HAMILTON CONSOLIDATED AREA	***24,579,326***	***29,086***	***18.3***	***26.0***	***19.3***	***20.7***	***.6976***
CLEVELAND	**27,193,923**	**29,946**	**17.4**	**25.0**	**19.1**	**22.5**	**.7509**
Cuyahoga	20,913,870	28,408	18.1	24.2	17.9	21.8	.5785

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
• Cleveland	5,429,080	19,843	21.4	23.9	14.3	11.5	.1561
Cleveland Heights	905,848	32,876	16.2	25.2	18.0	28.8	.0222
Euclid	902,596	28,905	18.9	26.9	18.9	20.7	.0224
Lakewood	974,748	27,369	21.7	28.3	17.7	18.9	.0237
Parma	1,412,913	34,442	16.0	26.9	23.6	25.3	.0399
Geauga	1,293,995	37,786	12.6	24.7	22.4	32.3	.0308
Lake	3,150,855	32,680	16.2	29.3	23.6	21.5	.0928
Mentor	733,297	36,795	11.3	29.0	25.8	27.9	.0261
Medina	1,835,203	36,645	13.3	25.2	25.2	28.2	.0488
SUBURBAN TOTAL	21,764,843	33,683	15.8	25.4	21.0	26.8	.5948
CLEVELAND-AKRON-LORAIN CONSOLIDATED AREA	***39,301,203***	***29,328***	***17.9***	***25.9***	***19.5***	***20.7***	***1.0967***
COLUMBUS	**18,747,219**	**27,185**	**20.3**	**27.6**	**18.3**	**17.9**	**.5542**
Delaware	923,088	31,464	17.7	27.6	21.2	22.1	.0238
Fairfield	1,217,929	26,389	21.5	30.7	19.3	13.0	.0341
• Lancaster	413,807	21,832	25.2	30.4	14.4	9.3	.0148
Franklin	13,648,842	26,961	20.3	26.9	17.8	18.7	.4125
• Columbus	8,175,729	23,603	22.6	27.4	15.8	14.4	.2600
Licking	1,592,515	26,843	21.2	28.3	20.0	14.6	.0461
• Newark	530,502	22,131	24.5	28.4	15.3	10.9	.0177
Madison	390,359	25,902	22.4	29.9	19.0	13.1	.0117
Pickaway	516,765	25,916	21.4	31.0	18.8	13.1	.0145
Union	457,521	32,607	14.7	27.8	20.4	25.0	.0115
SUBURBAN TOTAL	9,627,181	31,981	17.3	27.6	21.5	22.7	.2617
DAYTON-SPRINGFIELD	**12,979,033**	**27,773**	**19.8**	**27.1**	**18.9**	**18.4**	**.3741**
Clark	1,846,143	26,482	20.1	28.1	19.0	15.2	.0542
• Springfield	797,515	21,494	22.8	27.2	14.8	11.0	.0258
Greene	2,028,656	33,799	15.4	25.2	20.7	27.2	.0530
Miami	1,220,747	28,303	19.7	29.1	19.9	17.5	.0354
Montgomery	7,883,487	26,757	20.6	27.1	18.3	17.4	.2315
• Dayton	1,892,557	18,989	24.9	25.6	13.2	9.0	.0613
Kettering	1,054,026	31,036	20.5	26.2	20.5	22.7	.0291
SUBURBAN TOTAL	10,288,961	30,914	18.0	27.6	20.9	21.7	.2870
HAMILTON-MIDDLETOWN	**3,563,065**	**27,608**	**19.3**	**28.1**	**19.9**	**15.8**	**.1005**
Butler	3,563,065	27,608	19.3	28.1	19.9	15.8	.1005
• Hamilton	672,905	21,439	23.1	28.5	14.3	10.0	.0218
• Middletown	561,125	23,165	21.6	26.4	16.1	13.3	.0169
SUBURBAN TOTAL	2,329,035	31,096	17.1	28.2	23.2	18.9	.0618
LIMA	**1,844,482**	**26,555**	**21.1**	**29.1**	**18.8**	**15.1**	**.0585**
Allen	1,308,038	26,246	20.8	28.1	18.6	15.4	.0431
• Lima	461,649	21,445	23.5	26.9	14.8	11.2	.0150
Auglaize	536,444	27,205	21.5	32.0	19.2	14.4	.0154
SUBURBAN TOTAL	1,382,833	28,578	20.0	30.0	20.5	16.7	.0435
LORAIN-ELYRIA	**3,450,606**	**30,251**	**16.5**	**29.0**	**22.5**	**17.8**	**.0976**
Lorain	3,450,606	30,251	16.5	29.0	22.5	17.8	.0976
• Elyria	707,869	27,172	19.1	30.5	19.8	14.4	.0237
• Lorain	853,072	27,044	18.3	26.5	20.3	15.1	.0224
SUBURBAN TOTAL	1,889,665	33,009	14.5	29.4	24.8	20.8	.0515
MANSFIELD	**1,530,782**	**25,683**	**22.2**	**29.8**	**18.8**	**12.9**	**.0479**
Richland	1,530,782	25,683	22.2	29.8	18.8	12.9	.0479
• Mansfield	580,750	20,627	26.3	27.2	14.3	9.9	.0208
SUBURBAN TOTAL	950,032	29,353	19.3	31.5	22.2	15.2	.0271

EFFECTIVE BUYING INCOME

CINCINNATI

A MARKET OF OPPORTUNITY

Cincinnati has a large and diverse economic base. Cincinnati features a stable population base. Cincinnati has a competitive retail base and is relatively isolated from other major markets. Cincinnati is one of only 22 markets to be named a Consolidated Metropolitan Area.

The 1.3 million adults in the eight-county CMSA enjoy nearly $22.7 billion in effective buying income and generated more than $12.1 billion in retail sales.*

CINCINNATI NEWSPAPERS

Cincinnati daily newspapers deliver significant shares of most market segments. *The Enquirer* and *The Post* are particularly adept at reaching those Cincinnati adults who can and do buy more of everything.

Cincinnati CMSA Net Unduplicated Readers Of The Daily Enquirer And The Daily Post**

	Average-Issue Reach	Five-Issue Reach
TOTAL ADULTS (1,264,600)	639,100 50.5%	908,000 71.8%
HHI $35,000+ (536,600)	309,300 57.6%	411,500 76.7%

Sources: *Sales and Marketing Management Survey of Buying Power 1990
**Cincinnati Prospectus 1990-91

The Enquirer and *The Post* are the media of opportunity in the market of opportunity.
For more details, contact the newspapers or Gannett National Newspaper Sales.

The Enquirer and The Post / Gannett National Newspaper Sales

617 Vine Street, Cincinnati, Ohio 45202 (513) 721-2700

OHIO (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999	(B) $20,000-$34,999	(C) $35,000-$49,999	(D) $50,000 & Over	Buying Power Index
PARKERSBURG–MARIETTA	**1,729,846**	**23,794**	**22.6**	**30.2**	**17.1**	**11.0**	**.0544**
Washington	709,155	23,621	23.2	31.0	17.3	10.0	.0210
• Marietta	163,619	19,685	27.0	27.9	11.9	9.4	.0068
Wood, W. Va.	*1,020,691*	*23,933*	*22.3*	*29.4*	*17.0*	*11.7*	*.0334*
• Parkersburg	*388,008*	*20,155*	*25.1*	*27.4*	*13.5*	*9.5*	*.0160*
SUBURBAN TOTAL	1,178,219	25,813	21.1	31.5	19.3	11.8	.0316
STEUBENVILLE–WEIRTON	**1,690,701**	**25,730**	**20.2**	**27.7**	**20.5**	**12.0**	**.0478**
Jefferson	966,101	25,343	20.2	26.4	20.4	12.5	.0283
• Steubenville	270,720	21,467	20.9	22.4	16.9	13.3	.0104
Brooke, W. Va.	*282,880*	*24,564*	*22.1*	*31.8*	*18.9*	*7.8*	*.0079*
Hancock, W. Va.	*441,720*	*27,530*	*18.7*	*27.0*	*22.1*	*14.2*	*.0116*
• Weirton	*307,548*	*29,215*	*17.6*	*25.2*	*22.6*	*17.3*	*.0082*
SUBURBAN TOTAL	1,112,433	25,872	20.6	29.6	20.9	10.4	.0292
TOLEDO	**8,105,204**	**27,210**	**19.7**	**26.0**	**18.9**	**17.8**	**.2404**
Fulton	511,690	30,602	17.2	27.8	21.4	20.6	.0145
Lucas	6,061,677	26,355	20.2	25.7	18.3	17.0	.1837
• Toledo	4,103,715	24,075	21.4	25.6	17.3	14.4	.1230
Wood	1,531,837	29,709	18.4	26.8	20.4	20.5	.0422
• Bowling Green	304,377	21,453	24.6	22.9	15.0	15.2	.0101
SUBURBAN TOTAL	3,697,112	31,905	16.9	26.8	21.5	22.9	.1073
YOUNGSTOWN–WARREN	**6,226,086**	**26,854**	**19.3**	**28.3**	**18.9**	**15.6**	**.1858**
Mahoning	2,962,673	23,835	21.1	30.1	16.9	10.6	.0949
• Youngstown	913,670	18,311	23.7	26.1	12.8	7.5	.0302
Trumbull	3,263,413	31,001	17.4	26.0	21.1	21.5	.0909
• Warren	687,770	26,129	18.8	24.3	18.2	17.5	.0226
SUBURBAN TOTAL	4,624,646	29,150	18.2	29.4	20.7	17.6	.1330
OTHER COUNTIES							
Adams	199,245	14,953	27.5	23.2	10.3	4.8	.0068
Ashland	542,527	25,077	23.3	31.3	17.7	12.0	.0153
Ashtabula	1,169,222	25,878	21.4	29.8	19.6	12.5	.0338
Athens	653,019	21,405	25.7	24.9	14.0	14.0	.0188
☐ Belmont	806,742	23,744	21.8	29.5	18.1	9.9	.0253
Brown	343,901	21,735	23.8	29.8	15.0	8.7	.0093
Champaign	446,911	26,641	20.8	31.9	18.5	14.5	.0120
Clinton	405,133	23,760	23.4	28.3	17.2	12.7	.0124
Columbiana	1,201,253	24,011	22.3	29.8	18.5	9.8	.0348
Coshocton	395,785	23,227	24.6	28.5	17.0	11.0	.0111
Crawford	527,697	22,741	24.9	30.4	16.5	9.1	.0154
Darke	584,648	23,692	24.2	32.9	15.5	10.6	.0184
Defiance	470,165	27,376	20.8	31.4	20.2	13.3	.0142
Erie	949,630	26,394	20.3	30.0	19.6	13.5	.0294

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999	(B) $20,000-$34,999	(C) $35,000-$49,999	(D) $50,000 & Over	Buying Power Index
Fayette	243,050	18,084	28.8	28.4	10.7	5.9	.0087
Gallia	321,592	20,817	24.7	26.4	15.8	9.5	.0104
Guernsey	418,058	21,589	24.9	28.4	15.9	9.2	.0128
Hancock	968,412	31,339	17.5	27.4	20.9	22.4	.0279
Hardin	300,499	20,996	24.6	29.7	15.2	7.3	.0090
Harrison	165,357	21,641	24.9	28.5	16.6	8.4	.0045
Henry	363,641	28,415	20.1	30.0	20.8	16.5	.0098
Highland	349,455	19,687	27.0	28.2	12.9	8.2	.0107
Hocking	232,041	19,658	27.9	31.2	12.4	5.4	.0073
Holmes	289,724	23,065	25.1	28.7	16.0	12.5	.0091
Huron	647,798	25,928	21.8	31.2	19.2	12.1	.0199
Jackson	275,232	18,411	25.5	27.8	11.8	6.7	.0088
Knox	508,208	22,236	25.6	30.6	14.7	10.1	.0147
☐ Lawrence	655,929	22,769	21.8	27.7	16.8	10.8	.0184
Logan	487,080	23,345	23.6	30.0	16.5	11.5	.0140
Marion	723,351	25,050	21.0	31.9	17.9	11.2	.0223
Meigs	195,980	17,366	26.0	28.3	11.1	4.7	.0062
Mercer	531,213	31,508	17.0	27.7	21.7	21.7	.0144
Monroe	158,947	22,517	21.8	26.4	19.8	8.3	.0043
Morgan	134,720	20,107	26.1	29.5	13.5	7.2	.0036
Morrow	261,462	21,911	26.5	34.0	14.4	6.6	.0074
Muskingum	827,658	20,248	26.5	28.2	14.2	8.1	.0280
Noble	112,648	21,658	24.1	28.4	15.7	9.1	.0032
Ottawa	632,964	33,705	16.6	25.6	20.3	27.5	.0162
Paulding	241,950	28,506	19.1	31.4	21.8	13.9	.0060
Perry	317,604	21,907	23.7	29.7	16.2	9.1	.0086
Pike	241,887	19,538	27.2	25.0	13.7	10.1	.0071
Preble	577,912	32,667	16.6	25.1	21.5	24.8	.0138
Putnam	329,628	24,510	24.1	33.4	17.1	9.3	.0101
Ross	615,226	25,733	21.7	27.8	17.7	15.7	.0235
Sandusky	736,536	26,711	20.3	31.6	20.8	12.4	.0211
Scioto	805,493	19,504	25.9	25.0	14.0	9.9	.0253
Seneca	653,644	25,209	22.8	32.7	19.0	10.0	.0194
Shelby	596,067	30,509	17.1	28.8	22.0	19.5	.0154
Tuscarawas	914,827	22,988	24.5	31.4	16.4	8.8	.0290
Van Wert	386,440	28,555	19.1	30.3	21.2	15.6	.0104
Vinton	106,927	19,484	26.5	26.9	13.4	8.5	.0028
Wayne	1,301,046	28,759	19.3	29.9	20.6	17.5	.0362
Williams	434,624	25,695	21.7	32.1	19.2	10.9	.0125
Wyandot	234,368	23,045	25.5	31.8	16.8	8.7	.0068
TOTAL METRO COUNTIES	**117,122,604**	**28,067**	**19.1**	**26.9**	**19.0**	**18.7**	**3.3698**
TOTAL STATE	**142,855,009**	**27,201**	**19.8**	**27.4**	**18.7**	**17.4**	**4.1227**

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POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ENID	**53.7**	**.0222**	**34.3**	**8.6**	**16.1**	**19.5**	**29.4**	**22.0**
Garfield	53.7	.0222	34.3	8.6	16.1	19.5	29.4	22.0
• Enid	44.5	.0177	34.1	9.2	16.7	19.0	29.5	17.9
SUBURBAN TOTAL	11.2	.0045	35.4	6.1	14.1	21.7	28.8	4.1
LAWTON	**111.2**	**.0443**	**28.3**	**15.2**	**18.8**	**17.9**	**19.6**	**37.5**
Comanche	111.2	.0443	28.3	15.2	18.8	17.9	19.6	37.5
• Lawton	80.4	.0321	29.3	12.2	19.0	18.4	20.7	29.5
SUBURBAN TOTAL	30.8	.0122	25.8	23.2	18.2	16.6	16.7	8.0
OKLAHOMA CITY	**962.1**	**.3837**	**32.0**	**10.8**	**17.7**	**21.0**	**23.7**	**369.0**
Canadian	75.2	.0300	31.8	7.7	17.6	24.1	20.3	25.9
Cleveland	176.9	.0706	29.7	14.6	18.8	22.3	17.6	65.0
Moore	40.9	.0163	29.2	9.2	19.1	23.5	15.5	13.8
• Norman	81.3	.0324	28.6	20.8	18.5	19.9	18.2	32.4
Logan	28.9	.0115	32.6	11.9	14.0	20.1	26.6	10.1
McClain	22.8	.0091	34.4	8.1	15.0	22.0	27.2	8.3
Oklahoma	599.8	.2392	32.5	10.2	18.0	20.4	25.2	238.0
Edmond	52.3	.0209	30.4	10.9	18.0	24.0	17.8	18.8
Midwest City	52.3	.0209	31.5	10.4	18.1	19.5	24.2	20.4
• Oklahoma City	444.9	.1774	32.5	10.0	18.5	20.7	24.6	178.7
Pottawatomie	58.5	.0233	33.5	10.8	14.1	19.6	28.3	21.7
• Shawnee	25.9	.0103	33.5	13.2	14.3	16.9	31.0	10.3
SUBURBAN TOTAL	410.0	.1636	32.1	9.7	16.8	21.9	23.2	147.6
TULSA	**711.0**	**.2835**	**33.0**	**9.4**	**17.0**	**21.9**	**24.8**	**278.1**
Creek	60.7	.0242	34.3	8.4	14.4	21.8	27.2	22.4
Osage	41.3	.0165	35.0	7.4	14.7	21.7	28.3	15.3
Rogers	55.5	.0222	34.0	8.2	14.8	23.7	24.8	20.0
Tulsa	505.3	.2014	32.7	9.9	17.8	21.6	24.3	203.3
Broken Arrow	58.3	.0232	29.5	7.3	19.3	25.1	14.2	19.3
• Tulsa	368.7	.1470	33.2	10.7	18.0	21.0	25.8	156.0
Wagoner	48.2	.0192	32.9	8.3	15.0	23.8	23.0	17.1
SUBURBAN TOTAL	342.3	.1365	32.8	7.9	16.1	22.9	23.6	122.1
OTHER COUNTIES								
Adair	18.5	.0073	31.8	9.5	14.2	18.6	26.8	6.4
Alfalfa	6.3	.0026	40.7	7.3	14.7	17.8	39.0	2.4
Atoka	12.8	.0051	34.9	8.5	15.5	19.5	30.4	4.5
Beaver	5.9	.0023	36.8	6.0	13.7	20.5	32.0	2.3
Beckham	18.5	.0074	34.5	7.4	15.1	18.2	31.0	7.2
Blaine	11.3	.0045	36.1	7.3	13.5	18.0	33.4	4.4
Bryan	32.2	.0128	34.8	11.7	13.2	18.6	31.1	12.6
Caddo	29.3	.0117	34.5	8.1	14.0	18.6	30.6	10.8
Carter	42.5	.0169	35.4	7.3	14.6	19.7	30.9	16.4
Cherokee	34.3	.0137	32.0	12.5	14.5	18.4	27.3	12.8
Choctaw	15.3	.0061	36.1	7.7	12.7	17.8	33.5	6.0
Cimarron	3.3	.0013	37.5	6.6	12.1	19.8	33.8	1.3
Coal	5.8	.0023	36.6	7.8	13.3	18.2	33.9	2.3
Cotton	6.6	.0026	37.3	7.8	13.6	18.1	34.8	2.6
Craig	14.0	.0056	38.3	7.6	14.3	20.8	33.7	5.2
Custer	26.6	.0106	29.8	16.0	15.1	17.2	25.0	9.8
Delaware	28.4	.0114	40.1	7.6	11.8	18.1	38.1	11.1
Dewey	5.5	.0022	38.3	5.7	13.8	17.9	36.1	2.2
Ellis	4.4	.0017	40.2	4.6	11.4	20.1	37.6	1.8
Garvin	26.3	.0105	37.3	7.6	13.9	17.9	35.0	10.3
Grady	41.6	.0166	33.5	8.5	15.4	20.6	27.1	15.5
Grant	5.6	.0022	39.8	5.3	13.3	17.6	38.5	2.3
Greer	6.5	.0026	40.5	8.6	14.7	16.9	39.6	2.5
Harmon	3.7	.0015	38.1	7.4	11.8	15.3	38.0	1.4
Harper	4.0	.0016	40.1	4.6	13.0	19.3	37.7	1.6
Haskell	10.9	.0043	38.0	7.6	12.4	18.9	35.0	4.3
Hughes	12.9	.0052	40.6	6.9	11.6	18.2	38.6	5.2
Jackson	28.5	.0113	29.9	11.8	17.3	17.9	23.3	10.4
Jefferson	6.9	.0028	38.9	7.4	12.7	18.2	36.8	2.8
Johnston	10.0	.0040	35.4	9.6	12.9	18.5	32.0	3.8
Kay	47.7	.0190	35.8	7.8	14.3	19.7	31.5	18.9
Kingfisher	13.0	.0052	34.2	6.7	15.9	18.8	29.9	4.9
Kiowa	11.3	.0045	38.1	6.9	12.8	16.7	36.8	4.5
Latimer	10.4	.0041	34.1	10.7	13.3	17.5	31.2	3.7
Le Flore	43.7	.0174	34.4	8.8	14.3	19.9	29.3	16.1
Lincoln	29.2	.0117	35.0	7.5	14.2	20.2	29.7	10.8
Love	8.2	.0033	36.3	8.6	14.3	20.8	31.1	3.0
McCurtain	33.4	.0133	33.2	8.9	13.9	19.4	28.1	12.2
McIntosh	16.8	.0067	42.3	6.9	11.2	17.6	40.8	6.8
Major	8.0	.0032	37.5	6.2	13.3	19.2	34.2	3.1
Marshall	10.8	.0043	41.0	7.4	12.7	17.4	39.6	4.3

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ENID	**402,420**	**80,599**	**32,988**	**78,578**	**14,050**	**87,693**	**15,266**
Garfield	402,420	80,599	32,988	78,578	14,050	87,693	15,266
• Enid	387,431	79,138	32,505	78,237	14,046	80,595	14,762
SUBURBAN TOTAL	14,989	1,461	483	341	4	7,098	504
LAWTON	**681,609**	**128,902**	**60,276**	**145,317**	**29,605**	**141,510**	**14,095**
Comanche	681,609	128,902	60,276	145,317	29,605	141,510	14,095
• Lawton	636,847	114,866	57,223	145,317	28,761	136,833	13,194
SUBURBAN TOTAL	44,762	14,036	3,053		844	4,677	901
OKLAHOMA CITY	**7,262,762**	**1,421,974**	**753,660**	**891,261**	**329,966**	**1,957,938**	**196,349**
Canadian	358,480	94,690	33,769	38,551	14,309	97,506	10,555
Cleveland	970,504	193,819	97,604	121,710	29,308	316,609	24,736
Moore	247,589	62,108	22,592	41,096	6,425	51,006	5,011
• Norman	650,765	95,620	69,486	80,536	20,062	257,688	15,661
Logan	95,833	21,307	9,682	10,335	1,087	28,464	4,731
McClain	110,383	24,602	9,225	14,232	1,195	27,037	3,640
Oklahoma	5,389,288	967,954	563,736	666,122	275,603	1,447,088	138,192
Edmond	293,300	72,839	35,107	14,778	7,604	53,476	14,371
Midwest City	630,629	138,089	40,425	145,198	13,024	198,939	15,892
• Oklahoma City	3,782,700	571,660	419,047	473,261	226,225	1,024,484	91,776
Pottawatomie	338,274	119,602	39,644	40,311	8,464	41,234	14,495
• Shawnee	280,733	101,793	29,426	35,496	7,477	37,581	13,669
SUBURBAN TOTAL	2,548,564	632,901	235,701	301,968	76,202	638,185	75,243
TULSA	**5,239,853**	**1,190,058**	**516,620**	**612,457**	**240,877**	**1,278,907**	**133,865**
Creek	210,933	83,965	22,588	14,970	4,605	27,373	8,114
Osage	88,147	47,944	3,930	6,304	364	9,293	4,752
Rogers	215,688	61,032	19,805	18,022	2,931	52,118	5,660
Tulsa	4,633,434	960,909	462,041	557,977	230,861	1,182,995	109,933
Broken Arrow	336,034	73,526	29,917	39,897	7,449	99,003	7,968
• Tulsa	3,786,492	752,126	383,897	439,748	211,336	989,690	82,936
Wagoner	91,651	36,208	8,256	15,184	2,116	7,128	5,407
SUBURBAN TOTAL	1,453,361	437,932	132,723	172,709	29,541	289,217	50,930
OTHER COUNTIES							
Adair	44,018	21,785	2,050	6,542	298	4,043	284
Alfalfa	20,075	5,195	1,051	825	153	5,374	611
Atoka	63,057	18,585	2,546	8,010	3,115	11,083	1,672
Beaver	18,068	6,100	1,248		189	2,208	341
Beckham	110,962	29,704	9,791	15,345	2,887	26,869	2,613
Blaine	40,805	14,645	3,731	905	443	3,747	1,438
Bryan	160,664	45,269	13,264	23,910	6,102	31,782	3,172
Caddo	111,211	36,375	6,600	11,330	2,271	17,277	3,968
Carter	298,805	72,593	23,524	38,943	9,788	61,490	9,911
Cherokee	161,039	50,467	14,367	18,423	5,172	30,942	2,434
Choctaw	64,260	19,361	3,775	9,585	585	14,703	1,873
Cimarron	16,666	3,764	1,009		75	2,763	111
Coal	14,912	8,078	795	1,761	166	416	721
Cotton	19,175	6,498	1,711	1,012	860	2,407	1,102
Craig	82,646	21,307	8,385	7,002	2,837	16,625	2,175
Custer	175,409	44,375	13,920	16,532	4,285	35,856	9,283
Delaware	119,673	35,680	9,689	20,568	5,736	28,633	2,404
Dewey	16,394	5,252	862		611	1,007	240
Ellis	16,891	5,035	1,090	292	91	4,884	445
Garvin	124,792	41,976	9,431	12,301	1,940	14,170	5,174
Grady	211,761	55,532	16,766	16,426	7,960	57,018	7,060
Grant	14,348	2,849	591		114	4,873	816
Greer	15,695	8,567	1,057	617	146	433	1,484
Harmon	11,905	4,013	549	398	340	1,129	711
Harper	12,834	1,589	612	1,114	370	4,678	1,044
Haskell	49,628	11,700	1,592	9,746	307	12,918	1,847
Hughes	45,806	16,802	1,767	7,591	457	7,480	1,256
Jackson	191,058	32,763	18,356	17,502	5,050	65,105	9,500
Jefferson	24,918	9,158	2,057	491	291	3,346	1,480
Johnston	26,177	9,237	3,441	29	474	4,539	985
Kay	317,692	75,814	24,835	46,360	11,962	51,834	11,947
Kingfisher	66,032	18,471	4,591	7,123	457	19,582	3,565
Kiowa	45,846	16,488	1,616	4,888	2,527	3,802	2,993
Latimer	29,378	15,425	2,228	1,803	648	684	1,254
Le Flore	137,704	54,399	9,050	23,134	3,943	23,609	5,447
Lincoln	88,666	23,832	9,507	8,953	1,110	11,782	2,017
Love	36,175	14,097	1,799	1,153	910	9,512	992
McCurtain	186,373	59,713	12,434	31,526	5,265	42,498	5,261
McIntosh	88,198	26,265	5,759	8,657	2,419	24,989	4,576
Major	44,349	10,744	1,826	2,521	285	15,858	233
Marshall	52,564	20,483	4,122	2,187	1,249	12,380	3,082

OKLA. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Mayes	33.4	.0133	35.7	8.0	13.7	19.7	31.2	12.7
Murray	11.9	.0047	38.3	7.2	12.5	19.7	35.0	4.6
Muskogee	68.0	.0272	34.4	8.7	14.8	19.5	29.5	25.1
Noble	10.9	.0043	35.3	7.5	15.0	19.7	30.7	4.2
Nowata	9.9	.0040	38.7	7.2	12.6	19.3	35.5	4.0
Okfuskee	11.5	.0045	36.3	8.0	14.0	18.9	32.7	4.1
Okmulgee	36.2	.0144	35.7	9.1	13.0	19.2	31.8	13.9
Ottawa	30.3	.0121	37.2	10.5	12.4	18.8	34.0	12.0
Pawnee	15.5	.0061	36.3	7.3	13.7	20.7	31.2	6.0
Payne	61.2	.0244	27.1	25.1	16.4	16.2	20.8	23.7
Pittsburg	40.5	.0162	37.7	7.5	13.8	19.7	34.0	13.9
Pontotoc	34.1	.0136	34.3	12.0	13.7	18.5	30.6	13.3
Pushmataha	10.9	.0044	39.0	7.4	12.0	19.3	35.7	4.3
Roger Mills	4.0	.0015	36.3	6.7	13.5	19.7	32.2	1.5
Seminole	25.0	.0099	36.6	8.2	13.0	18.4	33.6	9.5
☐ Sequoyah	34.1	.0136	33.5	9.3	14.2	20.3	27.6	12.4
Stephens	42.0	.0168	37.2	6.9	13.9	19.5	33.5	16.6
Texas	16.2	.0064	32.9	10.0	14.6	19.8	27.2	6.1
Tillman	10.3	.0042	36.3	8.1	12.4	16.9	34.6	3.9
Washington	47.6	.0190	36.9	7.2	13.9	21.2	31.7	19.1
Washita	11.1	.0044	37.1	6.6	13.7	18.1	34.4	4.3
Woods	8.9	.0036	37.8	12.8	12.2	16.5	36.7	3.7
Woodward	18.6	.0074	33.3	8.0	16.5	20.0	27.2	6.9
TOTAL METRO COUNTIES	**1,874.1**	**.7473**	**32.2**	**10.5**	**17.4**	**21.1**	**24.0**	**719.0**
TOTAL STATE	**3,143.0**	**1.2531**	**33.2**	**10.0**	**15.9**	**20.3**	**27.0**	**1,204.9**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Mayes	179,895	50,396	9,422	18,957	6,777	42,405	3,756
Murray	66,032	17,252	5,192	7,787	1,116	17,986	2,492
Muskogee	419,504	105,350	40,299	58,043	14,914	81,276	11,652
Noble	44,483	13,826	4,577	1,807	186	4,071	1,936
Nowata	29,553	11,486	1,985	4,768	132	3,599	1,210
Okfuskee	38,641	16,913	706	645	385	5,810	3,547
Okmulgee	161,453	41,839	15,400	31,655	3,970	26,475	4,939
Ottawa	182,607	38,395	12,088	21,477	5,154	60,883	9,182
Pawnee	90,878	29,180	7,428	9,041	2,495	29,025	3,055
Payne	339,952	91,381	41,374	45,677	11,755	54,855	11,643
Pittsburg	235,288	59,490	17,732	37,268	6,348	67,136	4,324
Pontotoc	191,106	45,859	16,057	27,819	6,878	37,181	6,569
Pushmataha	54,161	20,117	2,091	4,854	833	7,760	1,350
Roger Mills	8,921	2,826	479	419	84	2,191	939
Seminole	98,334	30,299	9,355	15,012	648	17,927	4,124
☐ Sequoyah	149,682	46,510	14,547	18,464	3,046	19,351	2,317
Stephens	271,701	82,990	14,982	35,152	7,156	70,865	8,091
Texas	86,276	22,701	6,041	4,425	3,240	20,573	3,911
Tillman	29,452	7,594	2,846	4,815	637	4,955	1,397
Washington	349,950	92,615	28,389	56,756	16,908	72,585	8,440
Washita	19,571	7,733	738	791	546	1,619	734
Woods	53,979	10,715	4,314	7,019	2,192	12,909	2,864
Woodward	133,801	36,720	11,138	17,157	7,228	27,990	2,321
TOTAL METRO COUNTIES	**13,736,326**	**2,868,043**	**1,378,091**	**1,746,077**	**617,544**	**3,485,399**	**361,893**
TOTAL STATE	**20,218,493**	**4,683,705**	**1,884,118**	**2,542,826**	**810,834**	**4,849,713**	**578,105**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
ENID	**636,588**	**21,867**	**25.3**	**28.7**	**15.4**	**10.2**	**.0202**
Garfield	636,588	21,867	25.3	28.7	15.4	10.2	.0202
• Enid	513,605	21,559	25.7	28.7	15.1	9.9	.0173
SUBURBAN TOTAL	122,983	23,337	23.4	29.1	17.0	11.1	.0029
LAWTON	**1,140,310**	**21,033**	**28.8**	**28.0**	**14.3**	**10.4**	**.0365**
Comanche	1,140,310	21,033	28.8	28.0	14.3	10.4	.0365
• Lawton	824,053	20,902	29.2	27.6	14.6	10.2	.0288
SUBURBAN TOTAL	316,257	21,500	27.1	29.7	13.3	11.1	.0077
OKLAHOMA CITY	**11,560,705**	**23,803**	**23.4**	**28.1**	**16.6**	**13.3**	**.3622**
Canadian	880,655	28,835	18.7	30.1	22.0	14.7	.0245
Cleveland	2,065,796	24,968	22.7	29.5	18.2	12.5	.0597
Moore	453,841	29,026	17.9	38.5	24.4	10.5	.0139
• Norman	965,585	20,881	25.6	25.3	14.6	12.0	.0311
Logan	288,503	21,277	23.9	26.8	14.6	11.6	.0080
McClain	228,937	22,575	21.6	28.6	16.0	10.6	.0069
Oklahoma	7,515,009	23,450	24.0	27.6	15.8	13.9	.2446
Edmond	748,954	30,854	18.4	24.0	18.6	24.9	.0197
Midwest City	645,089	25,441	24.7	30.9	18.4	13.6	.0239
• Oklahoma City	5,507,891	22,569	24.2	26.9	15.2	13.4	.1770
Pottawatomie	581,805	19,933	24.7	25.9	14.6	9.3	.0185
• Shawnee	265,822	18,050	24.6	24.6	12.7	8.5	.0105
SUBURBAN TOTAL	4,821,407	26,221	21.9	30.4	19.0	13.8	.1436
TULSA	**8,805,237**	**24,266**	**22.6**	**28.2**	**16.5**	**13.9**	**.3695**
Creek	674,420	24,033	21.0	27.9	17.7	12.4	.0180
Osage	413,862	21,147	23.1	29.4	13.9	9.2	.0106
Rogers	398,974	25,034	21.1	28.7	19.1	11.8	.0166
Tulsa	6,600,899	24,433	23.1	28.0	16.3	14.7	.2115
Broken Arrow	712,054	31,994	15.5	32.9	26.5	16.3	.0204
• Tulsa	5,046,132	23,451	24.1	27.2	15.1	14.9	.1644
Wagoner	517,082	25,014	19.3	29.4	17.4	12.8	.0128
SUBURBAN TOTAL	3,759,105	25,275	20.5	29.6	18.4	12.6	.1051

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
OTHER COUNTIES							
Adair	123,578	13,475	27.9	23.4	7.5	3.4	.0041
Alfalfa	81,271	24,744	20.9	24.9	15.8	18.1	.0019
Atoka	95,195	13,306	29.4	18.9	7.7	5.4	.0034
Beaver	65,499	22,580	23.2	32.6	12.4	10.8	.0017
Beckham	177,876	17,524	23.8	25.2	12.0	7.8	.0060
Blaine	129,497	21,423	22.3	24.2	15.6	12.6	.0034
Bryan	225,941	12,466	30.6	18.2	6.5	3.8	.0083
Caddo	267,731	17,691	25.4	24.4	10.5	9.8	.0082
Carter	414,226	18,350	24.5	26.3	11.9	8.3	.0142
Cherokee	264,336	14,219	30.4	22.1	7.4	5.2	.0093
Choctaw	117,570	12,816	23.9	20.6	7.9	4.6	.0038
Cimarron	30,143	17,200	31.5	26.1	9.7	6.2	.0011
Coal	39,443	11,655	29.4	18.9	4.0	3.9	.0012
Cotton	53,739	15,468	28.0	25.2	9.7	3.8	.0016
Craig	108,205	15,392	31.5	24.3	7.4	5.1	.0041
Custer	305,149	21,751	22.8	25.2	14.3	14.0	.0093
Delaware	211,147	13,631	32.4	21.8	6.3	4.2	.0074
Dewey	66,967	21,381	23.0	23.3	15.1	14.3	.0015
Ellis	46,608	18,721	27.9	25.5	12.5	9.0	.0014
Garvin	257,048	18,105	25.6	25.2	12.8	7.8	.0079
Grady	380,142	18,013	26.8	25.9	11.5	7.8	.0122
Grant	65,681	21,057	24.5	27.1	13.4	12.2	.0016
Greer	52,216	13,701	26.3	22.1	7.5	5.9	.0016
Harmon	21,956	9,649	29.0	12.3	2.9	4.4	.0008
Harper	40,735	20,424	24.1	30.9	11.2	8.8	.0011
Haskell	88,007	13,916	28.9	19.2	8.3	6.4	.0029
Hughes	97,724	12,775	28.5	20.1	7.0	4.5	.0032
Jackson	251,113	17,063	31.9	25.3	10.1	6.4	.0090
Jefferson	48,634	11,701	28.9	19.2	5.2	3.2	.0017
Johnston	65,017	11,177	28.4	15.2	7.0	4.1	.0021
Kay	568,063	22,795	23.9	27.6	15.7	12.6	.0172

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Kingfisher	139,312	22,748	22.7	31.1	16.4	9.4	.0042
Kiowa	88,621	12,853	27.5	20.3	7.4	4.8	.0029
Latimer	75,536	13,532	26.5	21.5	7.7	5.2	.0024
Le Flore	340,975	15,303	29.8	24.2	8.7	4.8	.0110
Lincoln	269,891	19,525	23.7	28.5	12.9	7.7	.0076
Love	68,348	17,115	25.8	26.1	9.6	7.4	.0023
McCurtain	230,772	13,378	29.5	20.3	8.1	4.0	.0090
McIntosh	137,911	14,459	28.7	22.2	9.5	3.9	.0049
Major	80,836	19,149	27.5	26.9	11.8	9.2	.0024
Marshall	89,421	13,435	30.5	19.9	8.3	4.7	.0031
Mayes	303,086	17,990	27.5	26.0	12.6	6.8	.0099
Murray	100,560	16,590	28.6	26.7	9.6	4.4	.0036
Muskogee	592,069	16,833	25.4	23.2	10.8	7.0	.0207
Noble	120,930	21,408	25.8	27.8	13.0	12.4	.0034
Nowata	102,675	19,946	23.1	29.9	12.6	7.4	.0028
Okfuskee	94,599	15,796	27.0	20.6	11.8	7.7	.0029
Okmulgee	328,478	16,307	26.7	24.2	10.9	7.1	.0103
Ottawa	263,941	16,101	29.9	26.1	9.1	4.8	.0093
Pawnee	158,148	19,471	25.7	27.7	11.3	9.9	.0050
Payne	629,641	17,039	28.0	22.9	11.8	8.6	.0195
Pittsburg	322,675	14,762	30.1	24.2	7.7	3.8	.0118
Pontotoc	325,287	17,121	24.8	25.1	11.7	7.6	.0105
Pushmataha	77,741	12,098	30.4	18.4	5.2	3.9	.0030
Roger Mills	56,436	24,912	20.9	28.8	13.3	18.8	.0012
Seminole	231,154	17,157	24.8	25.0	11.3	7.8	.0069
☐ Sequoyah	237,251	14,073	32.0	22.6	6.7	3.5	.0086
Stephens	456,725	20,964	24.2	27.9	14.5	9.8	.0144
Texas	182,490	23,357	23.9	31.3	15.7	11.1	.0053
Tillman	72,470	12,176	30.4	18.0	5.0	4.6	.0024
Washington	762,144	31,031	17.5	24.4	18.9	24.8	.0205
Washita	129,094	22,701	23.7	29.0	14.0	13.2	.0029
Woods	104,233	19,461	27.1	26.1	11.6	10.9	.0032
Woodward	229,260	26,421	21.3	27.6	18.1	15.7	.0070
TOTAL METRO COUNTIES	**22,380,091**	**23,512**	**23.6**	**28.1**	**16.2**	**13.1**	**.6970**
TOTAL STATE	**34,306,007**	**20,869**	**24.7**	**26.6**	**14.2**	**11.1**	**1.0765**

Oregon

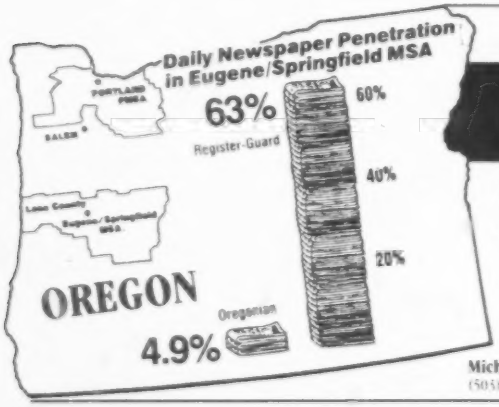
POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
EUGENE-SPRINGFIELD	**284.3**	**.1133**	**34.0**	**11.5**	**15.3**	**23.1**	**25.4**	**111.4**
Lane	284.3	.1133	34.0	11.5	15.3	23.1	25.4	111.4
• Eugene	113.2	.0451	32.4	16.6	16.2	23.0	22.8	46.5
• Springfield	44.9	.0179	30.4	11.7	16.9	20.4	20.9	17.5
SUBURBAN TOTAL	126.2	.0503	37.0	6.9	13.4	24.2	29.2	47.4
MEDFORD	**148.0**	**.0590**	**36.8**	**8.3**	**13.6**	**22.7**	**30.2**	**57.9**
Jackson	148.0	.0590	36.8	8.3	13.6	22.7	30.2	57.9
• Medford	47.5	.0189	35.5	8.6	15.3	21.3	29.4	19.1
SUBURBAN TOTAL	100.5	.0401	37.4	8.1	12.8	23.3	30.6	38.8
PORTLAND	**1,252.0**	**.4991**	**33.9**	**9.2**	**17.3**	**24.2**	**24.0**	**491.8**
Clackamas	282.8	.1127	35.2	7.8	15.0	25.9	24.5	105.0
Multnomah	585.7	.2335	34.2	9.9	18.2	23.4	23.2	242.9
Gresham	68.4	.0273	32.1	9.9	17.7	23.7	21.2	25.8
• Portland	438.7	.1749	34.6	10.1	18.7	23.3	25.9	187.9

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
EUGENE-SPRINGFIELD	**2,237,700**	**441,545**	**225,746**	**284,969**	**108,251**	**531,094**	**72,516**
Lane	2,237,700	441,545	225,746	284,969	108,251	531,094	72,516
• Eugene	1,401,361	211,146	137,686	221,138	82,053	326,119	49,132
• Springfield	348,040	88,557	41,441	51,989	14,920	70,213	11,467
SUBURBAN TOTAL	488,299	141,842	46,619	11,842	11,278	134,762	11,917
MEDFORD	**1,431,958**	**215,745**	**122,361**	**167,497**	**58,470**	**271,765**	**29,411**
Jackson	1,431,958	215,745	122,361	167,497	58,470	271,765	29,411
• Medford	804,183	108,049	75,778	56,985	44,261	196,365	8,843
SUBURBAN TOTAL	627,775	107,696	46,583	110,512	14,209	75,400	20,568
PORTLAND	**10,811,738**	**1,806,560**	**1,189,446**	**1,676,836**	**637,744**	**2,292,346**	**220,611**
Clackamas	2,022,482	432,107	180,019	304,818	71,424	454,203	54,238
Multnomah	5,203,048	804,565	716,350	695,284	367,751	967,850	98,320
Gresham	463,894	64,137	50,455	79,057	14,673	142,362	13,558
• Portland	3,562,576	543,293	507,403	464,784	268,797	579,813	68,687



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ORE. (cont.)

POPULATION

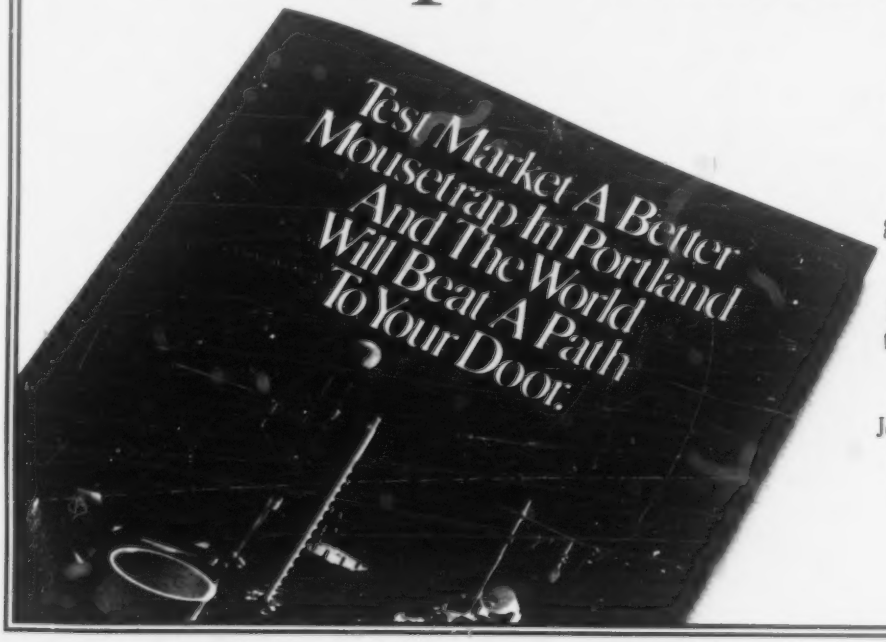
S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Washington	317.2	.1265	32.7	8.9	18.4	24.6	21.1	121.2
Beaverton	54.3	.0216	31.9	9.8	21.9	24.2	19.0	22.5
Yamhill	66.3	.0264	32.8	9.9	15.0	21.6	25.0	22.7
SUBURBAN TOTAL	813.3	.3242	33.6	8.7	16.7	24.7	22.9	303.9
PORTLAND-VANCOUVER CONSOLIDATED AREA	***1,194.3***	***.5957***	***33.0***	***9.1***	***17.3***	***24.1***	***23.7***	***581.8***
SALEM	**280.5**	**.1119**	**33.8**	**9.8**	**15.5**	**21.5**	**26.7**	**102.6**
Marion	230.5	.0919	33.8	9.5	15.9	21.5	26.5	84.3
* Salem	108.7	.0433	33.4	10.7	17.9	21.8	25.4	41.3
Polk	50.0	.0200	34.3	11.2	13.2	21.4	27.6	18.3
SUBURBAN TOTAL	171.8	.0686	34.2	9.1	13.9	21.3	27.6	61.3
OTHER COUNTIES								
Baker	15.2	.0061	38.4	5.8	13.2	20.2	34.5	6.1
Benton	71.0	.0283	29.3	20.6	16.0	21.1	19.7	26.2
Corvallis	44.9	.0179	26.3	28.9	17.3	17.7	17.3	16.8
Clatsop	33.4	.0133	36.1	8.0	14.4	21.8	29.9	13.4
Columbia	37.8	.0151	34.9	7.2	14.2	24.0	25.8	14.0
Coos	60.4	.0241	37.9	6.9	13.6	21.3	33.0	24.2
Crook	14.2	.0057	35.9	7.5	13.6	20.8	30.5	5.5
Curry	19.8	.0079	44.1	5.1	11.4	19.8	42.9	8.5
Deschutes	75.8	.0302	36.0	7.3	15.0	24.3	27.5	29.6
Douglas	95.1	.0379	36.2	7.5	13.7	21.3	30.4	36.0
Gilliam	1.7	.0007	38.0	4.8	14.1	18.6	35.6	.7
Grant	7.8	.0031	36.6	6.2	14.1	22.3	30.1	3.1

RETAIL SALES BY STORE GROUP

Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
3,205,427	481,704	254,940	651,214	183,014	742,600	56,260
961,490	117,080	82,129	126,412	69,136	320,031	15,733
380,781	88,184	38,137	25,520	15,555	127,693	11,793
7,249,162	1,263,267	682,043	1,212,052	368,947	1,712,533	151,924
12,139,866	***2,125,553***	***1,345,637***	***1,850,464***	***696,021***	***2,523,811***	***286,117***
1,858,309	**382,473**	**192,232**	**251,678**	**93,979**	**466,729**	**82,294**
1,699,304	316,350	173,137	247,823	90,076	345,867	70,222
1,166,203	149,974	118,744	204,273	80,410	253,650	41,991
159,005	66,123	19,195	3,847	3,903	20,862	12,072
692,106	232,499	73,588	47,397	13,569	113,079	40,303
78,078	24,359	7,395	2,968	2,475	16,263	2,735
374,627	85,105	51,831	36,210	21,284	60,697	18,513
349,613	81,589	46,411	34,430	21,033	58,913	16,092
274,882	76,257	47,519	5,973	9,150	36,183	17,930
146,790	46,541	15,572	580	6,049	15,855	15,829
456,833	88,553	43,190	69,087	12,342	103,416	21,411
57,862	21,005	4,162	1,017	1,583	8,358	3,417
133,545	43,317	14,038	2,579	6,316	16,147	12,536
681,612	144,059	71,086	55,871	31,575	154,542	35,496
632,374	132,043	71,520	86,812	20,224	95,095	33,320
7,087	1,955	1,151			1,077	158
41,431	15,409	2,463	739	569	7,228	2,933

Cramming on this can improve test results.



Why spend hours studying test markets? All the answers for testing any better mousetrap are right here. The right demographics, high consumer spending and low media costs are covered in this study guide to Portland, Oregon—the nation's third most popular test market.* For your copy, and for special test market rates, please phone John Mannex at *The Oregonian*. Call 503/221-8302 now for all the answers.

The Oregonian

* 1991, Saatchi & Saatchi.

 Circle No. 199 on Reader Service Card

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Harney	7.1	.0028	35.8	6.3	14.4	21.6	29.6	2.8
Hood River	17.0	.0068	34.1	7.7	16.2	21.8	26.8	6.5
Jefferson	13.8	.0055	31.6	8.4	15.2	19.0	25.9	4.8
Josephine	63.5	.0253	39.9	6.3	12.0	21.5	35.9	25.4
Klamath	57.7	.0230	35.0	9.3	14.0	21.4	28.5	22.3
Lake	7.2	.0029	36.4	6.1	13.5	21.5	30.6	2.8
Lincoln	39.3	.0157	40.0	5.7	12.8	21.8	36.2	16.6
Linn	91.6	.0365	34.9	8.6	14.6	21.6	28.3	34.9
Malheur	25.8	.0103	33.8	8.2	12.6	18.6	29.9	9.4
Morrow	7.5	.0030	33.5	7.4	14.1	21.5	26.5	2.9
Sherman	1.9	.0007	37.7	3.8	14.0	20.6	33.7	.8
Tillamook	21.6	.0086	40.7	5.8	12.4	20.1	38.1	8.9
Umatilla	59.1	.0236	33.3	9.3	15.4	20.6	26.7	22.0
Union	23.5	.0094	34.0	10.3	13.1	21.6	27.1	9.0
Wallowa	6.9	.0027	38.3	5.2	12.9	21.3	33.8	2.8
Wasco	21.6	.0086	37.1	6.4	13.3	21.7	31.5	8.6
Wheeler	1.4	.0006	44.1	5.6	9.1	21.6	41.4	.6
TOTAL METRO COUNTIES	**1,964.8**	**.7833**	**34.1**	**9.5**	**16.5**	**23.5**	**25.1**	**763.7**
TOTAL STATE	**2,863.5**	**1.1417**	**34.6**	**9.2**	**15.7**	**22.9**	**26.5**	**1,112.0**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Harney	47,766	15,454	4,008	1,096	644	7,033	623
Hood River	117,098	36,585	15,215	4,477	2,274	20,535	5,265
Jefferson	65,603	22,064	7,477	3,469	187	16,262	1,889
Josephine	453,729	89,809	40,024	36,665	20,898	109,787	26,245
Klamath	404,008	88,642	36,176	57,942	24,647	69,132	19,886
Lake	46,906	15,584	5,079	952	273	10,047	3,287
Lincoln	342,523	101,940	52,801	36,312	10,058	34,937	15,049
Linn	579,560	110,915	60,030	86,608	15,809	119,145	29,329
Malheur	214,840	48,005	21,630	21,835	8,216	36,031	7,004
Morrow	18,781	7,059	1,237		225	1,072	1,035
Sherman	11,170	178	2,847	63		110	
Tillamook	114,366	37,551	17,537	3,594	2,599	15,980	5,221
Umatilla	404,459	91,336	41,150	24,119	19,169	100,455	23,818
Union	130,832	29,800	17,351	2,438	5,501	18,941	14,644
Wallowa	38,914	13,984	2,967	233	199	11,833	843
Wasco	196,862	33,548	17,331	29,854	3,587	56,467	10,070
Wheeler	4,692	416	490	108	48	2,096	
TOTAL METRO COUNTIES	**16,339,705**	**2,846,223**	**1,729,885**	**2,380,972**	**898,444**	**3,461,934**	**404,832**
TOTAL STATE	**22,416,935**	**4,267,796**	**2,403,182**	**2,952,573**	**1,125,345**	**4,606,658**	**733,318**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
EUGENE-SPRINGFIELD	**3,256,948**	**22,972**	**23.9**	**29.1**	**15.9**	**11.3**	**.1064**
Lane	3,256,948	22,972	23.9	29.1	15.9	11.3	.1064
• Eugene	1,360,590	20,942	25.1	25.0	14.2	12.8	.0517
• Springfield	442,873	21,158	25.7	32.1	14.2	6.3	.0157
SUBURBAN TOTAL	1,453,485	25,484	21.9	32.3	18.2	11.6	.0390
MEDFORD	**1,644,663**	**21,826**	**26.1**	**30.3**	**14.5**	**9.7**	**.0590**
Jackson	1,644,663	21,826	26.1	30.3	14.5	9.7	.0590
• Medford	556,230	21,882	25.6	29.3	14.8	10.5	.0251
SUBURBAN TOTAL	1,088,433	21,798	26.5	30.6	14.4	9.3	.0339
PORTLAND	**18,374,831**	**29,982**	**19.1**	**26.1**	**19.5**	**22.0**	**.5418**
Clackamas	4,021,230	31,734	17.7	27.6	21.7	22.0	.1136
Multnomah	8,335,274	26,383	21.5	25.8	17.4	18.7	.2521
Gresham	1,019,719	34,540	16.7	24.6	22.8	26.5	.0277
• Portland	6,171,200	24,421	22.8	25.6	15.7	17.2	.1823
Washington	5,300,476	36,320	15.0	24.5	21.9	30.3	.1542
Beaverton	941,400	34,820	16.3	24.7	21.0	28.7	.0337
Yamhill	717,851	25,274	21.8	29.9	17.9	13.6	.0219
SUBURBAN TOTAL	12,203,631	33,217	16.9	26.3	21.8	25.0	.3595
PORTLAND-VANCOUVER CONSOLIDATED AREA	***21,520,121***	***29,920***	***19.0***	***26.2***	***19.6***	***21.7***	***.6281***
SALEM	**2,887,948**	**21,833**	**26.1**	**29.9**	**14.9**	**9.5**	**.0946**
Marion	2,397,793	21,913	26.3	29.7	14.7	10.0	.0809
• Salem	1,160,200	20,600	27.2	28.4	13.1	10.0	.0446
Polk	490,152	21,498	25.1	30.2	16.0	7.4	.0137
SUBURBAN TOTAL	1,727,745	22,674	25.3	30.7	16.2	9.2	.0500
OTHER COUNTIES							
Baker	139,224	17,740	28.9	26.7	12.1	5.4	.0046
Benton	730,822	26,955	22.2	23.9	17.4	20.7	.0255
Corvallis	577,483	23,114	24.8	23.3	15.5	17.2	.0176

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
Clatsop	361,119	20,088	27.2	27.1	13.7	9.4	.0123
Columbia	412,479	25,221	21.5	31.3	18.7	10.5	.0114
Coos	644,323	21,406	26.3	30.2	15.5	7.7	.0216
Crook	134,122	18,976	30.5	29.6	12.6	4.7	.0040
Curry	205,614	18,450	29.6	27.5	11.4	6.8	.0067
Deschutes	854,292	23,009	25.6	30.9	16.1	9.9	.0295
Douglas	954,368	22,119	24.5	33.7	14.6	7.2	.0318
Gilliam	22,207	24,533	26.1	28.1	19.7	12.7	.0005
Grant	77,081	20,054	28.7	31.5	12.5	6.1	.0025
Harney	76,890	22,831	24.5	34.5	15.4	8.1	.0024
Hood River	177,407	20,891	27.8	28.0	14.7	9.1	.0059
Jefferson	146,920	24,609	24.9	31.2	17.5	12.0	.0043
Josephine	595,084	17,987	29.8	27.4	11.3	5.9	.0211
Klamath	575,591	20,599	25.8	29.4	14.7	7.3	.0196
Lake	70,853	21,175	27.2	30.9	15.4	6.4	.0023
Lincoln	488,415	22,146	26.0	27.1	15.1	12.2	.0158
Linn	965,010	22,657	24.7	30.5	16.0	9.4	.0307
Malheur	248,491	20,228	27.8	28.7	12.6	9.3	.0092
Morrow	102,366	29,818	21.2	25.5	20.5	21.4	.0024
Sherman	24,066	23,882	24.4	28.5	17.6	13.1	.0006
Tillamook	220,347	18,719	30.2	27.4	12.2	6.9	.0067
Umatilla	668,928	23,984	24.8	30.3	16.8	12.5	.0210
Union	251,791	22,116	24.5	28.6	16.2	9.8	.0077
Wallowa	62,531	17,378	31.1	28.3	9.3	6.4	.0021
Wasco	230,868	22,161	24.1	31.9	13.1	8.8	.0083
Wheeler	8,387	9,590	28.5	13.7	4.2	1.0	.0003
TOTAL METRO COUNTIES	**36,164,367**	**26,804**	**21.3**	**27.3**	**16.0**	**17.8**	**.8018**
TOTAL STATE	**35,841,983**	**25,082**	**22.7**	**28.0**	**17.0**	**13.3**	**1.1126**

Pennsylvania

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ALLENTOWN-BETHLEHEM-EASTON	**692.3**	**.2761**	**35.5**	**9.7**	**16.2**	**21.2**	**29.5**	**262.1**
Carbon	57.3	.0229	37.7	8.3	14.9	19.7	34.1	22.2
Lehigh	293.1	.1169	35.8	9.2	16.7	21.4	29.9	113.7
• Allentown	105.8	.0422	34.0	11.2	18.6	18.1	30.0	43.1
Northampton	249.6	.0995	35.1	10.9	15.6	21.2	28.9	91.9
• Bethlehem	72.1	.0287	34.2	15.0	15.4	18.2	30.5	27.5
• Easton	26.5	.0106	30.6	16.7	17.6	17.1	25.2	9.5
Warren, N. J.	*92.3*	*.0368*	*34.5*	*8.8*	*17.2*	*22.6*	*26.5*	*34.3*
SUBURBAN TOTAL	487.9	.1946	36.3	8.2	15.8	22.7	29.4	182.0
ALTOONA	**130.3**	**.0519**	**36.4**	**9.0**	**14.4**	**20.2**	**31.8**	**50.2**
Blair	130.3	.0519	36.4	9.0	14.4	20.2	31.8	50.2
• Altoona	51.8	.0207	36.2	9.4	14.6	18.8	32.7	20.7
SUBURBAN TOTAL	78.5	.0312	36.6	8.7	14.2	21.1	31.3	29.5
BEAVER COUNTY	**185.0**	**.0738**	**37.3**	**8.3**	**14.9**	**20.0**	**33.3**	**71.5**
Beaver	185.0	.0738	37.3	8.3	14.9	20.0	33.3	71.5
SUBURBAN TOTAL	185.0	.0738	37.3	8.3	14.9	20.0	33.3	71.5
ERIE	**275.1**	**.1097**	**32.9**	**11.7**	**15.3**	**19.9**	**26.9**	**101.4**
Erie	275.1	.1097	32.9	11.7	15.3	19.9	26.9	101.4
• Erie	108.5	.0433	32.6	12.1	16.4	17.6	28.5	42.0
Millcreek Township	46.7	.0186	36.0	8.4	15.4	22.6	29.0	18.3
SUBURBAN TOTAL	166.6	.0664	33.2	11.4	14.6	21.4	25.9	59.4
HARRISBURG-LEBANON-CARLISLE	**591.5**	**.2358**	**34.9**	**10.3**	**16.2**	**21.8**	**28.1**	**227.6**
Cumberland	196.9	.0785	34.7	12.5	15.6	22.0	27.7	74.1
• Carlisle	18.6	.0074	33.8	19.3	14.1	18.2	30.1	7.3
Dauphin	238.5	.0951	35.1	9.2	17.2	21.6	28.4	95.5
• Harrisburg	52.5	.0209	31.8	10.4	18.2	19.9	24.4	21.6

RETAIL SALES BY STORE GROUP

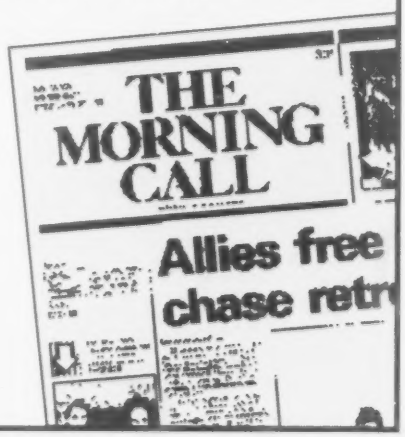
METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Auto-motive ($000)	Drug ($000)
ALLENTOWN-BETHLEHEM-EASTON	**5,190,601**	**1,095,358**	**440,006**	**537,794**	**243,540**	**1,156,823**	**178,780**
Carbon	231,124	65,619	23,779	8,375	8,659	66,137	13,003
Lehigh	2,776,906	483,187	232,132	381,972	160,672	561,549	87,306
• Allentown	1,070,333	232,721	104,523	101,182	47,041	245,250	40,485
Northampton	1,419,154	385,310	132,765	104,074	47,641	351,566	50,224
• Bethlehem	462,384	131,449	51,349	27,062	26,010	83,859	19,977
• Easton	263,351	85,740	24,690	5,829	23,312	47,374	9,489
Warren, N. J.	*743,417*	*161,242*	*51,330*	*43,373*	*26,568*	*177,571*	*28,247*
SUBURBAN TOTAL	3,394,533	645,448	259,444	403,721	147,177	780,340	108,829
ALTOONA	**994,442**	**243,249**	**83,275**	**142,690**	**60,763**	**219,993**	**38,281**
Blair	994,442	243,249	83,275	142,690	60,763	219,993	38,281
• Altoona	530,599	130,450	46,843	82,032	34,939	118,423	19,330
SUBURBAN TOTAL	463,843	112,799	36,432	60,658	25,824	101,570	18,951
BEAVER COUNTY	**927,556**	**225,939**	**87,633**	**166,680**	**40,830**	**173,979**	**43,383**
Beaver	927,556	225,939	87,633	166,680	40,830	173,979	43,383
SUBURBAN TOTAL	927,556	225,939	87,633	166,680	40,830	173,979	43,383
ERIE	**1,812,577**	**404,625**	**191,226**	**231,088**	**103,993**	**403,586**	**83,004**
Erie	1,812,577	404,625	191,226	231,088	103,993	403,586	83,004
• Erie	726,910	200,479	86,014	61,035	36,652	147,359	34,313
Millcreek Township	562,223	60,050	50,376	130,357	53,765	123,441	28,642
SUBURBAN TOTAL	1,085,667	204,146	105,212	170,053	67,341	256,227	48,691
HARRISBURG-LEBANON-CARLISLE	**4,938,202**	**795,832**	**395,028**	**542,915**	**235,022**	**1,305,703**	**141,858**
Cumberland	1,901,195	304,001	158,298	234,094	74,266	365,813	53,241
• Carlisle	383,348	68,958	31,043	45,876	12,373	59,401	13,445
Dauphin	1,941,071	301,790	165,724	210,709	106,629	574,057	62,874
• Harrisburg	570,618	97,649	38,513	59,172	23,061	189,197	20,227

TESTING

YOUR NEXT MEDIA BUY...

TRUE OR FALSE: – The four-county Allentown-Bethlehem-Easton metro area is not covered in a Philadelphia-only media buy. ☐ **TRUE** ☐ **FALSE**

Located just 62 miles north of Philadelphia, the Allentown-Bethlehem-Easton metro area is the state's third most affluent market with an E.B.I. of more than $9 billion. Yet, no Philadelphia daily newspaper reaches more than 2 percent of this market. Improve your sales in America's fourth-largest ADI. Make your statement in the tested, leading newspaper for the Allentown-Bethlehem-Easton market.



The answer is TRUE. For more correct answers, call Bob Richelderfer, national advertising, at (215) 820-6634.

Represented nationally by Newspapers First.

Sources: Sales & Marketing Management (Survey of Buying Power, 1990) Scarborough Report, 1990

 Circle No. 201 on Reader Service Card

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Lebanon	114.4	.0456	35.4	9.3	15.6	21.0	29.5	42.9
• Lebanon	24.9	.0099	34.7	9.9	17.0	18.1	31.3	10.5
Perry	41.7	.0166	33.4	8.9	16.5	23.1	24.4	15.1
SUBURBAN TOTAL	495.5	.1976	35.3	10.0	16.2	22.2	28.2	188.2
JOHNSTOWN	**239.7**	**.0956**	**37.3**	**8.8**	**13.9**	**20.0**	**33.3**	**91.0**
Cambria	161.7	.0645	37.6	9.1	13.6	19.8	34.0	61.5
• Johnstown	27.9	.0111	40.0	8.5	13.5	17.3	38.9	12.4
Somerset	78.0	.0311	36.5	8.1	14.6	20.0	32.1	29.5
SUBURRAN TOTAL	211.8	.0845	37.0	8.8	14.0	20.1	32.7	78.6
LANCASTER	**429.6**	**.1713**	**32.8**	**10.4**	**16.4**	**20.4**	**26.1**	**153.5**
Lancaster	429.6	.1713	32.8	10.4	16.4	20.4	26.1	153.5
• Lancaster	56.4	.0225	30.1	14.0	18.6	17.9	23.0	21.5
SUBURBAN TOTAL	373.2	.1488	33.3	9.9	16.0	20.8	26.5	132.0
PHILADELPHIA	**4,886.9**	**1.9484**	**33.8**	**10.2**	**17.2**	**20.8**	**27.2**	**1,788.4**
Bucks	548.7	.2188	33.8	9.0	17.4	23.3	24.5	193.2
Bensalem Township	57.6	.0230	31.6	9.7	20.6	23.0	19.9	21.3
Bristol Township	57.9	.0231	32.0	9.7	18.7	20.1	24.4	19.6
Middletown Township	43.7	.0174	33.3	8.5	17.7	23.3	23.6	14.7
Chester	383.6	.1529	33.9	9.8	16.9	23.8	24.3	135.9
Delaware	548.9	.2188	34.7	10.5	16.6	19.8	29.7	201.9
Chester	42.0	.0167	30.4	12.9	16.2	17.1	25.5	14.6
Haverford Township	50.0	.0199	36.9	10.0	14.9	20.9	32.0	17.8
Upper Darby Township	81.4	.0325	34.0	9.4	20.0	18.6	29.3	32.8
Montgomery	682.3	.2721	36.0	8.8	17.0	21.8	29.7	256.6
Abington Township	56.7	.0226	38.9	7.5	15.1	19.8	35.6	21.7
Lower Merion Township	58.4	.0233	40.4	10.3	11.2	23.2	35.4	22.7
• Norristown	30.9	.0123	33.2	10.0	20.4	18.4	28.0	12.2

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Lebanon	909,107	142,394	63,048	91,894	46,250	308,312	22,427
• Lebanon	339,797	77,163	27,627	14,954	17,042	117,169	13,357
Perry	186,929	47,647	7,958	6,218	7,877	57,521	3,316
SUBURBAN TOTAL	3,644,539	552,062	297,845	422,913	182,546	939,936	94,829
JOHNSTOWN	**1,334,692**	**319,432**	**110,527**	**128,279**	**55,490**	**301,806**	**69,376**
Cambria	937,758	236,492	78,240	106,016	39,336	182,858	52,879
• Johnstown	244,927	74,357	22,645	16,588	13,684	47,619	11,440
Somerset	386,934	82,940	32,287	22,263	16,154	118,148	16,497
SUBURRAN TOTAL	1,079,765	245,075	87,882	111,691	41,806	253,387	57,936
LANCASTER	**3,276,037**	**677,983**	**306,696**	**287,793**	**212,936**	**764,555**	**102,871**
Lancaster	3,276,037	677,983	306,696	287,793	212,936	764,555	102,871
• Lancaster	672,007	62,426	51,001	145,970	49,895	118,145	26,384
SUBURBAN TOTAL	2,604,030	615,557	255,695	141,823	163,041	646,110	77,487
PHILADELPHIA	**36,033,312**	**7,596,047**	**3,275,217**	**3,913,622**	**1,808,862**	**7,868,228**	**1,319,476**
Bucks	4,962,012	967,295	381,737	522,138	227,429	1,450,941	120,711
Bensalem Township	718,690	151,224	59,868	154,407	33,046	137,812	13,634
Bristol Township	232,781	59,105	23,878	3,309	13,303	44,627	17,189
Middletown Township	371,830	26,422	25,655	86,517	27,182	90,493	11,304
Chester	2,597,255	564,090	226,102	147,981	137,776	786,036	79,255
Delaware	4,369,373	916,415	379,135	431,301	224,354	816,426	165,464
Chester	137,653	33,170	13,842	1,693	2,446	39,964	5,923
Haverford Township	214,327	41,567	21,837	17,654	14,167	38,059	6,969
Upper Darby Township	483,459	169,090	38,532	5,685	22,586	62,602	40,685
Montgomery	7,357,913	1,368,005	560,114	1,011,029	410,556	1,576,102	219,244
Abington Township	662,673	135,728	34,633	131,642	27,942	167,523	20,752
Lower Merion Township	956,720	155,206	59,491	66,892	45,812	262,685	25,670
• Norristown	246,799	78,540	16,615	12,281	8,747	73,818	13,252

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The Patriot-News

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PA. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group				Households (Thousands)
				18-24 Years	25-34 Years	35-49 Years	50 & Over	
Philadelphia	*1,384.8*	*.6318*	*33.4*	*11.5*	*17.2*	*18.7*	*28.5*	*602.8*
• Philadelphia	1,584.8	.6318	33.4	11.5	17.2	18.7	28.5	602.8
Burlington, N. J.	*399.1*	*.1591*	*33.1*	*10.5*	*18.0*	*22.2*	*24.3*	*138.0*
Camden, N. J.	*506.7*	*.2020*	*32.8*	*9.6*	*17.7*	*21.0*	*25.1*	*180.2*
• Camden	*88.2*	*.0352*	*26.1*	*12.3*	*17.0*	*16.6*	*18.2*	*26.8*
Cherry Hill Township	*69.9*	*.0279*	*38.7*	*8.0*	*13.6*	*23.4*	*32.4*	*24.7*
Gloucester Township	*54.2*	*.0216*	*31.4*	*9.5*	*19.4*	*23.4*	*19.7*	*18.7*
Gloucester, N. J.	*232.8*	*.0929*	*32.4*	*10.1*	*17.4*	*22.1*	*23.4*	*79.8*
Washington Township	*42.5*	*.0169*	*31.0*	*9.1*	*16.9*	*26.6*	*16.6*	*13.3*
SUBURBAN TOTAL	3,183.0	1.2691	34.3	9.6	17.2	22.1	26.6	1,146.6
PHILADELPHIA–WILMINGTON–TRENTON								
CONSOLIDATED AREA	***5,937.9***	***2.3674***	***33.7***	***10.4***	***17.3***	***21.0***	***26.8***	***2,168.4***
PITTSBURGH	**2,047.2**	**.8163**	**37.2**	**9.2**	**15.6**	**20.6**	**32.7**	**816.1**
Allegheny	1,330.0	.5303	37.0	9.6	16.3	20.3	32.5	538.6
• McKeesport	25.9	.0103	38.9	8.7	13.9	16.8	37.9	10.5
Penn Hills Township	51.2	.0204	37.9	8.4	15.4	21.1	33.4	19.7
• Pittsburgh	366.1	.1468	34.7	13.8	16.7	17.9	31.6	152.7
Fayette	144.5	.0576	37.2	8.6	14.0	20.0	33.1	55.8
Washington	203.6	.0812	37.7	9.2	14.2	20.8	33.1	78.1
Westmoreland	369.1	.1472	37.9	8.4	14.6	21.4	33.0	143.6
Hempfield Township	42.5	.0169	37.4	8.5	14.7	23.7	30.3	15.5
SUBURBAN TOTAL	1,653.2	.6592	37.7	8.2	13.4	21.2	32.9	652.9
PITTSBURGH–BEAVER VALLEY								
CONSOLIDATED AREA	***2,232.2***	***.8901***	***37.2***	***9.2***	***15.5***	***20.5***	***32.8***	***887.6***
READING	**338.8**	**.1351**	**35.5**	**9.8**	**15.9**	**20.7**	**30.2**	**128.5**
Berks	338.8	.1351	35.5	9.8	15.9	20.7	30.2	128.5
• Reading	78.9	.0315	32.4	11.8	17.2	16.5	29.0	31.6
SUBURBAN TOTAL	259.9	.1036	36.5	9.2	15.6	21.7	30.6	96.9

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Philadelphia	*7,741,383*	*1,874,274*	*1,023,836*	*778,620*	*311,188*	*1,063,426*	*436,676*
• Philadelphia	7,741,383	1,874,274	1,023,836	778,620	311,188	1,063,426	436,676
Burlington, N. J.	*3,386,918*	*649,715*	*260,068*	*348,118*	*150,477*	*1,126,442*	*94,580*
Camden, N. J.	*3,728,767*	*889,088*	*316,565*	*416,525*	*263,072*	*532,438*	*150,683*
• Camden	*182,671*	*49,905*	*25,152*	*6,100*	*2,977*	*6,062*	*16,208*
Cherry Hill Township	*1,222,338*	*204,740*	*92,522*	*195,242*	*101,462*	*254,487*	*26,811*
Gloucester Township	*175,841*	*104,880*	*9,316*	*6,350*	*3,842*	*2,816*	*2,417*
Gloucester, N. J.	*1,889,691*	*367,165*	*127,660*	*257,910*	*84,010*	*316,217*	*52,863*
Washington Township	*307,708*	*61,455*	*21,218*	*12,316*	*9,176*	*136,582*	*8,644*
SUBURBAN TOTAL	27,862,459	5,593,328	2,209,614	3,116,621	1,485,950	6,724,722	853,340
PHILADELPHIA–WILMINGTON–TRENTON							
CONSOLIDATED AREA	***44,680,863***	***9,264,589***	***4,010,925***	***4,934,865***	***2,268,451***	***9,893,380***	***1,629,671***
PITTSBURGH	**14,183,572**	**2,906,148**	**1,464,175**	**1,814,435**	**757,307**	**3,165,374**	**558,969**
Allegheny	9,786,382	1,878,359	1,084,733	1,313,518	559,869	2,120,014	397,239
• McKeesport	151,051	47,809	14,181	12,319	6,530	27,470	9,081
Penn Hills Township	221,453	83,939	23,883	17,829	8,082	27,194	13,230
• Pittsburgh	2,870,604	594,160	413,046	294,263	145,399	544,801	121,823
Fayette	933,906	256,946	74,172	113,640	35,361	172,101	34,228
Washington	1,188,004	298,745	102,031	102,883	56,916	311,477	36,447
Westmoreland	2,275,280	472,098	203,239	284,394	105,161	561,782	91,055
Hempfield Township	300,153	2,087	12,873	113,160	11,329	106,497	6,897
SUBURBAN TOTAL	11,161,917	2,264,179	1,036,948	1,507,853	605,378	2,593,103	428,065
PITTSBURGH–BEAVER VALLEY							
CONSOLIDATED AREA	***15,111,128***	***3,132,087***	***1,551,808***	***1,981,115***	***798,137***	***3,539,353***	***602,352***
READING	**2,563,704**	**484,514**	**237,976**	**308,193**	**156,742**	**533,748**	**73,916**
Berks	2,563,704	484,514	237,976	308,193	156,742	533,748	73,916
• Reading	559,536	118,977	63,841	5,239	27,174	144,884	19,152
SUBURBAN TOTAL	2,004,168	365,537	174,135	302,954	129,568	388,864	54,764

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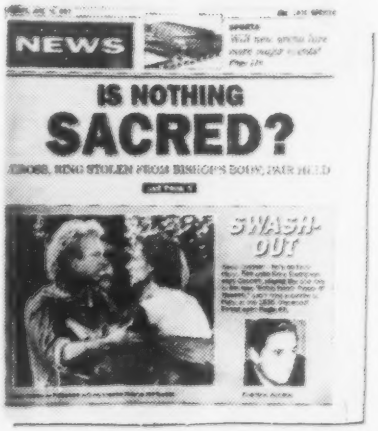

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The Inquirer NEWS

Sources: S & MM Survey of Buying Power; The Scarborough Report on the Philadelphia Market, 1990

 Circle No. 204 on Reader Service Card

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
SCRANTON–WILKES-BARRE	**736.3**	**.2935**	**37.1**	**10.2**	**14.4**	**19.9**	**33.1**	**281.4**
Columbia	63.3	.0252	34.2	15.1	13.9	19.3	29.6	23.5
Lackawanna	218.5	.0871	37.9	9.9	14.0	19.2	34.7	84.3
• Scranton	81.6	.0325	37.5	11.6	14.2	17.1	36.0	32.6
Luzerne	327.5	.1306	38.5	9.4	14.2	19.6	35.3	128.2
• Hazleton	24.7	.0098	41.1	8.8	14.0	17.4	39.8	10.6
• Wilkes-Barre	47.4	.0189	37.3	12.7	14.1	16.8	35.9	19.4
Monroe	98.7	.0393	34.0	10.1	16.4	21.9	26.5	35.3
Wyoming	28.3	.0113	33.1	10.3	14.7	22.0	25.2	10.1
SUBURBAN TOTAL	582.6	.2323	36.8	9.9	14.5	20.6	32.1	218.8
SHARON	**120.5**	**.0481**	**36.6**	**10.1**	**14.0**	**19.7**	**32.6**	**45.4**
Mercer	120.5	.0481	36.6	10.1	14.0	19.7	32.6	45.4
• Sharon	17.4	.0069	36.7	9.0	14.9	18.3	34.0	7.1
SUBURBAN TOTAL	103.1	.0412	36.6	10.3	13.9	19.7	32.4	38.3
STATE COLLEGE	**124.6**	**.0497**	**27.1**	**27.9**	**16.5**	**17.3**	**19.7**	**43.0**
Centre	124.6	.0497	27.1	27.9	16.5	17.3	19.7	43.0
• State College	39.2	.0156	22.7	65.4	12.2	7.1	8.9	11.0
SUBURBAN TOTAL	85.4	.0341	33.2	10.7	18.6	22.0	24.6	32.0
WILLIAMSPORT	**119.1**	**.0474**	**34.9**	**9.7**	**15.3**	**20.5**	**29.4**	**45.1**
Lycoming	119.1	.0474	34.9	9.7	15.3	20.5	29.4	45.1
• Williamsport	32.0	.0128	31.6	14.3	16.4	17.5	26.9	12.6
SUBURBAN TOTAL	87.1	.0346	36.2	8.0	15.0	21.7	30.2	32.5
YORK	**421.6**	**.1680**	**34.4**	**9.7**	**16.7**	**22.1**	**27.0**	**158.2**
Adams	79.1	.0315	33.6	11.0	16.0	20.8	27.0	28.4
York	342.5	.1365	34.6	9.4	16.8	22.4	27.0	129.8
• York	42.6	.0170	31.2	12.0	18.6	17.9	25.1	17.1
SUBURBAN TOTAL	379.0	.1510	34.8	9.4	16.5	22.5	27.2	141.1

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
SCRANTON–WILKES-BARRE	**5,316,827**	**1,105,643**	**474,215**	**691,152**	**233,627**	**1,018,689**	**221,406**
Columbia	408,322	78,974	37,878	42,577	12,208	81,975	14,370
Lackawanna	1,653,292	347,396	151,711	249,341	66,317	307,893	84,449
• Scranton	756,343	142,370	56,175	157,983	27,205	142,908	36,204
Luzerne	2,238,927	465,876	198,998	310,279	113,413	432,129	90,507
• Hazleton	249,977	60,654	18,381	59,342	13,002	39,354	11,124
• Wilkes-Barre	574,714	93,589	48,834	129,518	44,227	52,615	20,867
Monroe	877,900	184,238	73,881	79,637	37,359	161,849	27,521
Wyoming	138,386	29,159	11,747	9,318	4,330	34,843	4,559
SUBURBAN TOTAL	3,735,793	809,030	350,825	344,309	149,193	783,812	133,211
SHARON	**703,350**	**147,059**	**62,799**	**90,125**	**45,431**	**170,681**	**29,963**
Mercer	703,350	147,059	62,799	90,125	45,431	170,681	29,963
• Sharon	181,882	17,474	10,600	49,851	18,023	40,420	3,756
SUBURBAN TOTAL	521,468	129,585	52,199	40,274	27,408	130,261	26,207
STATE COLLEGE	**822,998**	**156,976**	**95,649**	**89,139**	**46,132**	**162,633**	**27,632**
Centre	822,998	156,976	95,649	89,139	46,132	162,633	27,632
• State College	453,356	88,859	58,503	82,140	24,771	85,739	12,204
SUBURBAN TOTAL	369,642	68,117	37,146	6,999	21,361	76,894	15,428
WILLIAMSPORT	**894,501**	**188,770**	**65,622**	**96,328**	**41,343**	**207,439**	**33,036**
Lycoming	894,501	188,770	65,622	96,328	41,343	207,439	33,036
• Williamsport	360,686	88,605	20,988	28,446	21,963	69,332	11,286
SUBURBAN TOTAL	533,815	100,165	44,634	67,882	19,380	138,107	21,750
YORK	**3,106,979**	**585,727**	**259,394**	**295,396**	**140,467**	**657,098**	**80,153**
Adams	327,287	90,032	49,341	17,180	16,743	81,572	8,865
York	2,779,692	495,695	210,053	278,216	123,724	575,526	71,288
• York	318,612	41,452	36,715	16,362	18,098	77,901	12,764
SUBURBAN TOTAL	2,788,367	544,275	222,679	279,034	122,369	579,197	67,389

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The Pittsburgh Press
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PA. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
OTHER COUNTIES															
Armstrong	73.2	.0292	36.8	8.3	14.9	20.0	32.6	28.2	333,208	82,968	26,061	33,525	11,636	77,689	16,263
Bedford	48.0	.0191	35.8	8.9	14.7	20.1	31.1	18.1	325,448	45,056	36,510	12,125	10,754	74,672	10,586
Bradford	61.0	.0243	34.7	8.3	14.8	20.7	28.9	22.5	389,305	73,815	25,645	30,242	9,530	120,292	18,222
Butler	152.5	.0608	34.0	10.7	15.9	21.5	26.9	55.5	933,830	200,457	85,021	119,523	54,600	206,356	25,813
Cameron	5.9	.0023	37.5	7.5	13.2	19.6	34.0	2.4	29,660	9,061	2,667	541	744	6,085	1,260
Clarion	41.6	.0166	32.3	16.5	13.6	18.3	28.0	15.0	209,625	57,147	20,633	17,416	7,605	38,403	10,034
Clearfield	77.8	.0310	35.8	8.7	14.8	19.8	31.4	29.7	578,464	141,714	37,331	46,250	21,084	140,971	16,533
Clinton	37.1	.0148	35.0	13.2	13.2	19.0	31.0	13.8	281,247	57,930	17,135	18,779	9,817	95,295	9,167
Crawford	85.9	.0343	34.7	10.3	13.9	20.4	29.2	32.1	469,244	82,042	52,438	51,849	20,420	114,663	19,036
Elk	34.6	.0138	35.6	8.3	15.1	19.3	31.5	13.0	160,992	44,385	13,145	11,574	6,717	26,857	10,396
Forest	4.8	.0019	40.9	7.2	11.7	19.4	38.2	1.9	14,190	4,429	1,752	623	114	2,247	
Franklin	121.8	.0486	35.2	9.7	15.5	21.3	29.0	46.0	752,857	147,694	65,382	89,773	35,171	175,965	28,432
Fulton	14.0	.0056	34.2	9.3	14.9	20.7	28.1	5.2	58,743	11,178	4,365	772	1,436	15,414	3,770
Greene	39.4	.0157	35.3	9.7	13.9	20.9	29.7	14.6	169,541	48,980	12,076	11,266	5,220	52,336	8,809
Huntingdon	44.3	.0177	34.5	11.5	15.5	21.2	28.0	15.6	185,132	57,278	15,246	12,634	4,136	33,210	6,609
Indiana	89.8	.0358	31.8	17.0	13.8	19.1	26.5	31.6	537,898	128,512	45,413	76,752	21,961	142,590	20,085
Jefferson	45.9	.0183	36.0	8.4	14.7	19.1	32.2	17.5	244,979	62,844	16,007	12,174	11,990	59,694	11,250
Juniata	20.8	.0083	34.7	9.0	15.5	20.4	29.2	7.7	82,739	24,036	4,625	980	2,421	34,018	2,880
Lawrence	95.7	.0381	37.6	9.1	13.6	19.7	34.0	36.1	542,576	124,650	47,848	46,651	19,231	133,559	22,962
McKean	46.8	.0187	36.1	8.9	14.6	19.9	31.7	17.7	235,270	66,413	26,083	14,374	5,813	64,424	13,203
Mifflin	46.2	.0184	35.9	9.2	14.5	20.2	31.1	17.7	288,330	70,210	23,023	27,406	12,096	63,273	8,256
Montour	17.7	.0070	35.4	8.3	16.6	19.9	30.7	6.5	78,637	26,107	9,796	1,133	4,593	11,436	6,244
Northumberland	96.6	.0386	38.0	8.2	14.2	19.7	34.5	38.7	542,363	142,923	41,009	47,007	32,258	126,042	26,861
Pike	29.2	.0117	36.1	6.4	16.6	20.6	31.1	11.0	99,829	26,170	11,229	1,660	3,068	10,827	436
Potter	16.7	.0066	35.9	7.6	13.5	20.1	31.2	6.2	80,132	23,866	4,415	803	2,129	24,711	3,407
Schuylkill	152.0	.0606	38.8	8.5	14.1	19.3	35.9	60.5	842,642	211,341	68,326	110,225	30,739	147,854	54,296
Snyder	36.9	.0148	32.7	12.6	15.4	20.3	26.1	12.8	308,426	45,344	31,084	63,133	11,800	71,511	9,427
Sullivan	6.1	.0024	38.3	9.4	13.2	17.2	36.8	2.3	29,047	6,559	3,116	1,931	604	10,669	1,657
Susquehanna	40.7	.0162	35.0	7.8	15.2	20.6	29.4	15.0	159,212	39,402	10,700	11,847	2,772	48,453	5,566
Tioga	41.1	.0164	34.3	11.7	13.7	19.5	29.6	15.0	196,335	47,618	21,764	15,681	5,433	43,928	8,733
Union	36.4	.0145	32.4	16.0	14.4	20.7	25.6	11.8	169,066	44,168	29,658	6,964	7,499	33,302	10,713
Venango	58.9	.0235	36.0	7.7	14.8	21.0	30.5	22.2	329,717	73,774	25,771	54,598	11,737	70,890	12,771
Warren	44.9	.0179	36.5	7.7	14.7	21.3	31.0	17.2	658,167	60,652	22,473	22,663	8,460	62,799	9,750
Wayne	40.5	.0161	36.5	8.0	14.6	20.4	31.7	14.9	332,467	79,483	23,621	17,192	14,074	57,313	10,837
TOTAL METRO COUNTIES	**10,107.6**	**4.0299**	**35.1**	**10.2**	**16.1**	**20.6**	**29.6**	**3,831.1**	**72,340,657**	**14,866,092**	**6,793,815**	**8,269,703**	**3,658,358**	**15,756,667**	**2,675,731**
TOTAL STATE	**11,912.4**	**4.7495**	**35.2**	**10.1**	**15.9**	**20.5**	**29.8**	**4,507.1**	**82,989,975**	**17,234,298**	**7,675,185**	**9,259,769**	**4,066,020**	**18,154,415**	**3,099,995**

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EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
ALLENTOWN-BETHLEHEM-EASTON	**9,973,167**	**30,117**	**18.4**	**26.5**	**20.5**	**21.1**	**.2840**
Carbon	663,827	23,762	24.8	31.0	15.9	11.1	.0182
Lehigh	4,649,220	32,708	16.8	24.5	21.2	25.3	.1359
• Allentown	1,518,973	26,763	20.4	25.0	18.4	18.9	.0479
Northampton	3,219,167	28,084	19.4	28.1	20.5	16.5	.0895
• Bethlehem	943,993	26,043	20.5	25.0	18.9	16.7	.0269
• Easton	262,799	19,897	25.1	27.3	12.8	9.1	.0102
Warren, N. J.	*1,440,953*	*33,153*	*16.9*	*25.7*	*20.9*	*25.9*	*.0404*
SUBURBAN TOTAL	7,247,402	31,896	17.3	27.0	21.6	22.9	.1990
ALTOONA	**1,532,759**	**23,794**	**24.0**	**29.6**	**17.3**	**11.3**	**.0488**
Blair	1,532,759	23,794	24.0	29.6	17.3	11.3	.0488
• Altoona	600,424	22,068	24.9	28.2	15.4	10.9	.0215
SUBURBAN TOTAL	932,335	24,891	23.3	30.6	18.6	11.6	.0273
BEAVER COUNTY	**2,338,105**	**27,665**	**18.8**	**29.7**	**21.0**	**13.5**	**.0635**
Beaver	2,338,105	27,665	18.8	29.7	21.0	13.5	.0635
SUBURBAN TOTAL	2,338,105	27,665	18.8	29.7	21.0	13.5	.0635
ERIE	**3,744,230**	**28,971**	**19.1**	**27.2**	**20.1**	**19.4**	**.1056**
Erie	3,744,230	28,971	19.1	27.2	20.1	19.4	.1056
• Erie	1,386,966	25,406	21.8	26.2	18.3	15.3	.0405
Millcreek Township	799,179	34,568	15.7	27.8	22.2	27.1	.0245
SUBURBAN TOTAL	2,357,264	31,489	17.1	28.0	21.3	22.3	.0651
HARRISBURG-LEBANON-CARLISLE	**8,964,816**	**30,928**	**17.6**	**27.9**	**20.3**	**22.5**	**.2573**
Cumberland	3,176,740	33,779	15.7	27.2	21.4	26.5	.0927
• Carlisle	278,904	26,534	20.4	27.8	16.1	20.0	.0118
Dauphin	3,796,756	31,009	17.2	26.4	19.3	24.2	.1055
• Harrisburg	660,766	21,809	23.2	26.3	12.8	14.8	.0231
Lebanon	1,488,090	27,721	20.4	31.1	20.5	14.9	.0455
• Lebanon	308,774	21,757	26.1	27.3	15.9	10.7	.0120
Perry	503,230	27,278	21.3	31.2	21.6	13.2	.0136
SUBURBAN TOTAL	7,716,372	32,621	16.4	28.0	21.6	24.1	.2104
JOHNSTOWN	**2,442,047**	**20,575**	**26.6**	**30.2**	**13.8**	**7.2**	**.0760**
Cambria	1,658,349	20,696	26.0	30.1	14.1	7.3	.0522
• Johnstown	265,422	15,729	28.2	26.2	9.0	4.5	.0101
Somerset	783,698	20,357	27.5	30.6	13.3	7.0	.0238
SUBURBAN TOTAL	2,176,625	21,417	26.2	30.9	14.6	7.7	.0659
LANCASTER	**5,975,594**	**30,466**	**18.3**	**28.8**	**20.7**	**21.0**	**.1740**
Lancaster	5,975,594	30,466	18.3	28.8	20.7	21.0	.1740
• Lancaster	633,240	22,186	26.7	28.8	15.3	10.9	.0247
SUBURBAN TOTAL	5,342,354	31,971	17.0	28.6	21.6	22.7	.1493
PHILADELPHIA	**78,042,167**	**33,277**	**16.3**	**22.9**	**19.0**	**28.5**	**2.1031**
Bucks	8,884,373	37,684	13.3	23.6	22.6	31.9	.2531
Bensalem Township	845,951	33,118	16.1	26.5	22.6	24.1	.0286
Bristol Township	819,123	35,438	13.8	26.6	24.4	26.4	.0202
Middletown Township	705,277	41,150	9.2	22.7	25.9	35.1	.0197

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Chester	7,063,043	40,260	12.8	21.7	19.6	38.0	.1746
Delaware	9,235,369	35,688	15.4	22.9	19.9	31.2	.2486
Chester	432,116	21,007	22.5	23.4	14.1	14.5	.0118
Haverford Township	940,997	42,472	12.7	19.4	21.3	40.1	.0210
Upper Darby Township	1,316,723	31,196	18.1	26.4	19.4	24.5	.0333
Montgomery	13,096,835	38,276	13.7	23.3	20.4	34.6	.3637
Abington Township	1,180,458	39,513	12.9	22.8	21.1	36.4	.0324
Lower Merion Township	1,618,737	49,713	11.4	17.5	14.1	49.8	.0437
• Norristown	417,630	25,788	23.1	27.9	17.6	16.6	.0125
Philadelphia	20,912,405	24,880	20.5	23.3	15.9	19.1	.5537
• Philadelphia	20,912,405	24,880	20.5	23.3	15.9	19.1	.5537
Burlington, N. J.	*7,445,413*	*42,082*	*12.4*	*20.7*	*20.8*	*39.4*	*.1945*
Camden, N. J.	*7,968,576*	*33,573*	*16.2*	*22.8*	*18.3*	*29.7*	*.2161*
• *Camden*	*689,832*	*17,534*	*25.9*	*23.0*	*12.0*	*9.4*	*.0199*
Cherry Hill Township	*1,602,808*	*54,276*	*8.5*	*14.9*	*16.2*	*54.9*	*.0488*
Gloucester Township	*869,868*	*38,185*	*12.9*	*23.7*	*22.6*	*32.6*	*.0197*
Gloucester, N. J.	*3,416,151*	*35,388*	*15.6*	*23.2*	*22.6*	*28.0*	*.0988*
Washington Township	*683,354*	*44,563*	*8.4*	*19.4*	*26.1*	*40.6*	*.0183*
SUBURBAN TOTAL	56,022,300	38,110	13.8	22.6	20.7	34.1	1.5170
PHILADELPHIA-WILMINGTON-TRENTON CONSOLIDATED AREA	***95,690,195***	***33,525***	***16.2***	***22.9***	***18.9***	***28.9***	***2.5826***
PITTSBURGH	**28,919,735**	**27,271**	**19.9**	**26.4**	**18.4**	**18.2**	**.8118**
Allegheny	19,793,459	28,017	19.3	25.8	18.2	19.9	.5513
• McKeesport	303,839	20,646	22.9	22.8	15.3	13.2	.0089
Penn Hills Township	768,596	32,464	15.6	30.2	23.4	21.6	.0187
• Pittsburgh	4,654,143	20,928	23.1	24.6	13.9	13.4	.1435
Fayette	1,459,464	20,070	23.8	28.3	13.6	8.2	.0479
Washington	2,701,809	27,467	20.3	26.5	19.8	17.1	.0746
Westmoreland	4,965,003	27,700	19.9	28.7	19.7	16.4	.1380
Hempfield Township	591,883	31,536	16.8	30.4	22.8	19.8	.0168
SUBURBAN TOTAL	23,961,753	28,860	19.1	27.0	19.4	19.4	.6594
PITTSBURGH-BEAVER VALLEY CONSOLIDATED AREA	***31,257,840***	***27,314***	***19.7***	***26.9***	***18.6***	***17.8***	***.8753***
READING	**4,699,850**	**28,857**	**19.2**	**27.1**	**20.2**	**18.9**	**.1368**
Berks	4,699,850	28,857	19.2	27.1	20.2	18.9	.1368
• Reading	887,581	20,525	24.4	26.0	14.5	10.6	.0283
SUBURBAN TOTAL	3,812,269	31,673	17.5	27.4	22.2	21.6	.1085
SCRANTON-WILKES-BARRE	**9,129,936**	**24,622**	**24.3**	**28.5**	**17.3**	**13.9**	**.3773**
Columbia	721,661	23,585	24.9	31.1	16.4	11.4	.0221
Lackawanna	2,794,923	24,862	23.6	27.5	17.2	15.1	.0847
• Scranton	979,858	21,991	25.1	26.7	15.2	12.3	.0331
Luzerne	4,076,324	24,140	25.0	28.3	17.1	13.2	.1215
• Hazleton	329,533	22,551	26.7	27.3	16.0	12.4	.0108
• Wilkes-Barre	549,699	20,449	26.1	26.5	13.9	10.6	.0212

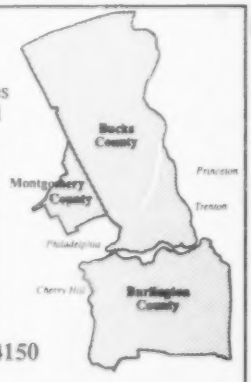
Greater Philadelphia Newspapers - A Cut Above The Rest

- 942,000 Population
- 328,000 Households
- $14 Billion Effective Buying Income
- Nearly $43,000 per Household
- Nearly $7 Million Retail Sales
- Over $21,000 per Household

The Greater Philadelphia Newspaper Market

County (Metro)	*Population*	*Households*	*County (Metro)*	*E.B.I. (000's)*	*Retail Sales (000's)*
Bucks/Burlington (Phila.)	**942,000**	**328,000**	**Bucks/Burlington (Phila.)**	**$14,042,368**	**$6,929,518**
Larger Than:			*Wealthier Than:*		
Westchester (N.Y.)	867,000	323,000	DuPage (Chicago)	$14,750,639	$7,335,750
Marin/San Mateo (San Fran.)	857,000	342,000	Essex (Boston)	$10,379,628	$6,011,640

Greater Philadelphia Newspapers reach 46% Daily and 56% Sunday of this Dominate Market



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Source: Survey of Buying Power, 1989; Urban & Associates, 1989.

PA. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Monroe	1,201,224	26,112	23.1	29.6	18.5	15.0	.0396
Wyoming	335,804	26,005	22.1	31.5	18.3	13.7	.0094
SUBURBAN TOTAL	7,270,846	25,419	23.8	29.0	18.0	14.5	.2122
SHARON	**1,531,440**	**26,927**	**20.3**	**28.9**	**19.6**	**15.0**	**.0432**
Mercer	1,531,440	26,927	20.3	28.9	19.6	15.0	.0432
• Sharon	218,240	23,396	22.4	24.8	17.6	13.8	.0075
SUBURBAN TOTAL	1,313,200	27,499	19.9	29.7	19.9	15.3	.0357
STATE COLLEGE	**1,409,647**	**23,346**	**23.8**	**27.4**	**15.5**	**14.0**	**.0438**
Centre	1,409,647	23,346	23.8	27.4	15.5	14.0	.0438
• State College	343,761	15,507	28.6	17.4	8.8	13.5	.0156
SUBURBAN TOTAL	1,065,886	25,827	22.1	30.8	17.9	14.2	.0282
WILLIAMSPORT	**1,478,342**	**25,216**	**22.7**	**29.0**	**18.2**	**14.1**	**.0455**
Lycoming	1,478,342	25,216	22.7	29.0	18.2	14.1	.0455
• Williamsport	375,543	20,982	26.1	26.7	14.0	11.5	.0139
SUBURBAN TOTAL	1,102,799	26,781	21.5	29.9	19.8	15.0	.0316
YORK	**5,890,937**	**30,053**	**18.3**	**28.3**	**21.8**	**18.9**	**.1694**
Adams	1,043,846	29,115	19.2	30.4	20.5	17.7	.0266
York	4,847,091	30,318	18.0	28.0	22.0	19.2	.1428
• York	478,202	20,305	24.6	26.0	14.9	9.7	.0155
SUBURBAN TOTAL	5,412,735	31,243	17.5	28.6	22.6	20.1	.1539
OTHER COUNTIES							
Armstrong	867,292	24,382	22.6	29.0	17.6	12.0	.0238
Bedford	523,933	21,882	25.8	29.9	14.5	10.2	.0168
Bradford	715,539	24,968	22.1	29.8	17.5	13.3	.0214
Butler	1,824,158	26,596	20.4	31.2	19.5	13.2	.0537
Cameron	65,729	21,493	25.4	30.7	14.6	9.0	.0019
Clarion	456,808	22,948	24.0	27.3	17.4	11.3	.0133
Clearfield	859,888	22,225	25.3	29.6	16.4	9.1	.0281
Clinton	366,221	20,768	26.7	33.0	12.7	6.4	.0129

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Crawford	1,014,640	24,035	23.9	29.4	17.1	12.4	.0291
Elk	441,956	26,723	20.6	31.0	19.2	14.4	.0116
Forest	51,824	20,980	27.7	30.7	13.2	8.7	.0014
Franklin	1,593,954	27,565	20.7	30.7	19.6	16.1	.0450
Fulton	148,976	22,553	23.3	31.7	15.8	8.8	.0041
Greene	437,170	23,204	22.8	27.0	17.6	11.7	.0123
Huntingdon	449,791	21,927	25.9	29.6	15.8	9.1	.0130
Indiana	960,898	23,094	23.7	29.6	16.4	10.6	.0298
Jefferson	576,111	25,169	22.2	28.7	17.6	14.3	.0160
Juniata	231,005	22,747	25.9	30.4	16.3	10.2	.0064
Lawrence	1,213,139	26,436	20.2	27.6	19.0	15.6	.0340
McKean	554,988	24,185	23.1	29.4	16.3	13.3	.0155
Mifflin	489,295	21,287	24.6	28.8	15.5	8.7	.0155
Montour	257,277	29,380	18.5	29.8	19.2	21.3	.0063
Northumberland	972,463	19,236	28.8	29.2	12.9	6.0	.0306
Pike	361,437	24,434	24.5	29.2	15.5	15.1	.0092
Potter	190,407	24,000	23.1	28.9	17.7	11.8	.0053
Schuylkill	1,785,936	22,370	26.8	29.7	15.4	10.2	.0517
Snyder	419,216	25,226	23.2	33.2	18.0	11.3	.0140
Sullivan	68,349	22,085	27.4	30.7	13.8	10.7	.0020
Susquehanna	480,281	24,748	23.5	29.1	17.7	13.5	.0128
Tioga	431,733	21,881	25.0	29.9	15.1	9.5	.0126
Union	427,013	26,749	22.4	30.2	18.8	15.6	.0118
Venango	733,047	26,312	19.9	30.1	19.2	13.6	.0207
Warren	502,718	22,942	25.1	32.6	13.5	9.0	.0217
Wayne	418,086	20,497	29.1	28.8	13.8	8.7	.0148
TOTAL METRO COUNTIES	**145,801,679**	**29,046**	**18.9**	**26.0**	**18.9**	**21.2**	**4.0903**
TOTAL STATE	**166,692,957**	**28,148**	**19.6**	**26.5**	**18.6**	**19.8**	**4.7094**

Here's How We Cover Rhode Island.

The Providence Journal-Bulletin's daily penetration of the Rhode Island market is 63%, one of the highest market penetrations for any daily paper, according to ANPA. With the daily and Sunday combo, penetration increases to 85%. And with five daily and Sunday, 89%. So when you buy the Journal-Bulletin, you have Rhode Island all wrapped up. For more information, call Bill Peckham at 401-277-7172.

Source: ANPA

Providence Journal-Bulletin

Represented Nationally by Cresmer, Woodward, O'Mara & Ormsbee.

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Rhode Island

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
PROVIDENCE-PAWTUCKET-WOONSOCKET	**921.4**	**.3674**	**34.1**	**11.8**	**17.0**	**20.1**	**23.4**	**347.2**
Bristol	49.0	.0196	35.9	10.9	15.5	20.9	30.5	17.6
Kent	162.1	.0646	35.9	8.9	16.9	22.3	29.2	62.4
Warwick	85.9	.0342	36.9	8.7	16.7	21.4	31.5	33.6
Providence	598.9	.2388	33.8	12.2	17.3	19.2	28.7	227.4
Cranston	76.4	.0305	37.3	9.5	17.5	20.7	32.8	29.5
East Providence	50.6	.0202	36.9	9.1	16.9	19.4	33.3	20.0
• Pawtucket	73.0	.0291	33.7	10.2	19.1	17.8	29.7	29.9
• Providence	161.4	.0644	29.6	18.0	17.6	16.5	24.0	59.1
• Woonsocket	44.1	.0176	33.3	10.9	17.9	17.9	28.9	17.7
Washington	111.4	.0444	32.6	14.2	16.2	21.9	24.3	39.8
SUBURBAN TOTAL	642.9	.2563	35.5	10.5	16.6	21.4	29.3	240.5
OTHER COUNTIES								
Newport	87.5	.0349	33.8	11.8	17.6	22.3	25.5	32.8
TOTAL METRO COUNTIES	**921.4**	**.3674**	**34.1**	**11.8**	**17.0**	**20.1**	**28.4**	**347.2**
TOTAL STATE	**1,008.9**	**.4023**	**34.1**	**11.8**	**17.0**	**20.3**	**28.1**	**380.0**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
PROVIDENCE-PAWTUCKET-WOONSOCKET	**6,621,140**	**1,390,972**	**740,007**	**750,465**	**291,612**	**1,175,964**	**301,155**
Bristol	239,949	66,787	27,747	2,630	6,814	53,545	13,682
Kent	1,687,207	275,155	168,616	307,478	55,278	301,666	58,221
Warwick	1,241,231	159,242	114,017	300,202	47,168	189,376	34,648
Providence	3,832,852	814,370	442,223	400,598	197,994	690,435	198,710
Cranston	513,493	116,552	55,772	21,447	43,116	94,507	34,699
East Providence	405,889	72,226	38,188	22,368	20,077	130,818	20,625
• Pawtucket	514,684	105,502	42,451	110,785	21,226	73,536	34,132
• Providence	931,996	174,406	126,906	59,502	63,388	169,702	39,520
• Woonsocket	292,009	70,461	20,413	36,712	12,715	72,514	14,174
Washington	861,132	234,660	101,421	39,759	31,526	130,318	30,542
SUBURBAN TOTAL	4,882,451	1,040,603	550,237	543,466	194,283	860,212	213,329
OTHER COUNTIES							
Newport	703,842	121,062	118,031	34,174	29,726	176,816	18,994
TOTAL METRO COUNTIES	**6,621,140**	**1,390,972**	**740,007**	**750,465**	**291,612**	**175,964**	**301,155**
TOTAL STATE	**7,324,982**	**1,512,034**	**858,038**	**784,639**	**221,338**	**1,352,780**	**320,149**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
PROVIDENCE-PAWTUCKET-WOONSOCKET	**13,161,017**	**28,441**	**19.4**	**25.5**	**18.6**	**20.9**	**.3714**
Bristol	727,359	30,275	19.2	26.8	17.6	23.9	.0182
Kent	2,422,662	30,869	17.0	27.8	21.2	21.1	.0756
Warwick	1,322,227	31,519	16.5	27.6	21.5	21.6	.0463
Providence	8,427,416	27,115	20.2	24.4	17.8	20.3	.2319
Cranston	1,237,230	31,764	17.7	24.6	19.9	25.2	.0323
East Providence	777,080	30,763	18.3	25.3	21.5	22.1	.0219
• Pawtucket	997,942	25,377	21.5	26.0	17.8	16.3	.0286

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
• Providence	1,924,178	20,802	24.2	23.5	13.4	14.8	.0558
• Woonsocket	566,843	23,811	22.3	24.4	16.8	15.5	.0165
Washington	1,583,580	30,461	18.6	28.1	19.4	22.3	.0457
SUBURBAN TOTAL	9,672,054	31,087	17.8	26.1	20.0	23.3	.2705
OTHER COUNTIES							
Newport	1,414,978	31,746	17.5	24.8	19.4	25.8	.0388
TOTAL METRO COUNTIES	**13,161,017**	**28,441**	**19.4**	**25.5**	**18.6**	**20.9**	**.3714**
TOTAL STATE	**14,575,995**	**28,696**	**19.2**	**25.5**	**18.6**	**21.3**	**.4102**

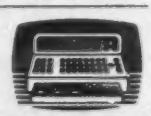
South Carolina

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ANDERSON	**146.2**	**.0583**	**35.0**	**9.6**	**15.4**	**21.7**	**28.3**	**55.9**
Anderson	146.2	.0583	35.0	9.6	15.4	21.7	28.3	55.9
• Anderson	26.4	.0105	35.2	11.3	14.7	17.0	33.3	10.6
SUBURBAN TOTAL	119.8	.0478	34.9	9.3	15.5	22.7	27.2	45.3
CHARLESTON	**515.5**	**.2055**	**29.8**	**12.9**	**19.5**	**20.4**	**19.4**	**180.8**
Berkeley	131.5	.0524	28.2	10.9	20.0	20.8	15.7	43.3
Charleston	298.8	.1191	30.4	14.4	19.2	19.7	21.6	108.5
• Charleston	81.4	.0325	30.9	17.2	17.6	18.7	24.0	31.1
North Charleston	71.1	.0283	26.0	21.2	23.8	15.2	13.3	23.8
Dorchester	85.2	.0340	29.8	10.8	19.4	22.2	17.8	29.0
SUBURBAN TOTAL	434.1	.1730	29.6	12.1	19.9	20.7	18.5	149.7

RETAIL SALES BY STORE GROUP



METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ANDERSON	**1,030,588**	**227,535**	**80,999**	**126,550**	**44,032**	**225,994**	**44,231**
Anderson	1,030,588	227,535	80,999	126,550	44,032	225,994	44,231
• Anderson	575,262	83,990	47,324	96,176	25,970	131,312	18,415
SUBURBAN TOTAL	455,326	143,545	33,675	30,374	18,062	94,682	25,816
CHARLESTON	**3,615,870**	**739,068**	**381,005**	**412,193**	**167,232**	**772,498**	**116,636**
Berkeley	358,337	88,367	28,244	29,905	15,735	73,035	14,924
Charleston	2,871,665	583,640	315,007	346,842	139,511	631,787	85,567
• Charleston	1,190,228	267,771	165,740	167,292	53,803	192,035	30,550
North Charleston	655,412	90,728	57,875	116,845	26,308	170,833	8,756
Dorchester	385,868	87,061	37,754	35,446	11,986	68,076	16,145
SUBURBAN TOTAL	2,425,642	491,297	215,265	244,901	113,429	580,863	86,086

S.C. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
CHARLOTTE–GASTONIA–ROCK HILL	**1,181.4**	**.4710**	**32.9**	**10.9**	**18.1**	**22.1**	**24.0**	**448.3**
York	133.6	.0533	32.3	11.8	16.5	21.7	23.9	47.8
• Rock Hill	42.3	.0169	29.7	17.1	16.9	17.6	23.4	14.9
Cabarrus, N. C.	*99.9*	*.0399*	*34.7*	*9.9*	*16.2*	*22.1*	*27.4*	*37.9*
• *Kannapolis*	*30.0*	*.0120*	*35.7*	*10.0*	*16.1*	*17.7*	*33.2*	*12.1*
Gaston, N. C.	*176.0*	*.0702*	*33.6*	*10.6*	*16.2*	*21.5*	*26.2*	*65.7*
• *Gastonia*	*55.0*	*.0219*	*34.1*	*10.0*	*15.9*	*20.3*	*28.3*	*21.1*
Lincoln, N. C.	*51.1*	*.0204*	*34.0*	*10.1*	*16.5*	*22.4*	*26.0*	*19.1*
Mecklenburg, N. C.	*523.9*	*.2088*	*32.1*	*11.3*	*20.4*	*22.7*	*21.3*	*205.2*
• *Charlotte*	*405.6*	*.1617*	*32.2*	*10.7*	*20.6*	*22.4*	*21.9*	*162.9*
Rowan, N. C.	*111.4*	*.0444*	*35.3*	*9.8*	*15.8*	*20.6*	*29.9*	*42.8*
Union, N. C.	*85.5*	*.0340*	*32.0*	*10.9*	*16.6*	*22.5*	*22.5*	*29.8*
SUBURBAN TOTAL	648.5	.2585	33.3	10.7	16.8	22.6	24.6	237.2
COLUMBIA	**458.3**	**.1827**	**31.3**	**12.9**	**18.7**	**23.2**	**20.9**	**165.1**
Lexington	171.2	.0682	32.7	9.8	17.6	24.1	21.8	63.0
Richland	287.1	.1145	30.6	14.7	19.5	20.9	20.5	102.1
• Columbia	98.5	.0393	28.8	22.6	19.7	17.0	20.7	34.1
SUBURBAN TOTAL	359.8	.1434	32.1	10.2	18.5	23.6	21.0	131.0
FLORENCE	**114.8**	**.0458**	**32.2**	**10.4**	**15.5**	**21.6**	**24.0**	**40.4**
Florence	114.8	.0458	32.2	10.4	15.5	21.6	24.0	40.4
• Florence	29.9	.0119	33.4	9.8	16.1	20.7	26.8	11.1
SUBURBAN TOTAL	84.9	.0339	31.7	10.6	15.1	22.0	23.0	29.3
GREENVILLE–SPARTANBURG	**617.5**	**.2580**	**33.3**	**12.0**	**16.3**	**21.6**	**25.6**	**243.5**
Greenville	324.0	.1291	33.5	10.7	17.0	22.0	25.4	124.4
• Greenville	59.0	.0235	32.9	13.8	17.9	18.7	27.5	24.4
Pickens	95.0	.0378	30.7	19.1	14.8	19.8	23.8	33.9
Spartanburg	228.5	.0911	34.1	10.8	15.8	21.9	26.7	85.2
• Spartanburg	43.8	.0175	32.7	12.8	15.4	18.8	27.7	16.8
SUBURBAN TOTAL	544.7	.2170	33.4	11.7	16.1	22.2	25.3	202.3

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
CHARLOTTE–GASTONIA–ROCK HILL	**8,769,868**	**1,645,720**	**847,554**	**910,682**	**486,042**	**2,100,149**	**355,508**
York	871,727	191,683	86,398	74,638	49,867	183,009	39,058
• Rock Hill	518,568	110,061	50,066	68,919	29,030	92,374	20,796
Cabarrus, N. C.	*686,470*	*134,324*	*48,657*	*81,996*	*40,498*	*177,293*	*28,040*
• *Kannapolis*	*112,796*	*26,186*	*4,729*	*73*	*15,466*	*27,323*	*3,888*
Gaston, N. C.	*1,162,560*	*256,938*	*93,859*	*143,743*	*47,773*	*292,302*	*56,850*
• *Gastonia*	*777,181*	*140,713*	*63,775*	*126,339*	*30,187*	*197,681*	*32,616*
Lincoln, N. C.	*263,435*	*54,997*	*20,722*	*12,609*	*10,448*	*51,663*	*13,377*
Mecklenburg, N. C.	*4,792,442*	*791,511*	*511,665*	*496,473*	*292,075*	*1,164,712*	*172,485*
• *Charlotte*	*4,149,662*	*620,313*	*422,834*	*447,263*	*256,424*	*1,097,112*	*143,599*
Rowan, N. C.	*545,325*	*123,057*	*53,292*	*49,092*	*21,926*	*111,247*	*27,878*
Union, N. C.	*447,109*	*93,210*	*32,961*	*52,131*	*23,455*	*119,923*	*17,817*
SUBURBAN TOTAL	3,210,861	748,447	306,150	268,088	134,935	685,639	154,606
COLUMBIA	**3,545,143**	**633,348**	**376,838**	**418,716**	**191,594**	**781,581**	**125,602**
Lexington	1,070,647	281,902	105,673	74,241	46,215	249,802	39,324
Richland	2,474,496	351,346	271,165	344,475	145,379	531,779	86,278
• Columbia	1,168,950	149,303	142,252	147,077	75,849	228,411	42,194
SUBURBAN TOTAL	2,376,193	483,945	234,586	271,639	115,745	553,170	83,408
FLORENCE	**973,645**	**188,107**	**66,364**	**131,460**	**34,590**	**235,604**	**26,960**
Florence	973,645	188,107	66,364	131,460	34,590	235,604	26,960
• Florence	639,959	118,201	55,344	104,356	23,914	141,994	19,492
SUBURBAN TOTAL	333,686	69,906	11,020	27,104	10,676	93,610	7,468
GREENVILLE–SPARTANBURG	**4,816,106**	**995,919**	**445,680**	**542,697**	**243,119**	**983,835**	**201,948**
Greenville	2,705,032	522,463	244,797	375,945	128,557	574,530	102,350
• Greenville	1,360,523	181,430	114,227	259,366	74,653	329,189	51,603
Pickens	447,022	117,745	57,826	41,669	22,568	69,503	25,408
Spartanburg	1,664,052	355,711	143,057	125,083	91,994	339,802	74,190
• Spartanburg	755,486	135,849	70,122	59,906	45,974	188,316	39,960
SUBURBAN TOTAL	2,700,097	678,640	261,331	233,425	122,492	466,330	110,385

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POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
OTHER COUNTIES								
Abbeville	23.9	.0095	34.3	11.1	13.8	19.9	29.1	8.8
☐ Aiken	122.2	.0487	32.7	9.7	16.7	21.2	25.0	45.4
Allendale	11.8	.0047	30.4	11.9	15.5	19.2	23.6	3.8
Bamberg	16.8	.0067	29.9	14.2	13.1	18.5	24.8	5.6
Barnwell	20.3	.0081	31.5	9.4	15.5	19.9	24.6	7.1
Beaufort	87.9	.0351	30.5	14.4	18.3	17.2	24.5	31.3
Calhoun	12.8	.0051	34.3	9.0	14.7	21.5	27.4	4.5
Cherokee	44.8	.0179	33.8	10.4	15.0	21.3	26.8	16.6
Chester	33.3	.0129	33.2	9.8	14.8	20.4	26.9	11.5
Chesterfield	38.6	.0154	33.4	9.9	14.8	21.0	26.6	14.1
Clarendon	28.6	.0114	32.7	9.3	14.2	20.0	26.7	9.6
Colleton	34.6	.0138	32.9	9.1	14.5	20.4	26.5	12.1
Darlington	61.9	.0246	33.0	9.8	14.7	21.8	25.2	22.0
Dillon	29.1	.0116	30.9	9.8	14.3	19.4	24.7	9.9
Edgefield	18.5	.0074	32.6	9.1	15.8	21.1	25.0	6.5
Fairfield	22.4	.0089	32.4	10.3	14.9	19.6	26.5	7.5
Georgetown	46.8	.0187	32.5	8.9	14.7	20.1	26.3	16.5
Greenwood	59.8	.0239	33.8	11.0	13.0	20.5	27.8	22.8
Hampton	18.2	.0072	31.1	9.5	13.8	19.8	24.7	6.3
Horry	146.9	.0586	33.9	10.3	17.5	20.4	27.8	56.9
Jasper	15.6	.0062	30.8	9.5	14.8	18.2	25.6	5.3
Kershaw	44.2	.0176	34.0	8.6	15.6	22.2	26.4	16.0
Lancaster	54.7	.0219	33.5	9.9	15.3	21.5	26.3	19.8
Laurens	58.4	.0232	34.2	11.1	14.6	21.0	27.7	20.8
Lee	18.4	.0074	31.0	9.6	15.8	19.3	24.5	6.0
McCormick	8.9	.0036	32.7	12.1	17.6	20.0	25.9	2.7
Marion	35.9	.0135	31.9	8.9	14.1	20.4	25.2	11.8
Marlboro	29.3	.0117	32.0	10.2	15.1	19.9	25.5	10.1
Newberry	33.3	.0133	34.4	10.8	14.8	20.1	28.9	12.4
Oconee	58.3	.0232	35.7	9.2	15.2	21.3	29.7	22.7
Orangeburg	83.2	.0340	31.2	12.5	14.6	19.3	25.0	29.1
Saluda	16.3	.0065	34.7	9.2	14.8	20.7	28.8	5.8
Sumter	103.4	.0412	29.8	11.8	19.3	19.5	20.5	33.0
Sumter	42.3	.0169	29.6	12.9	22.4	18.2	19.6	12.8
Union	30.3	.0121	35.4	9.5	14.9	20.6	30.0	11.4
Williamsburg	36.8	.0147	30.4	9.9	13.6	19.4	24.3	12.1
TOTAL METRO COUNTIES	**2,138.1**	**.8523**	**31.9**	**12.0**	**17.5**	**21.4**	**23.1**	**778.9**
TOTAL STATE	**3,521.1**	**1.4039**	**32.1**	**11.4**	**16.8**	**21.0**	**24.2**	**1,271.3**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
OTHER COUNTIES							
Abbeville	52,235	19,900	4,832	5,158	1,353	3,149	5,038
☐ Aiken	719,362	181,652	69,033	95,687	21,978	147,189	26,128
Allendale	30,583	12,490	1,253	229	867	4,829	1,306
Bamberg	58,794	16,711	5,207	3,917	1,881	7,721	5,853
Barnwell	96,602	37,372	5,888	9,858	1,644	12,450	6,995
Beaufort	729,104	160,528	121,866	55,956	33,694	118,798	16,165
Calhoun	23,892	6,668	258	326	1,830	5,806	2,238
Cherokee	256,401	60,284	25,418	25,557	9,168	54,807	10,556
Chester	116,731	47,937	12,537	8,228	4,771	8,206	9,505
Chesterfield	174,783	53,798	13,039	16,024	4,048	30,138	10,486
Clarendon	128,553	40,112	7,094	8,210	1,534	20,494	6,187
Colleton	184,166	58,881	13,848	12,663	6,408	26,057	8,885
Darlington	302,168	76,515	24,745	14,751	13,328	71,967	15,924
Dillon	146,763	40,513	15,299	15,110	4,435	13,032	7,271
Edgefield	95,906	22,304	2,384	4,903	4,501	39,829	4,488
Fairfield	77,460	31,621	3,373	2,836	924	9,619	5,720
Georgetown	316,493	78,599	41,924	24,000	13,282	63,652	13,690
Greenwood	459,459	84,115	32,173	51,592	28,270	83,100	17,754
Hampton	95,559	31,336	4,388	5,736	4,634	15,600	4,564
Horry	1,695,566	311,136	240,868	182,443	155,205	235,818	53,330
Jasper	70,437	14,699	8,676	1,608	639	6,688	1,141
Kershaw	290,521	65,958	21,447	28,629	9,708	88,010	11,438
Lancaster	280,928	84,522	22,329	19,973	11,951	57,320	12,082
Laurens	236,074	65,640	17,034	22,303	6,652	63,071	13,798
Lee	51,489	17,713	3,531	1,926	2,889	11,430	2,006
McCormick	15,253	6,816	1,130	297	259	646	834
Marion	157,651	37,376	9,667	11,553	4,692	36,161	10,410
Marlboro	99,303	36,959	6,545	2,920	3,429	22,359	6,044
Newberry	173,118	38,635	12,339	25,712	7,762	40,031	8,623
Oconee	312,366	61,625	27,565	29,826	15,890	67,908	15,461
Orangeburg	322,717	110,789	36,540	60,140	25,049	98,286	23,721
Saluda	57,734	17,875	2,553	3,574	1,871	11,869	4,228
Sumter	619,263	121,770	45,279	68,335	28,143	140,454	16,353
Sumter	514,193	109,830	41,220	66,378	27,672	103,789	16,194
Union	127,534	44,243	9,736	9,472	5,827	17,413	9,282
Williamsburg	125,838	39,843	5,802	5,011	6,372	22,113	8,441
TOTAL METRO COUNTIES	**15,572,441**	**3,177,212**	**1,506,317**	**1,801,941**	**752,412**	**3,330,110**	**580,563**
TOTAL STATE	**23,753,965**	**5,126,498**	**2,312,904**	**2,540,717**	**1,175,322**	**4,838,941**	**930,380**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

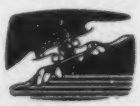
METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
ANDERSON	**1,696,256**	**24,627**	**21.5**	**29.6**	**18.8**	**12.3**	**.0830**
Anderson	1,696,256	24,627	21.5	29.6	18.0	12.3	.0530
• Anderson	296,620	19,871	25.1	25.4	13.3	11.1	.0159
SUBURBAN TOTAL	1,399,636	25,674	20.6	30.8	19.1	12.5	.0371
CHARLESTON	**5,887,990**	**24,273**	**22.9**	**27.8**	**16.8**	**14.5**	**.1851**
Berkeley	1,324,203	25,000	22.6	30.4	18.6	12.5	.0352
Charleston	3,646,092	23,439	23.5	26.4	15.6	15.4	.1236
• Charleston	995,822	21,075	23.6	23.4	12.9	15.8	.0405
North Charleston	854,277	20,350	28.5	28.9	13.0	9.0	.0288
Dorchester	917,695	26,172	20.7	29.6	19.1	14.0	.0263
SUBURBAN TOTAL	4,892,168	24,863	22.7	28.8	17.7	14.2	.1446
CHARLOTTE-GASTONIA-ROCK HILL	**15,830,970**	**27,374**	**20.6**	**28.7**	**18.8**	**17.5**	**.4657**
York	1,616,289	27,306	20.1	29.1	19.6	16.1	.0482
• Rock Hill	448,147	23,256	23.7	27.8	16.7	12.4	.0184
Cabarrus, N. C.	*1,241,990*	*26,127*	*22.4*	*29.6*	*19.2*	*13.6*	*.0370*
• *Kannapolis*	*355,438*	*23,595*	*24.7*	*31.1*	*16.9*	*10.0*	*.0093*
Gaston, N. C.	*2,170,747*	*26,184*	*21.4*	*30.4*	*19.5*	*13.6*	*.0643*
• *Gastonia*	*687,755*	*24,067*	*23.4*	*27.3*	*16.6*	*14.3*	*.0271*

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
Lincoln, N. C.	*652,042*	*27,705*	*18.6*	*32.5*	*19.4*	*16.0*	*.0178*
Mecklenburg, N. C.	*7,829,077*	*29,027*	*19.6*	*26.6*	*18.3*	*21.8*	*.2332*
• *Charlotte*	*6,033,164*	*27,679*	*20.4*	*27.5*	*17.5*	*20.4*	*.1874*
Rowan, N. C.	*1,304,721*	*24,063*	*23.8*	*32.3*	*17.1*	*10.2*	*.0365*
Union, N. C.	*1,016,104*	*26,893*	*20.8*	*30.0*	*19.4*	*14.8*	*.0287*
SUBURBAN TOTAL	8,306,466	27,983	20.0	29.7	20.1	16.5	.2235
COLUMBIA	**6,283,329**	**28,565**	**20.2**	**26.2**	**18.8**	**21.1**	**.1651**
Lexington	2,372,704	31,041	18.0	26.8	20.6	22.8	.0653
Richland	3,910,625	27,070	21.5	25.8	17.7	20.0	.1198
• Columbia	1,266,304	21,469	25.7	23.5	13.6	16.1	.0454
SUBURBAN TOTAL	5,017,025	30,502	18.8	26.8	20.2	22.4	.1397
FLORENCE	**1,129,286**	**21,075**	**24.2**	**28.1**	**13.7**	**10.8**	**.0414**
Florence	1,129,286	21,075	24.2	28.1	13.7	10.8	.0414
• Florence	329,282	21,664	24.2	27.6	12.9	13.2	.0177
SUBURBAN TOTAL	800,004	20,866	24.2	28.1	14.0	9.9	.0237
GREENVILLE-SPARTANBURG	**7,796,861**	**24,687**	**21.8**	**28.2**	**17.7**	**14.0**	**.2431**
Greenville	4,014,947	24,925	21.7	27.9	18.0	14.3	.1281
• Greenville	735,196	19,584	25.6	24.7	12.0	12.4	.0378

S.C. (cont.)

EFFECTIVE BUYING INCOME



S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hhld. EBI	% of Hhlds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Pickens	1,153,921	26,413	21.4	28.6	18.9	15.6	.0315
Spartanburg	2,629,993	23,717	22.2	28.6	16.8	12.8	.0835
• Spartanburg	492,542	20,115	24.2	24.3	13.7	12.3	.0231
SUBURBAN TOTAL	6,571,123	25,713	21.2	29.0	18.7	14.3	.1822
OTHER COUNTIES							
Abbeville	235,557	21,514	22.7	30.3	15.1	8.3	.0061
□ Aiken	1,444,565	25,207	20.8	27.7	17.8	15.3	.0424
Allendale	92,631	16,376	27.1	19.6	13.3	8.3	.0028
Bamberg	149,592	18,593	28.0	24.2	12.2	10.3	.0044
Barnwell	192,625	19,829	25.1	25.2	14.2	10.2	.0060
Beaufort	1,273,113	25,931	22.0	28.0	15.5	19.0	.0374
Calhoun	105,969	17,989	25.7	28.2	9.9	7.7	.0030
Cherokee	450,173	21,917	23.8	30.8	15.4	8.5	.0142
Chester	306,174	20,969	25.5	26.3	17.8	8.1	.0089
Chesterfield	347,856	18,647	26.9	26.9	12.4	7.3	.0110
Clarendon	219,023	16,837	27.7	24.3	11.8	6.0	.0075
Colleton	302,653	18,710	26.0	26.8	12.0	8.4	.0102
Darlington	584,995	20,008	24.1	25.5	13.7	10.8	.0183
Dillon	237,067	17,343	27.4	26.5	10.6	6.9	.0081
Edgefield	161,224	18,143	24.8	24.7	13.0	8.3	.0054
Fairfield	216,104	22,902	21.2	25.9	16.6	12.7	.0062
Georgetown	382,996	17,743	24.9	28.0	10.4	6.4	.0145
Greenwood	668,869	22,461	24.2	26.8	16.9	11.7	.0220
Hampton	134,703	14,661	26.2	22.8	8.7	5.6	.0048
Horry	1,823,543	23,646	24.7	28.5	15.5	14.2	.0660
Jasper	127,701	17,548	24.7	24.1	11.6	8.6	.0043
Kershaw	470,512	22,931	21.3	28.0	16.3	12.0	.0130
Lancaster	626,345	26,147	20.8	29.0	20.5	13.3	.0180
Laurens	615,815	23,945	22.9	29.7	18.0	10.6	.0174
Lee	143,585	17,850	25.5	26.8	11.3	6.7	.0043
McCormick	77,024	22,109	22.6	25.4	16.9	12.0	.0020
Marion	273,253	17,013	29.0	25.1	11.4	6.2	.0094
Marlboro	246,316	18,491	23.7	28.8	11.0	7.0	.0075
Newberry	381,503	24,353	20.9	26.9	18.6	12.8	.0109
Oconee	655,809	22,807	23.5	29.5	16.6	10.1	.0193
Orangeburg	748,836	18,075	25.1	23.9	12.7	9.4	.0261
Saluda	159,174	21,338	21.8	27.8	16.6	9.0	.0045
Sumter	944,628	20,892	26.4	26.4	14.7	11.0	.0320
Sumter	384,230	20,336	26.8	22.0	13.9	14.8	.0174
Union	295,284	21,623	24.6	32.1	15.0	6.8	.0087
Williamsburg	304,761	19,947	24.6	29.2	12.8	7.9	.0095
TOTAL METRO COUNTIES	**25,856,576**	**25,325**	**21.7**	**27.8**	**17.7**	**15.5**	**.7983**
TOTAL STATE	**39,811,989**	**23,666**	**22.7**	**27.7**	**16.5**	**13.6**	**1.2440**

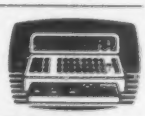
South Dakota

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
RAPID CITY	**82.4**	**.0329**	**30.3**	**10.9**	**18.3**	**19.8**	**21.5**	**31.0**
Pennington	82.4	.0329	30.3	10.9	18.3	19.8	21.5	31.0
• Rapid City	55.2	.0220	31.0	11.5	17.8	19.7	23.3	21.4
SUBURBAN TOTAL	27.2	.0109	28.8	9.7	19.5	19.9	18.0	9.6
SIOUX FALLS	**125.1**	**.0498**	**31.5**	**10.5**	**18.8**	**20.3**	**23.2**	**48.2**
Minnehaha	125.1	.0498	31.5	10.5	18.8	20.3	23.2	48.2
• Sioux Falls	101.9	.0406	31.4	11.4	19.5	19.8	23.2	40.2
SUBURBAN TOTAL	23.2	.0092	32.0	6.6	15.7	22.0	23.3	8.0
OTHER COUNTIES								
Aurora	3.1	.0012	38.5	4.7	11.6	16.2	37.9	1.1
Beadle	18.2	.0073	35.7	7.3	14.8	18.5	32.4	7.3
Bennett	3.2	.0012	29.0	8.2	14.4	16.2	25.2	1.0
Bon Homme	7.0	.0028	38.0	6.6	14.4	17.5	36.3	2.6
Brookings	25.2	.0101	26.4	24.8	14.4	16.3	21.4	8.9
Brown	35.5	.0141	33.0	11.6	15.5	19.2	27.8	13.8
Brule	5.5	.0022	32.6	6.2	13.9	16.4	30.3	2.0
Buffalo	1.8	.0007	21.9	8.9	14.2	15.6	16.3	.5
Butte	7.9	.0032	34.4	6.7	14.8	18.7	30.4	3.0
Campbell	2.0	.0008	39.7	5.3	13.9	17.2	38.1	.8
Charles Mix	9.1	.0036	34.0	6.5	12.6	17.2	31.5	3.2
Clark	4.4	.0018	39.4	4.8	11.3	17.5	38.0	1.7
Clay	13.2	.0052	24.4	32.4	12.8	14.9	19.4	4.4
Codington	22.8	.0091	32.9	9.0	15.4	18.5	28.3	8.8
Corson	4.1	.0017	28.0	7.6	13.5	15.8	24.8	1.3
Custer	6.2	.0024	36.9	5.5	13.5	22.6	30.4	2.4
Davison	17.5	.0070	33.6	9.5	15.0	18.0	29.9	6.9
Day	6.9	.0028	39.1	5.8	12.2	16.8	38.0	2.7
Deuel	4.5	.0017	39.0	5.5	12.9	17.8	37.0	1.8
Dewey	5.5	.0022	25.8	8.3	16.1	15.6	19.6	1.7
Douglas	3.7	.0015	37.0	5.3	11.9	16.4	35.8	1.3
Edmunds	4.3	.0017	40.6	4.7	12.3	16.7	39.5	1.6
Fall River	7.3	.0029	41.1	4.5	11.7	21.3	38.0	2.8
Faulk	2.7	.0011	39.9	5.3	12.4	16.6	38.7	1.0

RETAIL SALES BY STORE GROUP



METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
RAPID CITY	**830,083**	**144,875**	**72,282**	**115,578**	**30,001**	**226,621**	**18,412**
Pennington	830,083	144,875	72,282	115,578	30,001	226,621	18,412
• Rapid City	773,720	139,484	63,850	106,446	28,660	220,264	15,930
SUBURBAN TOTAL	56,363	5,391	8,432	9,132	1,341	6,357	2,482
SIOUX FALLS	**1,225,198**	**199,458**	**109,659**	**169,948**	**52,799**	**282,068**	**52,454**
Minnehaha	1,225,198	199,458	109,659	169,948	52,799	282,068	52,454
• Sioux Falls	1,079,130	188,253	106,401	139,329	49,877	225,234	51,604
SUBURBAN TOTAL	146,068	11,205	3,258	30,619	2,922	56,834	850
Aurora	8,702	1,205	933	107	288	30	
Beadle	110,589	22,568	10,053	9,988	3,957	28,325	6,269
Bennett	18,142	3,325	684		126	8,761	346
Bon Homme	27,278	5,277	2,406	312	697	6,428	891
Brookings	125,996	17,539	15,699	13,135	4,621	26,350	6,227
Brown	324,391	60,425	31,363	47,332	15,852	78,298	9,583
Brule	47,153	5,353	4,512	1,240	174	16,999	2,164
Buffalo	814	814					
Butte	44,052	11,297	3,288	3,635	92	9,808	1,601
Campbell	8,660	350	1,130		27	4,947	
Charles Mix	29,391	11,989	2,467	1,218	969	1,230	975
Clark	11,220	310	1,563		108	2,973	1,578
Clay	59,806	18,029	5,899	7,331	1,223	10,370	1,954
Codington	217,268	64,098	13,613	31,469	4,940	30,036	5,717
Corson	7,051	1,735	1,526		223	60	585
Custer	26,551	8,044	5,110	497	385	3,774	401
Davison	161,182	34,465	15,215	15,355	2,504	37,354	2,029
Day	29,683	5,776	2,088	486	555	12,668	2,138
Deuel	17,253	2,578	1,695	273	366	4,227	226
Dewey	19,761	6,729	2,182	380	156	1,811	335
Douglas	10,390	2,949	911	135	32	3,264	463
Edmunds	13,127	3,693	755		142	4,725	715
Fall River	41,293	12,067	3,922	1,284	286	4,511	1,296
Faulk	8,670	2,676	928	202	45	858	1,301

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Grant	8.3	.0033	34.9	5.8	14.5	18.6	31.3	3.1
Gregory	5.3	.0021	38.7	4.3	12.3	17.4	37.1	2.1
Haakon	2.6	.0011	31.4	5.0	14.6	18.2	26.6	.9
Hamlin	5.0	.0020	38.1	6.0	11.3	17.3	36.4	1.9
Hand	4.2	.0016	38.4	5.3	12.9	16.9	37.2	1.6
Hanson	3.0	.0012	34.6	6.8	12.6	18.4	31.1	1.1
Harding	1.6	.0007	31.8	6.1	15.7	19.0	26.0	.6
Hughes	14.9	.0059	33.3	6.5	16.3	22.7	24.5	5.8
Hutchinson	8.2	.0033	42.1	4.9	11.6	16.3	41.8	3.2
Hyde	1.7	.0007	40.1	4.0	13.5	15.5	40.7	.7
Jackson	2.8	.0011	29.8	7.5	13.4	18.0	25.1	.9
Jerauld	2.4	.0009	41.2	4.8	11.1	18.0	39.8	1.0
Jones	1.3	.0006	36.6	6.2	13.5	18.7	33.4	.5
Kingsbury	5.9	.0023	40.4	5.0	12.2	16.7	39.9	2.3
Lake	10.5	.0042	33.8	10.3	14.6	17.1	31.2	4.0
Lawrence	20.8	.0083	32.3	11.5	15.3	19.5	26.3	8.0
Lincoln	15.5	.0062	33.1	6.4	15.8	21.2	25.7	5.5
Lyman	3.6	.0014	31.3	7.2	14.4	17.1	27.6	1.3
McCook	5.6	.0022	38.7	5.4	12.0	17.7	36.9	2.1
McPherson	3.2	.0013	47.0	4.4	10.0	16.0	47.1	1.3
Marshall	4.8	.0019	39.4	5.5	12.2	17.7	37.7	1.9
Meade	22.0	.0088	29.5	9.4	17.8	19.9	20.2	7.1
Mellette	2.1	.0008	30.0	7.1	13.5	16.8	26.4	.7
Miner	3.3	.0014	39.6	5.2	12.3	16.0	39.2	1.3
Moody	6.5	.0026	34.1	6.6	13.5	18.8	30.1	2.4
Perkins	3.9	.0015	38.9	4.7	13.7	19.1	36.4	1.6
Potter	3.2	.0013	39.3	4.7	12.1	18.1	37.3	1.3
Roberts	9.9	.0040	35.7	6.8	12.0	17.7	33.2	3.6
Sanborn	2.8	.0011	36.2	5.6	13.9	17.3	34.2	1.0
Shannon	9.9	.0039	20.9	11.7	13.8	15.0	14.3	2.2
Spink	7.9	.0032	36.4	6.4	14.4	18.0	33.8	3.0
Stanley	2.5	.0010	32.3	7.2	15.2	21.4	24.4	.9
Sully	1.6	.0006	35.9	6.2	14.8	19.7	31.5	.6
Todd	8.4	.0033	21.1	10.3	14.4	15.8	14.1	2.2
Tripp	6.9	.0028	34.6	6.1	14.0	17.7	31.9	2.6
Turner	8.5	.0034	39.4	5.1	12.3	18.2	37.6	3.3
Union	10.2	.0041	35.1	6.6	13.8	20.2	30.0	3.9
Walworth	6.0	.0023	40.1	5.6	11.9	18.2	38.3	2.4
Yankton	19.3	.0077	33.5	9.2	16.6	19.7	27.9	7.1
Ziebach	2.2	.0009	24.3	8.0	15.3	15.0	18.9	.6
TOTAL METRO COUNTIES	**207.5**	**.0827**	**31.0**	**10.7**	**16.5**	**20.1**	**22.6**	**79.2**
TOTAL STATE	**697.4**	**.2780**	**32.5**	**9.6**	**15.6**	**18.8**	**27.3**	**259.4**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Grant	52,095	10,951	2,681	1,832	1,915	15,644	1,404
Gregory	16,405	6,645	1,637	376	333	1,057	1,268
Haakon	13,257	3,095	940	153	309	5,133	583
Hamlin	8,671	903	1,537		72	1,238	890
Hand	20,174	3,112	1,859	361	400	3,907	365
Hanson	7,894	493	587		348	1,362	
Harding	5,715	619	255			1,253	45
Hughes	128,215	33,071	9,931	9,648	4,849	33,662	1,681
Hutchinson	33,325	9,791	1,917	770	296	3,849	5,122
Hyde	8,599	1,991	105		277	671	522
Jackson	12,425	2,602	1,486			3	
Jerauld	12,267	1,879	1,085	195	100	5,525	607
Jones	16,775	1,369	1,144	234	128	5,682	
Kingsbury	33,349	9,178	2,450	390	605	6,928	1,063
Lake	70,010	12,540	7,984	4,420	1,941	25,670	2,500
Lawrence	128,336	31,096	18,103	5,975	1,902	31,068	3,585
Lincoln	43,073	8,589	7,255	207	683	8,322	1,546
Lyman	23,161	9,839	1,086	46	283	759	111
McCook	23,970	2,207	2,059	104	503	10,895	779
McPherson	10,189	2,103	816	798	218	1,285	332
Marshall	9,394	3,409	1,741	84	86	1,124	258
Meade	71,053	17,893	7,015	7,008	883	14,868	2,644
Mellette	4,553	972	256	755	59		113
Miner	12,577	1,827	1,367	226	103	271	773
Moody	16,415	4,366	882	310	100	2,878	244
Perkins	18,194	5,148	1,168	1,029	144	1,329	160
Potter	12,182	4,313	1,223	620	79	475	277
Roberts	32,635	3,015	4,236	4,096	1,184	7,140	1,861
Sanborn	7,450	437	991		58	2,798	
Shannon	9,145	4,576	232		29	124	
Spink	27,773	4,084	2,435	573	763	10,505	1,031
Stanley	15,647	5,821	835	268		819	
Sully	15,955	1,513	1,293			11,086	99
Todd	10,809	5,437	176	317	49	437	
Tripp	52,190	10,193	3,090	3,334	1,450	15,463	1,090
Turner	29,051	9,158	2,206	170	270	5,073	1,131
Union	18,776	2,235	1,830	205	182	1,018	557
Walworth	43,967	10,360	2,854	5,292	683	7,874	903
Yankton	143,915	34,688	11,851	23,702	4,593	27,684	2,927
Ziebach	5,287	635	237		99	328	
TOTAL METRO COUNTIES	**2,055,281**	**344,333**	**181,941**	**285,526**	**82,800**	**508,689**	**70,866**
TOTAL STATE	**4,648,776**	**929,777**	**420,738**	**493,423**	**146,544**	**1,082,653**	**154,133**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
RAPID CITY	**1,119,960**	**24,780**	**24.7**	**27.0**	**13.9**	**17.0**	**.0364**
Pennington	1,119,960	24,780	24.7	27.0	13.9	17.0	.0364
• Rapid City	789,489	25,955	22.6	26.9	16.1	18.4	.0285
SUBURBAN TOTAL	330,471	22,600	29.4	27.3	15.2	13.9	.0079
SIOUX FALLS	**1,919,301**	**29,366**	**19.9**	**25.9**	**20.6**	**20.1**	**.0578**
Minnehaha	1,919,301	29,366	19.9	25.9	20.6	20.1	.0578
• Sioux Falls	1,608,844	28,867	20.5	25.4	19.8	20.4	.0490
SUBURBAN TOTAL	310,457	31,516	16.9	28.2	24.5	18.7	.0088
OTHER COUNTIES							
Aurora	19,776	12,312	34.1	18.7	4.7	2.6	.0007
Beadle	214,865	20,664	23.9	25.8	15.2	10.3	.0063
Bennett	17,380	11,463	30.8	15.8	5.9	3.4	.0009
Bon Homme	63,192	16,694	25.3	27.6	9.2	5.7	.0018
Brookings	304,626	23,347	23.1	26.9	15.1	14.9	.0084
Brown	461,256	23,522	24.6	27.5	16.9	12.9	.0149

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Brule	43,998	16,780	30.1	24.3	10.7	5.0	.0019
Buffalo	8,782	12,625	35.8	18.2	7.0	1.0	.0002
Butte	86,251	20,103	26.2	29.5	11.6	9.1	.0026
Campbell	14,904	12,857	29.7	22.5	4.4	2.9	.0005
Charles Mix	62,013	13,280	30.9	20.5	6.9	2.9	.0022
Clark	38,128	15,460	28.0	25.3	8.1	5.2	.0010
Clay	149,878	20,274	27.2	21.0	14.8	14.8	.0042
Codington	290,081	23,226	24.9	27.3	15.4	13.7	.0096
Corson	28,440	13,514	23.9	20.2	8.3	7.5	.0009
Custer	86,550	27,319	21.3	28.6	19.0	16.5	.0021
Davison	204,072	20,596	25.7	26.4	16.1	8.9	.0070
Day	66,606	16,721	30.0	25.2	9.6	6.9	.0021
Deuel	43,249	16,217	27.6	23.6	10.5	6.9	.0012
Dewey	45,107	17,487	26.2	22.8	12.6	8.7	.0013
Douglas	25,669	13,977	31.0	21.0	7.2	3.4	.0009

S.D. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Edmunds	30,846	12,867	31.0	21.3	5.4	3.6	.0010
Fall River	100,028	24,523	19.6	26.4	16.6	15.3	.0028
Faulk	21,371	14,400	29.3	21.6	7.9	5.2	.0006
Grant	99,370	23,439	24.4	28.8	13.6	12.9	.0029
Gregory	37,177	11,405	30.0	16.7	4.8	3.6	.0012
Haakon	21,041	17,448	31.6	28.8	7.8	6.3	.0008
Hamlin	36,104	19,750	28.4	25.1	13.3	10.9	.0013
Hand	35,904	14,186	25.8	23.2	7.5	6.8	.0012
Hanson	25,193	15,973	29.6	25.3	8.8	5.8	.0007
Harding	12,761	15,158	31.8	24.0	8.0	4.2	.0005
Hughes	216,456	27,852	20.3	29.4	19.0	18.2	.0064
Hutchinson	69,051	14,154	29.6	22.3	7.8	4.8	.0022
Hyde	18,274	18,913	24.4	27.2	11.0	8.7	.0005
Jackson	23,665	17,227	27.9	27.0	10.2	6.0	.0008
Jerauld	21,233	14,516	31.7	23.2	7.0	4.0	.0007
Jones	13,784	20,333	26.2	29.0	14.0	7.8	.0006
Kingsbury	60,583	18,311	29.1	25.5	13.0	7.0	.0017
Lake	128,079	22,268	23.7	26.8	14.9	13.4	.0040
Lawrence	265,315	23,936	22.8	27.3	16.2	14.1	.0075
Lincoln	202,128	26,980	18.9	26.7	19.0	17.5	.0049
Lyman	38,224	19,516	24.3	26.2	12.1	10.5	.0012
McCook	54,991	17,956	28.1	26.0	12.3	7.1	.0016
McPherson	22,259	11,566	30.7	18.5	4.8	2.5	.0008

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Marshall	48,252	16,080	30.2	23.7	9.8	6.9	.0012
Meade	226,686	22,059	26.8	32.1	13.8	9.4	.0061
Mellette	11,170	10,964	30.2	16.7	5.7	1.3	.0005
Miner	26,403	12,800	27.2	18.9	7.2	5.3	.0008
Moody	72,946	20,723	26.7	25.3	14.6	12.1	.0017
Perkins	39,405	16,158	28.6	22.7	11.3	7.2	.0012
Potter	29,559	16,324	28.2	25.9	10.0	4.3	.0009
Roberts	92,257	16,757	28.6	22.7	10.4	9.0	.0027
Sanborn	19,482	12,593	26.2	19.7	8.0	4.2	.0006
Shannon	48,942	14,349	26.0	25.1	7.4	4.4	.0016
Spink	79,481	18,468	25.6	26.4	11.5	8.2	.0023
Stanley	31,246	24,765	22.8	31.0	17.7	12.3	.0008
Sully	15,833	18,187	28.6	24.1	13.8	7.5	.0006
Todd	32,338	15,966	25.2	23.2	12.7	5.0	.0017
Tripp	64,953	15,848	30.1	21.7	10.3	8.3	.0023
Turner	78,163	16,077	27.9	25.7	9.5	5.6	.0022
Union	131,542	24,976	22.3	29.3	17.5	14.0	.0031
Walworth	59,900	17,576	28.4	26.2	11.7	6.0	.0021
Yankton	258,095	25,137	22.9	29.1	17.0	15.7	.0075
Ziebach	11,461	12,808	35.6	15.4	5.0	5.7	.0005
TOTAL METRO COUNTIES	**3,039,261**	**27,479**	**21.8**	**26.3**	**18.7**	**18.9**	**.0942**
TOTAL STATE	**8,289,015**	**21,826**	**24.6**	**25.9**	**14.9**	**13.0**	**.2512**

Tennessee

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
CHATTANOOGA	**435.2**	**.1736**	**34.6**	**9.9**	**15.7**	**21.9**	**27.5**	**167.1**
Hamilton	286.6	.1143	34.8	10.1	15.8	21.9	27.8	112.2
• Chattanooga	153.0	.0610	34.8	10	16.2	19.8	29.8	62.4
Marion	24.9	.0099	34.2		15.3	21.9	26.9	9.2
Sequatchie	8.9	.0036	34.0	10.1	15.4	22.1	26.4	3.3
Catoosa, Ga.	*43.0*	*.0172*	*34.0*	*9.5*	*15.8*	*22.7*	*25.8*	*15.9*
Dade, Ga.	*13.2*	*.0053*	*32.7*	*11.7*	*15.6*	*21.6*	*24.8*	*4.7*
Walker, Ga.	*58.6*	*.0233*	*34.6*	*9.2*	*15.5*	*21.3*	*29.1*	*21.8*
SUBURBAN TOTAL	282.2	.1126	34.5	9.5	15.4	23.1	26.2	104.7
CLARKSVILLE–HOPKINSVILLE	**170.6**	**.0681**	**28.6**	**16.5**	**19.5**	**18.1**	**19.3**	**56.4**
Montgomery	101.9	.0407	28.9	15.6	19.7	19.1	18.8	34.9
• Clarksville	76.5	.0305	27.8	17.8	20.7	18.1	17.0	25.8
Christian, Ky.	*68.7*	*.0274*	*28.1*	*17.7*	*19.4*	*16.5*	*20.1*	*21.5*
• *Hopkinsville*	*29.7*	*.0118*	*34.0*	*10.1*	*15.3*	*19.2*	*29.4*	*11.4*
SUBURBAN TOTAL	64.4	.0258	27.6	17.8	20.3	17.5	17.5	19.2
JACKSON	**78.1**	**.0312**	**33.0**	**10.9**	**16.0**	**20.4**	**26.4**	**29.7**
Madison	78.1	.0312	33.0	10.9	16.0	20.4	26.4	29.7
• Jackson	49.0	.0195	32.8	12.6	15.5	18.4	28.2	19.2
SUBURBAN TOTAL	29.1	.0117	33.4	8.1	16.4	23.7	23.6	10.5
JOHNSON CITY–KINGSPORT–								
BRISTOL	**436.4**	**.1741**	**36.5**	**10.3**	**15.7**	**22.0**	**30.2**	**170.6**
Carter	51.3	.0206	36.4	10.8	14.9	21.5	30.5	20.2
Hawkins	44.7	.0178	35.5	9.7	15.6	22.4	28.4	17.2
Sullivan	143.8	.0574	37.1	9.5	14.7	22.6	30.5	56.8
• Bristol	23.5	.0094	37.9	9.9	14.5	21.0	33.2	9.8
• Kingsport	36.4	.0145	40.2	8.5	13.2	20.2	36.9	15.6
Unicoi	16.5	.0066	38.2	8.7	14.8	21.2	33.4	6.6
Washington	92.5	.0368	34.8	12.5	15.9	21.4	28.3	35.9
• Johnson City	49.5	.0197	34.6	15.0	15.4	19.1	30.4	19.7

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
CHATTANOOGA	**3,008,397**	**571,699**	**276,848**	**360,598**	**150,236**	**661,089**	**94,497**
Hamilton	2,355,926	388,212	233,463	298,312	126,417	567,992	71,363
• Chattanooga	1,923,629	285,222	171,651	260,909	91,611	538,497	47,191
Marion	119,443	34,258	6,876	13,930	4,171	17,562	3,638
Sequatchie	35,528	11,280	1,963	825	430	11,191	2,147
Catoosa, Ga.	*217,414*	*62,405*	*21,530*	*33,630*	*[illegible]987*	*20,407*	*8,379*
Dade, Ga.	*54,712*	*21,839*	*3,683*	*1,260*	*791*	*5,059*	*1,353*
Walker, Ga.	*225,374*	*53,695*	*9,333*	*10,641*	*7,900*	*28,849*	*7,617*
SUBURBAN TOTAL	1,084,768	286,467	105,197	99,689	58,625	122,562	47,306
CLARKSVILLE–HOPKINSVILLE	**1,026,950**	**142,505**	**95,546**	**138,527**	**50,441**	**309,114**	**29,394**
Montgomery	660,463	83,499	55,594	97,405	34,577	225,478	14,151
• Clarksville	622,781	69,561	49,764	93,345	32,610	222,945	13,207
Christian, Ky.	*366,485*	*59,006*	*39,952*	*41,122*	*15,864*	*83,636*	*15,243*
• *Hopkinsville*	*289,735*	*52,424*	*29,459*	*28,590*	*14,025*	*63,734*	*13,562*
SUBURBAN TOTAL	114,434	20,520	16,323	16,592	3,806	22,435	2,625
JACKSON	**652,990**	**114,901**	**44,594**	**127,567**	**28,004**	**128,346**	**19,074**
Madison	652,990	114,901	44,594	127,567	28,004	128,346	19,074
• Jackson	626,533	109,959	44,445	127,202	26,515	126,854	19,038
SUBURBAN TOTAL	26,457	4,942	149	365	1,489	1,492	36
JOHNSON CITY–KINGSPORT–							
BRISTOL	**2,574,211**	**504,213**	**233,035**	**393,632**	**107,255**	**615,138**	**107,747**
Carter	179,139	40,542	17,692	28,457	6,172	32,036	7,905
Hawkins	136,598	46,435	12,969	9,811	5,850	20,766	9,188
Sullivan	1,084,511	150,804	93,876	225,207	38,521	311,764	36,820
• Bristol	329,696	45,973	29,714	57,989	12,217	129,843	10,483
• Kingsport	675,247	84,882	60,142	163,332	23,356	153,032	24,402
Unicoi	48,182	13,636	6,516	1,761	1,633	13,385	4,495
Washington	594,124	96,556	62,819	87,840	29,023	138,790	26,823
• Johnson City	520,383	74,370	57,388	86,402	26,544	128,244	21,728

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Bristol city, Va.	*18.3*	*.0073*	*37.9*	*10.2*	*14.3*	*19.2*	*34.6*	*7.5*
• *Bristol*	*18.3*	*.0073*	*37.9*	*10.2*	*14.3*	*19.2*	*34.6*	*7.5*
Scott, Va.	*23.1*	*.0092*	*38.2*	*9.3*	*13.9*	*21.3*	*33.3*	*8.9*
Washington, Va.	*46.0*	*.0184*	*37.0*	*9.9*	*14.6*	*22.7*	*30.3*	*17.5*
SUBURBAN TOTAL	308.7	.1232	36.2	9.8	15.2	22.9	29.0	118.0
KNOXVILLE	**608.4**	**.2436**	**34.6**	**11.2**	**16.2**	**21.9**	**27.6**	**239.3**
Anderson	68.6	.0274	36.7	8.5	14.9	21.8	30.7	27.5
• Oak Ridge	27.5	.0110	39.8	7.0	13.0	22.2	35.2	11.8
Blount	86.7	.0346	36.2	9.5	15.5	22.9	29.1	33.9
Grainger	17.1	.0068	34.8	10.3	15.5	21.4	28.3	6.4
Jefferson	33.1	.0132	35.6	12.7	14.4	21.2	29.6	12.4
Knox	337.2	.1344	33.8	12.5	17.0	21.6	26.3	134.2
• Knoxville	165.8	.0661	32.7	16.3	17.6	18.1	27.9	70.3
Sevier	51.9	.0207	35.5	9.3	15.8	22.8	28.1	19.9
Union	13.8	.0055	32.5	10.3	16.9	21.2	24.7	5.0
SUBURBAN TOTAL	415.1	.1655	35.2	9.5	15.9	23.5	26.8	157.2
MEMPHIS	**990.6**	**.3949**	**31.3**	**10.9**	**17.5**	**21.2**	**22.3**	**360.3**
Shelby	831.6	.3315	31.3	11.1	18.0	21.2	22.2	305.6
• Memphis	614.2	.2449	31.6	11.2	17.7	19.3	24.7	231.3
Tipton	38.1	.0152	31.0	9.5	16.5	20.4	22.9	13.2
Crittenden, Ark.	*50.1*	*.0199*	*29.9*	*10.0*	*17.9*	*19.3*	*22.6*	*17.2*
• *West Memphis*	*28.4*	*.0113*	*30.3*	*10.3*	*17.7*	*19.9*	*22.6*	*9.9*
De Soto, Miss.	*70.8*	*.0283*	*31.6*	*9.9*	*16.7*	*23.0*	*21.3*	*24.3*
SUBURBAN TOTAL	348.0	.1387	30.7	10.4	17.7	24.6	17.8	119.1
NASHVILLE	**997.5**	**.3975**	**32.5**	**10.7**	**18.6**	**23.2**	**23.3**	**380.5**
Cheatham	27.7	.0110	32.1	8.7	18.5	23.5	21.1	9.7
Davidson	513.6	.2047	32.7	11.5	20.2	21.1	24.3	208.7
• Nashville-Davidson	491.1	.1958	32.5	11.7	20.4	21.0	23.8	199.7
Dickson	35.6	.0142	33.0	9.6	16.1	20.5	26.3	13.2
Robertson	42.1	.0167	33.2	8.6	16.9	21.0	25.9	15.0
Rutherford	121.6	.0485	29.8	13.9	18.8	21.1	19.2	43.3
• Murfreesboro	46.1	.0184	28.3	21.9	17.4	18.0	20.4	17.6
Sumner	103.0	.0418	33.3	9.1	15.9	23.9	23.3	37.5
Williamson	82.9	.0331	34.1	7.2	15.1	27.6	21.0	28.6
Wilson	69.0	.0275	33.4	8.6	16.5	24.6	22.8	24.5
SUBURBAN TOTAL	460.3	.1833	33.1	8.6	16.5	24.0	22.8	163.2
OTHER COUNTIES								
Bedford	30.6	.0122	35.0	9.4	15.0	20.5	29.5	11.7
Benton	14.5	.0058	38.6	8.4	13.5	20.2	34.8	5.8
Bledsoe	9.7	.0038	34.2	9.7	17.0	22.3	26.3	3.3
Bradley	74.3	.0296	33.3	11.5	16.4	22.0	25.2	27.8
Campbell	35.0	.0140	35.2	9.8	14.1	20.6	29.6	13.1
Cannon	10.5	.0042	35.6	9.2	14.6	19.8	31.0	4.0
Carroll	27.5	.0109	37.4	9.3	13.5	19.9	33.4	10.7
Chester	12.8	.0051	33.0	15.5	13.3	18.7	28.7	4.6
Claiborne	28.3	.0105	34.1	10.8	14.8	21.6	27.1	9.7
Clay	7.2	.0029	37.3	9.3	14.2	20.9	32.3	2.8

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Bristol city, Va.	*238,132*	*49,749*	*17,859*	*21,613*	*15,463*	*42,466*	*9,194*
• *Bristol*	*238,132*	*49,749*	*17,859*	*21,613*	*15,463*	*42,466*	*9,194*
Scott, Va.	*112,301*	*50,675*	*6,097*	*2,899*	*2,352*	*15,450*	*6,803*
Washington, Va.	*181,224*	*55,796*	*15,207*	*16,044*	*8,241*	*40,481*	*6,519*
SUBURBAN TOTAL	810,753	249,239	67,932	64,296	29,675	161,553	41,940
KNOXVILLE	**4,776,261**	**770,948**	**465,392**	**614,842**	**235,747**	**1,203,682**	**165,287**
Anderson	439,061	92,404	35,822	57,468	8,233	134,032	18,448
• Oak Ridge	275,080	53,086	23,208	44,096	6,528	81,030	8,992
Blount	681,848	109,593	42,907	77,659	27,841	295,231	21,361
Grainger	35,682	13,079	1,739	115	1,640	13,351	1,606
Jefferson	137,131	36,587	12,993	15,131	5,722	30,232	6,927
Knox	3,050,701	448,124	275,850	433,047	171,175	689,339	101,851
• Knoxville	2,451,797	352,245	227,664	364,455	155,690	535,857	80,365
Sevier	414,043	64,662	95,493	31,128	19,998	36,880	13,938
Union	17,795	6,499	586	294	1,138	4,617	1,156
SUBURBAN TOTAL	2,049,384	365,617	214,520	206,291	73,529	586,795	75,930
MEMPHIS	**7,055,066**	**1,130,045**	**605,591**	**987,964**	**361,703**	**1,872,298**	**310,512**
Shelby	6,245,162	924,459	548,775	885,102	344,851	1,729,960	275,287
• Memphis	5,316,937	718,069	469,028	716,452	309,962	1,584,394	229,085
Tipton	122,780	29,005	7,878	16,468	3,196	27,099	4,716
Crittenden, Ark.	*407,428*	*78,558*	*28,030*	*32,616*	*6,278*	*75,538*	*15,473*
• *West Memphis*	*341,442*	*62,829*	*25,523*	*27,666*	*6,216*	*72,832*	*14,585*
De Soto, Miss.	*279,696*	*98,023*	*20,908*	*53,778*	*7,378*	*39,701*	*15,036*
SUBURBAN TOTAL	1,396,687	349,147	111,040	243,846	45,525	215,072	66,842
NASHVILLE	**7,838,318**	**1,200,315**	**812,792**	**1,120,945**	**438,474**	**1,982,461**	**254,634**
Cheatham	61,474	25,201	4,201	1,260	1,434	5,463	4,525
Davidson	5,232,568	644,422	595,330	899,897	335,769	1,283,680	164,915
• Nashville-Davidson	4,922,850	613,136	561,332	771,671	323,830	1,254,116	156,376
Dickson	210,073	56,474	16,250	32,690	8,892	43,086	7,968
Robertson	196,295	50,752	9,549	17,846	4,484	67,251	7,999
Rutherford	708,951	126,848	66,537	69,671	37,844	194,513	20,054
• Murfreesboro	563,739	87,229	52,806	49,279	33,182	175,739	13,709
Sumner	503,429	133,502	44,947	46,508	12,465	100,968	20,957
Williamson	583,297	106,537	43,112	22,665	28,010	182,957	18,277
Wilson	342,231	56,579	32,866	30,408	9,576	104,543	9,939
SUBURBAN TOTAL	2,351,729	499,950	195,654	299,995	81,462	352,606	84,549
OTHER COUNTIES							
Bedford	141,878	37,025	11,194	17,074	5,858	30,951	8,481
Benton	63,734	13,852	4,241	9,826	1,373	10,359	2,734
Bledsoe	20,446	7,261	1,526	989	534	4,722	390
Bradley	480,536	95,874	42,249	59,515	23,071	125,115	20,075
Campbell	155,475	43,751	10,183	13,119	3,894	27,487	5,693
Cannon	25,385	8,649	902	1,196	366	5,862	1,616
Carroll	118,984	27,696	5,383	10,600	5,737	35,726	6,199
Chester	42,105	7,473	2,591	1,228	2,634	18,341	1,238
Claiborne	61,916	23,475	3,352	1,910	1,826	6,626	3,978
Clay	14,657	5,752	1,053	123	175	1,446	604

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TENN. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Cocke	29.2	.0116	35.3	10.0	15.4	21.7	28.7	11.2	149,030	38,816	13,263	22,854	1,735	22,083	7,988
Coffee	40.6	.0162	35.1	8.8	15.1	20.5	29.8	15.6	289,717	51,409	28,941	48,791	9,261	61,518	12,819
Crockett	13.3	.0053	36.6	8.4	15.0	19.3	32.8	5.2	58,936	13,848	1,785	545	1,798	23,993	3,006
Cumberland	35.3	.0141	37.6	8.7	14.2	19.3	34.2	13.6	203,764	69,045	16,069	26,102	6,335	38,805	7,537
Decatur	10.4	.0042	38.8	8.7	13.1	20.2	35.1	4.2	54,494	15,714	2,773	1,640	1,121	14,202	2,949
De Kalb	14.4	.0057	36.8	9.2	14.1	20.8	31.7	5.7	49,244	15,416	2,981	2,380	1,230	13,798	3,488
Dyer	35.0	.0140	34.5	9.7	15.3	20.9	28.3	13.7	291,516	49,575	21,303	43,633	12,119	88,106	7,499
Fayette	25.7	.0102	32.3	9.0	15.0	19.5	26.4	8.5	51,762	16,235	2,600	5,552	3,069	9,187	2,248
Fentress	14.7	.0059	34.8	9.9	14.1	21.9	27.9	5.5	47,794	20,831	2,909	2,554	1,006	4,089	2,107
Franklin	34.9	.0139	35.2	10.5	14.4	20.9	29.5	12.7	145,176	39,246	9,730	15,871	4,837	32,657	7,898
Gibson	46.1	.0184	37.3	8.8	14.1	19.3	33.7	18.3	245,549	33,377	19,906	28,693	7,743	80,907	15,409
Giles	25.8	.0103	35.8	9.7	14.1	20.6	30.5	9.9	124,667	31,963	5,548	16,298	5,456	26,398	7,095
Greene	55.9	.0223	36.6	9.7	14.9	21.9	30.4	21.5	274,061	66,485	21,554	31,407	9,032	60,050	13,423
Grundy	13.3	.0053	33.8	9.7	13.9	20.1	28.3	4.8	44,366	11,188	4,645	1,160	362	4,204	1,411
Hamblen	50.5	.0201	35.3	10.2	15.3	22.5	27.8	19.4	365,539	71,281	29,905	40,444	7,639	118,157	15,581
Hancock	6.7	.0026	35.2	9.4	14.9	19.5	30.8	2.5	10,718	3,469	299		507	1,441	1,422
Hardeman	23.4	.0094	33.0	9.4	15.0	19.2	27.8	8.3	113,697	23,306	5,527	17,944	1,964	17,014	3,305
Hardin	22.7	.0090	36.5	9.1	13.6	20.9	31.3	8.8	104,583	19,226	8,005	10,052	5,698	30,990	5,330
Haywood	19.4	.0078	32.9	9.3	14.5	18.6	28.3	7.0	84,007	17,410	4,122	7,141	3,480	30,280	3,765
Henderson	21.9	.0087	35.8	8.9	14.9	20.6	30.4	8.5	112,027	24,235	6,258	14,077	4,628	28,854	4,068
Henry	27.9	.0111	39.2	7.9	13.5	19.4	36.2	11.4	165,260	36,774	10,699	18,641	7,351	38,947	7,095
Hickman	16.9	.0068	35.1	9.1	16.6	21.5	28.6	6.0	38,254	12,968	2,125	1,028	1,198	6,596	1,903
Houston	7.1	.0028	38.0	8.4	13.3	19.8	34.3	2.7	14,995	7,198	1,125	370	135	2,307	1,102
Humphreys	15.8	.0063	36.6	8.5	13.9	21.3	31.0	6.1	75,257	18,313	4,550	12,947	1,936	10,652	3,270
Jackson	9.3	.0037	37.9	9.0	13.8	21.0	33.3	3.6	36,101	16,310	1,316	434	492	1,949	2,072
Johnson	13.7	.0055	37.7	9.1	13.6	21.7	32.2	5.4	38,395	11,997	1,573	1,370	574	7,788	3,413
Lake	7.1	.0028	34.2	12.2	16.9	20.0	28.7	2.4	13,897	5,682	1,082	138	53	1,926	851
Lauderdale	23.5	.0094	33.0	9.7	16.2	19.0	27.7	8.4	79,359	19,834	5,208	12,034	3,580	13,698	6,394
Lawrence	35.4	.0141	34.3	9.8	14.9	19.5	29.5	13.4	187,831	47,586	8,505	20,917	16,034	52,248	9,870
Lewis	9.3	.0037	34.7	9.1	14.3	20.3	29.3	3.6	26,060	8,678	2,369	1,907	942	6,113	1,689
Lincoln	28.3	.0113	35.7	9.2	14.9	19.9	30.9	10.9	135,920	27,821	10,885	9,316	4,896	43,063	7,013

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SOURCE: 1990 Belden CMS

 Circle No. 209 on Reader Service Card

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Loudon	31.5	.0126	36.5	9.0	15.0	22.1	30.3	12.3
McMinn	42.5	.0169	35.4	9.7	15.0	21.2	29.5	16.4
McNairy	22.5	.0090	37.2	8.2	13.9	21.3	32.0	8.9
Macon	15.9	.0063	34.6	9.9	15.1	20.8	28.7	6.2
Marshall	21.7	.0087	35.0	9.3	15.2	21.2	28.8	8.3
Maury	55.2	.0220	34.0	9.1	16.3	21.2	27.2	20.8
Meigs	8.1	.0032	35.2	10.3	14.4	23.3	27.0	3.0
Monroe	30.7	.0122	34.8	10.5	14.3	21.6	28.1	11.4
Moore	4.7	.0018	36.0	8.9	14.0	22.6	28.8	1.7
Morgan	17.4	.0070	33.3	10.0	17.0	21.8	25.3	5.9
Obion	31.6	.0126	33.2	9.4	13.9	21.3	30.5	12.4
Overton	17.7	.0070	36.7	9.5	13.8	21.2	31.3	6.8
Perry	6.7	.0027	37.7	7.9	13.0	20.3	33.5	2.5
Pickett	4.5	.0018	38.0	8.1	13.0	20.0	34.2	1.8
Polk	13.7	.0055	36.5	9.8	13.8	21.8	30.3	5.1
Putnam	51.8	.0206	32.5	16.5	15.1	19.9	26.4	19.9
Rhea	24.4	.0097	34.8	10.4	14.3	21.2	28.6	9.2
Roane	47.2	.0189	37.6	8.7	13.7	22.1	31.8	18.4
Scott	18.3	.0073	32.0	10.0	15.0	20.5	25.0	6.5
Smith	14.1	.0056	35.4	8.7	15.6	20.2	30.3	5.3
Stewart	9.5	.0038	38.9	8.4	13.5	20.8	34.8	3.7
Trousdale	5.9	.0024	36.4	8.9	14.8	20.7	31.4	2.3
Van Buren	4.8	.0019	33.9	9.6	15.7	21.1	27.1	1.8
Warren	33.1	.0132	35.1	9.5	15.0	20.8	29.4	12.7
Wayne	13.9	.0056	35.0	9.7	14.4	20.4	29.6	5.2
Weakley	31.9	.0127	33.2	16.2	13.9	18.0	29.5	12.0
White	20.1	.0080	36.9	9.2	14.1	20.9	31.8	7.7
TOTAL METRO COUNTIES	**3,325.0**	**1.3257**	**33.0**	**10.9**	**17.4**	**21.7**	**24.8**	**1,264.6**
TOTAL STATE	**4,906.3**	**1.9562**	**33.7**	**10.6**	**16.4**	**21.4**	**26.4**	**1,865.1**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Loudon	155,904	33,456	12,077	10,512	4,340	62,117	7,837
McMinn	220,989	37,232	18,508	26,290	7,995	49,924	12,698
McNairy	81,825	24,929	3,994	9,443	3,521	16,827	3,389
Macon	53,174	14,206	3,346	10,016	908	4,194	3,813
Marshall	117,531	32,732	5,023	9,544	4,013	34,715	6,163
Maury	358,188	64,709	26,101	43,966	14,218	89,840	11,975
Meigs	10,179	5,452	1,302	96	238	1,329	908
Monroe	139,621	42,164	11,889	18,470	3,554	24,904	6,576
Moore	3,668	1,836	112	90	46	681	128
Morgan	26,262	9,309	1,092	194	238	8,952	1,914
Obion	199,059	33,664	13,838	24,549	5,646	55,779	7,699
Overton	42,853	16,717	2,954	4,262	2,782	6,259	1,802
Perry	16,497	8,691	1,465	260	311	843	1,983
Pickett	10,036	3,010	1,332	103	237	2,851	434
Polk	29,372	13,231	3,132	2,250	265	3,964	1,668
Putnam	385,046	78,214	32,514	60,210	15,904	89,923	8,612
Rhea	105,757	33,487	6,693	12,124	1,625	27,155	5,789
Roane	210,630	56,662	13,391	23,677	6,677	65,687	12,445
Scott	56,766	13,195	6,634	11,390	388	8,827	4,999
Smith	71,339	15,579	2,682	11,577	7,670	12,894	3,380
Stewart	25,871	14,129	1,398	799	1,342	2,178	280
Trousdale	25,338	7,434	311	166	289	760	1,576
Van Buren	3,057	1,409	497		158	229	
Warren	182,530	49,296	11,405	25,025	6,686	36,482	8,564
Wayne	44,066	17,006	574	3,066	166	5,601	2,482
Weakley	135,002	25,556	10,964	16,796	5,905	29,145	6,311
White	104,924	23,387	5,133	11,553	1,437	45,222	4,730
TOTAL METRO COUNTIES	**24,849,427**	**3,904,870**	**2,371,199**	**3,528,472**	**1,297,066**	**6,410,512**	**895,528**
TOTAL STATE	**32,422,003**	**5,697,606**	**2,911,814**	**4,396,730**	**1,565,334**	**8,256,449**	**1,347,711**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
CHATTANOOGA	**5,147,810**	**23,760**	**22.5**	**27.2**	**16.1**	**14.2**	**.1583**
Hamilton	3,631,804	24,518	21.8	26.1	16.4	16.2	.1139
• Chattanooga	1,840,488	21,323	23.5	24.8	14.2	13.6	.0704
Marion	223,798	18,529	26.4	27.9	11.1	7.3	.0072
Sequatchie	88,352	19,957	27.2	26.4	13.2	10.3	.0026
Catoosa, Ga.	*457,840*	*24,789*	*21.7*	*29.9*	*18.4*	*11.7*	*.0136*
Dade, Ga.	*120,754*	*20,857*	*23.5*	*30.6*	*13.3*	*8.0*	*.0037*
Walker, Ga.	*625,262*	*23,172*	*24.2*	*29.4*	*16.5*	*10.8*	*.0173*
SUBURBAN TOTAL	3,307,322	25,058	21.9	28.5	17.3	14.6	.0879
CLARKSVILLE–HOPKINSVILLE	**1,742,055**	**21,057**	**28.1**	**27.5**	**14.1**	**11.0**	**.0556**
Montgomery	1,056,660	22,389	26.4	29.6	15.0	11.2	.0342
• Clarksville	786,900	22,006	27.7	30.5	14.2	10.9	.0277
Christian, Ky.	*685,395*	*18,970*	*30.7*	*24.2*	*12.6*	*10.6*	*.0214*
• *Hopkinsville*	*336,232*	*20,510*	*26.0*	*23.6*	*14.6*	*12.9*	*.0120*
SUBURBAN TOTAL	618,923	19,907	29.6	26.2	13.7	9.9	.0159
JACKSON	**934,295**	**23,818**	**21.4**	**23.5**	**17.5**	**16.2**	**.0304**
Madison	934,295	23,818	21.4	23.5	17.5	16.2	.0304
• Jackson	596,736	22,906	22.5	23.2	16.2	16.3	.0228
SUBURBAN TOTAL	337,559	25,413	19.4	24.0	20.0	16.0	.0076
JOHNSON CITY–KINGSPORT–BRISTOL	**5,077,803**	**22,770**	**23.7**	**27.4**	**15.7**	**12.8**	**.1501**
Carter	494,649	18,664	29.5	27.0	12.1	7.4	.0140
Hawkins	507,730	23,865	21.7	26.4	18.0	13.1	.0131
Sullivan	1,815,102	23,390	21.2	27.2	17.9	13.5	.0354
• Bristol	301,487	22,254	25.1	25.7	14.4	14.6	.0117
• Kingsport	509,792	23,792	21.6	24.3	15.1	17.6	.0214

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Unicoi	192,802	23,227	22.8	28.8	16.2	12.5	.0048
Washington	1,077,484	21,694	25.1	28.1	13.9	12.0	.0327
• Johnson City	603,037	18,958	26.4	22.7	11.3	13.8	.0212
Bristol city, Va.	*208,013*	*21,169*	*22.4*	*27.3*	*13.7*	*11.4*	*.0085*
• *Bristol*	*208,013*	*21,169*	*22.4*	*27.3*	*13.7*	*11.4*	*.0085*
Scott, Va.	*266,371*	*22,622*	*23.4*	*24.5*	*14.8*	*15.9*	*.0075*
Washington, Va.	*515,652*	*21,870*	*25.7*	*28.0*	*15.2*	*10.9*	*.0141*
SUBURBAN TOTAL	3,455,474	23,394	23.5	28.6	16.8	11.9	.0873
KNOXVILLE	**7,601,304**	**23,564**	**22.6**	**25.7**	**15.3**	**16.0**	**.2362**
Anderson	1,013,323	28,570	18.6	24.9	16.9	23.3	.0272
• Oak Ridge	516,179	34,750	16.5	21.6	15.9	33.8	.0141
Blount	981,559	22,320	24.1	26.7	16.4	11.6	.0322
Grainger	141,530	17,244	29.0	27.6	9.2	5.6	.0039
Jefferson	375,360	23,518	23.5	28.6	15.2	13.8	.0103
Knox	4,452,400	24,277	21.8	24.8	15.5	17.7	.1411
• Knoxville	2,041,723	19,879	25.1	24.5	12.7	12.5	.0831
Sevier	529,769	20,461	26.5	28.6	13.2	9.4	.0185
Union	107,363	17,117	28.1	28.7	8.7	5.2	.0030
SUBURBAN TOTAL	5,043,402	24,638	21.9	26.5	16.4	16.3	.1390
MEMPHIS	**12,316,512**	**26,834**	**20.3**	**24.0**	**16.3**	**18.3**	**.3692**
Shelby	10,479,114	25,091	20.2	23.9	16.0	19.2	.3197
• Memphis	7,438,839	23,229	21.4	24.2	15.0	16.8	.2435
Tipton	358,277	20,693	23.2	26.0	13.7	11.6	.0101
Crittenden, Ark.	*437,485*	*17,455*	*24.6*	*22.8*	*13.3*	*8.7*	*.0171*
• *West Memphis*	*274,458*	*20,129*	*23.4*	*25.4*	*15.2*	*9.6*	*.0119*
De Soto, Miss.	*831,636*	*30,064*	*18.2*	*25.3*	*22.8*	*18.3*	*.0223*
SUBURBAN TOTAL	4,393,215	28,963	18.1	23....	18.8	21.9	.1138

TENN. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
NASHVILLE	**14,218,795**	**28,687**	**19.0**	**25.5**	**18.5**	**21.7**	**.4131**
Cheatham	315,230	26,036	21.8	30.3	19.0	13.7	.0078
Davidson	7,794,518	27,884	19.8	25.5	17.5	21.5	.2391
• Nashville-Davidson	7,225,745	27,486	20.1	25.7	17.7	20.6	.2241
Dickson	413,136	24,321	21.6	26.7	18.8	13.2	.0122
Robertson	491,458	26,489	19.8	25.9	19.5	16.7	.0137
Rutherford	1,647,871	29,469	18.2	25.7	20.0	22.0	.0450
• Murfreesboro	658,486	26,160	20.4	24.4	16.7	21.1	.0225
Sumner	1,326,103	28,858	18.1	27.1	19.4	20.0	.0358
Williamson	1,349,849	37,281	15.1	20.9	18.9	34.4	.0357
Wilson	880,630	30,375	17.1	25.1	21.0	21.0	.0238
SUBURBAN TOTAL	6,334,564	30,420	17.6	25.3	19.7	23.0	.1665
OTHER COUNTIES							
Bedford	371,624	23,779	21.5	29.4	15.7	12.5	.0101
Benton	145,374	18,569	26.7	25.5	14.5	6.9	.0044
Bledsoe	84,105	17,457	25.7	24.2	12.0	7.8	.0023
Bradley	866,007	24,121	23.2	28.5	16.7	13.7	.0263
Campbell	284,950	15,819	28.6	24.7	10.0	5.1	.0094
Cannon	91,757	17,187	29.6	27.7	8.8	6.5	.0026
Carroll	266,595	18,667	26.1	27.2	12.6	7.5	.0080
Chester	117,877	18,718	21.9	25.4	13.6	8.7	.0035
Claiborne	206,137	14,723	30.7	20.7	9.4	6.1	.0061
Clay	66,206	16,689	29.0	24.4	10.2	6.9	.0016
Cocke	258,596	17,624	26.2	24.9	12.3	6.6	.0086
Coffee	494,322	24,244	22.9	26.9	15.5	16.1	.0151
Crockett	123,930	18,900	25.7	26.2	11.8	7.2	.0038
Cumberland	359,738	19,871	27.3	27.4	12.8	9.4	.0114
Decatur	105,196	18,658	26.1	25.3	12.5	8.7	.0034
De Kalb	140,299	17,025	26.8	26.8	10.0	5.9	.0039
Dyer	386,906	20,650	25.4	25.5	14.1	12.1	.0131
Fayette	211,187	18,017	24.3	24.7	11.6	9.6	.0060
Fentress	99,109	12,991	32.2	20.3	6.8	3.3	.0033
Franklin	383,190	22,966	22.9	27.5	16.0	13.0	.0107
Gibson	523,676	21,749	22.9	26.3	15.7	11.7	.0152
Giles	295,404	23,241	21.8	28.1	15.6	13.6	.0084
Greene	676,654	24,134	22.1	27.1	17.5	13.4	.0187
Grundy	122,770	17,817	27.9	24.9	12.1	7.0	.0036
Hamblen	549,564	22,055	25.6	28.7	15.4	10.8	.0179
Hancock	47,250	13,280	28.8	21.6	5.5	5.6	.0014
Hardeman	223,020	19,808	24.1	26.3	13.8	9.5	.0069
Hardin	201,907	17,670	26.6	26.8	11.1	6.5	.0064
Haywood	176,535	16,816	27.9	23.3	10.3	9.0	.0055

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Henderson	235,004	21,990	22.8	29.8	14.2	10.8	.0070
Henry	287,752	18,903	27.7	26.1	12.4	8.6	.0090
Hickman	157,750	21,072	25.0	29.9	13.9	8.6	.0043
Houston	68,101	18,914	25.7	25.0	11.8	10.8	.0017
Humphreys	165,266	23,288	19.7	28.9	17.3	10.0	.0050
Jackson	95,120	18,616	24.9	22.8	13.7	10.3	.0026
Johnson	117,569	17,265	28.5	29.0	8.8	4.7	.0035
Lake	54,211	15,451	28.5	24.0	8.0	7.1	.0015
Lauderdale	212,624	19,230	23.1	27.0	12.1	8.9	.0063
Lawrence	407,088	23,923	21.0	28.3	16.9	13.6	.0117
Lewis	91,598	17,970	30.1	27.3	11.0	6.9	.0025
Lincoln	279,213	19,528	27.4	26.8	12.6	9.3	.0085
Loudon	436,702	27,173	21.0	24.0	17.4	20.9	.0114
McMinn	495,246	23,447	22.7	25.7	16.7	13.6	.0140
McNairy	207,792	17,957	26.4	27.6	10.8	6.8	.0062
Macon	161,231	19,743	24.9	29.9	12.2	7.2	.0045
Marshall	271,422	24,519	22.2	27.2	17.5	13.9	.0074
Maury	666,084	25,260	19.5	26.9	18.2	15.1	.0200
Meigs	83,524	21,932	24.8	27.6	14.8	12.2	.0020
Monroe	316,896	20,740	25.8	27.9	13.8	10.1	.0093
Moore	57,660	28,182	21.0	26.2	20.3	17.3	.0012
Morgan	162,063	19,233	27.6	25.3	14.1	8.7	.0041
Obion	387,442	23,415	23.1	25.1	17.2	13.7	.0113
Overton	150,437	16,175	27.3	25.4	8.6	6.7	.0044
Perry	61,194	19,113	29.0	29.0	11.7	7.0	.0017
Pickett	40,405	17,370	32.1	27.1	7.1	7.7	.0010
Polk	103,065	16,230	28.9	27.9	9.1	2.8	.0031
Putnam	560,859	20,242	26.1	25.7	14.2	10.6	.0186
Rhea	269,945	22,596	22.3	26.2	15.1	14.1	.0075
Roane	576,682	24,550	21.9	25.9	16.9	15.4	.0155
Scott	139,741	14,037	30.2	21.9	7.5	4.6	.0044
Smith	146,778	22,287	23.7	29.8	14.6	10.4	.0045
Stewart	93,454	19,987	23.9	27.8	15.0	7.3	.0024
Trousdale	68,506	24,180	22.8	29.2	17.9	12.0	.0020
Van Buren	48,188	19,719	30.1	28.9	12.0	8.3	.0010
Warren	359,772	21,845	23.9	29.4	14.4	10.9	.0108
Wayne	133,620	20,909	22.8	30.5	13.2	8.4	.0037
Weakley	323,122	19,367	27.7	26.2	13.8	8.6	.0094
White	189,840	18,418	28.9	27.3	12.3	6.9	.0060
TOTAL METRO COUNTIES	**42,680,166**	**25,255**	**21.1**	**25.4**	**16.6**	**17.9**	**1.2874**
TOTAL STATE	**59,243,017**	**23,644**	**22.2**	**25.9**	**15.8**	**15.6**	**1.7760**

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Texas

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ABILENE	**119.5**	**.0477**	**30.5**	**13.2**	**17.1**	**18.3**	**23.9**	**43.2**
Taylor	119.5	.0477	30.5	13.2	17.1	18.3	23.9	43.2
• Abilene	106.5	.0425	30.0	14.0	17.3	17.9	23.4	38.3
SUBURBAN TOTAL	13.0	.0052	35.6	6.7	13.9	22.3	28.7	4.9
AMARILLO	**188.0**	**.0750**	**31.8**	**10.2**	**17.0**	**19.9**	**24.6**	**72.1**
Potter	97.3	.0388	31.4	10.2	16.9	18.0	25.9	37.1
• Amarillo	156.7	.0625	32.0	9.6	17.3	19.7	25.0	60.8
Randall	90.7	.0362	32.2	10.2	17.0	21.9	23.4	35.0
SUBURBAN TOTAL	31.3	.0125	30.8	13.1	15.7	20.6	22.8	11.3
AUSTIN	**798.0**	**.3181**	**29.5**	**15.1**	**30.9**	**21.7**	**16.8**	**310.4**
Hays	67.0	.0267	26.6	22.7	15.8	19.7	17.1	22.7
Travis	587.4	.2342	29.6	15.6	22.0	21.5	16.7	237.5
• Austin	474.5	.1892	29.1	17.5	22.4	20.4	16.4	195.8
Williamson	143.6	.0572	29.9	9.3	19.4	23.3	16.9	50.2
SUBURBAN TOTAL	323.5	.1289	30.1	11.6	16.9	23.5	17.3	114.6
BEAUMONT–PORT ARTHUR	**359.1**	**.1432**	**33.3**	**9.2**	**15.8**	**19.9**	**27.3**	**133.5**
Hardin	41.2	.0165	33.1	8.5	14.8	21.4	25.8	14.7
Jefferson	237.8	.0948	33.4	9.3	16.0	19.3	28.1	89.9
• Beaumont	113.6	.0453	32.8	10.2	16.4	19.4	27.0	43.1
• Port Arthur	58.3	.0232	33.7	8.7	14.8	17.1	30.9	22.2
Orange	80.1	.0319	32.9	9.0	15.4	21.0	25.8	28.9
SUBURBAN TOTAL	167.2	.0747	33.5	8.7	15.6	21.1	26.5	68.2
BRAZORIA	**192.7**	**.0768**	**30.9**	**9.3**	**19.0**	**22.4**	**19.8**	**64.4**
Brazoria	192.7	.0768	30.9	9.3	19.0	22.4	19.8	64.4
SUBURBAN TOTAL	192.7	.0768	30.9	9.3	19.0	22.4	19.8	64.4
BROWNSVILLE–HARLINGEN	**263.0**	**.1049**	**27.4**	**11.0**	**14.5**	**17.4**	**21.6**	**74.1**
Cameron	263.0	.1049	27.4	11.0	14.5	17.4	21.6	74.1
• Brownsville	100.1	.0399	25.9	11.8	14.8	17.4	19.2	26.6
• Harlingen	49.3	.0197	29.8	10.3	14.8	17.9	24.5	15.6
SUBURBAN TOTAL	113.6	.0453	27.6	10.6	13.9	17.3	22.4	31.9

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ABILENE	**888,838**	**128,601**	**87,273**	**142,573**	**38,292**	**218,797**	**23,988**
Taylor	888,838	128,601	87,273	142,573	38,292	218,797	23,988
• Abilene	822,298	120,463	75,893	142,327	35,972	210,565	19,948
SUBURBAN TOTAL	66,540	8,138	11,380	246	2,320	8,232	4,040
AMARILLO	**1,872,807**	**349,138**	**168,996**	**296,439**	**78,179**	**413,299**	**38,969**
Potter	1,112,803	237,235	104,630	183,811	46,789	161,219	24,835
• Amarillo	1,708,538	354,857	150,364	274,068	76,018	310,781	36,882
Randall	760,004	111,903	64,366	112,628	31,390	252,080	14,134
SUBURBAN TOTAL	164,269	5,719	18,632	22,371	2,161	102,518	2,087
AUSTIN	**6,132,077**	**1,563,277**	**695,255**	**650,408**	**308,298**	**1,162,915**	**161,089**
Hays	349,164	80,053	38,439	22,214	7,609	79,858	8,395
Travis	5,090,147	1,259,990	602,465	558,867	284,661	948,997	135,708
• Austin	4,838,386	1,190,306	569,106	540,956	275,134	930,156	127,990
Williamson	692,766	223,234	54,451	69,327	16,028	134,060	16,986
SUBURBAN TOTAL	1,293,691	372,971	126,249	109,452	33,164	232,759	33,099
BEAUMONT–PORT ARTHUR	**2,578,487**	**514,155**	**216,383**	**421,127**	**90,974**	**597,057**	**88,008**
Hardin	199,939	51,819	10,957	24,928	699	74,210	3,844
Jefferson	1,948,976	350,274	174,410	337,042	79,540	432,886	68,785
• Beaumont	1,194,195	183,076	114,020	226,628	58,861	270,491	35,747
• Port Arthur	423,558	89,843	32,110	61,834	15,246	110,272	16,219
Orange	429,572	112,062	31,016	59,157	10,735	69,961	15,379
SUBURBAN TOTAL	960,734	241,236	70,253	132,665	16,867	216,294	36,042
BRAZORIA	**1,085,656**	**313,141**	**84,940**	**155,894**	**27,210**	**258,381**	**35,806**
Brazoria	1,085,656	313,141	84,940	155,894	27,210	258,381	35,806
SUBURBAN TOTAL	1,085,656	313,141	84,940	155,894	27,210	258,381	35,806
BROWNSVILLE–HARLINGEN	**1,351,997**	**346,694**	**122,825**	**205,559**	**51,942**	**247,049**	**30,586**
Cameron	1,351,997	346,694	122,825	205,559	51,942	247,049	30,586
• Brownsville	626,542	168,579	46,731	112,951	26,281	98,632	12,328
• Harlingen	478,635	102,085	45,386	82,214	16,876	99,341	8,961
SUBURBAN TOTAL	246,820	76,030	30,708	10,394	8,785	49,076	9,297

Austin has your number.

With a circulation of nearly 220,000, the Austin American-Statesman reaches 78 percent of the 563,000 area adults with one Sunday issue.

	% OF TOTAL POPULATION	% OF MARKET REACHED
•$50,000+ household income	18%	88%
•Professionals & Executives	31%	83%
•College graduates	37%	84%
•18-34 year olds	51%	74%

For full details about the Austin market, contact Roy Gordon, National Advertising Manager at (512)445-3745.

Austin American-Statesman

Represented nationally by Branham Newspaper Sales.
Source: ABC Publisher's Statement, Sept. 1990, 1989 Austin Market Study

TEXAS (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BRYAN–COLLEGE STATION	122.9	.0490	24.2	31.6	17.3	15.0	14.2	44.2	786,988	191,538	74,876	107,497	30,778	160,869	14,757
Brazos	122.9	.0490	24.2	31.6	17.3	15.0	14.2	44.2	786,988	191,538	74,876	107,497	30,778	160,869	14,757
• Bryan	55.5	.0221	28.1	16.2	19.8	17.0	19.4	20.9	420,138	106,048	32,795	36,136	13,285	135,377	11,013
• College Station	52.9	.0211	22.7	53.6	14.6	10.9	6.8	18.0	360,735	83,374	41,549	71,361	17,274	24,696	3,744
SUBURBAN TOTAL	14.5	.0058	31.7	9.9	17.3	22.8	21.5	5.3	6,115	2,116	532		219	796	
CORPUS CHRISTI	350.5	.1398	30.5	9.8	16.7	20.2	22.3	118.7	2,320,447	593,515	226,215	292,363	84,632	580,243	49,947
Nueces	292.0	.1164	30.5	9.8	17.2	20.2	22.1	100.0	2,075,651	510,573	208,868	268,014	81,374	525,822	41,467
• Corpus Christi	258.2	.1029	30.6	9.8	17.4	20.4	21.9	89.7	1,947,621	459,715	196,710	256,509	80,612	503,598	40,125
San Patricio	58.5	.0234	30.5	9.5	14.6	20.0	23.4	18.7	244,796	82,942	17,317	24,249	3,258	54,421	8,480
SUBURBAN TOTAL	92.3	.0369	30.3	9.6	14.6	19.7	23.3	29.0	372,826	133,800	29,505	35,754	4,020	76,645	9,822
DALLAS	2,602.9	1.0378	30.6	10.9	21.0	22.2	18.5	973.5	23,294,124	4,294,361	2,375,059	2,895,068	1,874,351	5,851,793	503,557
Collin	274.9	.1096	30.8	8.8	20.7	26.5	14.9	99.8	2,116,090	420,421	180,627	319,320	95,633	601,863	44,741
Plano	134.0	.0534	30.8	8.1	19.5	29.4	12.4	46.2	1,503,250	281,069	119,740	275,834	62,425	417,132	27,174
Dallas	1,877.4	.7485	30.7	10.9	21.3	21.5	19.3	711.2	18,435,054	3,221,858	1,996,904	2,298,814	919,374	4,436,506	397,257
Carrollton	83.3	.0332	30.4	8.4	24.7	26.7	12.1	30.9	689,381	150,926	57,787	108,467	23,870	150,398	20,264
• Dallas	1,020.2	.4068	30.9	11.7	22.1	20.2	20.8	407.4	10,720,203	1,735,933	1,251,862	1,377,964	543,097	2,419,164	221,694
Garland	183.0	.0730	29.9	9.7	20.6	23.8	15.7	64.0	1,060,637	309,651	98,581	50,775	64,937	236,699	27,658
Grand Prairie	100.9	.0402	29.4	10.7	20.8	21.9	16.3	35.4	551,733	152,388	42,366	66,456	9,925	149,309	19,097
• Irving	157.1	.0626	29.8	13.3	26.0	20.5	16.1	64.1	1,654,820	265,893	136,222	188,443	43,253	684,595	27,059
Mesquite	102.8	.0410	29.4	9.6	21.8	21.9	15.9	36.3	1,042,294	152,229	77,927	258,433	45,140	191,262	12,709
Richardson	75.8	.0302	34.9	7.4	16.0	27.5	22.3	27.6	1,045,650	166,339	75,312	119,921	63,396	264,092	19,097
Denton	283.5	.1131	29.0	13.6	22.8	23.1	13.3	105.8	1,745,674	413,538	133,672	184,883	40,719	564,526	19,115
• Denton	68.7	.0274	26.4	26.9	18.9	17.1	16.6	26.7	753,888	154,038	64,498	126,577	21,289	188,928	9,427
Lewisville	48.2	.0192	28.8	12.9	25.7	21.7	12.4	18.3	498,443	110,990	41,196	29,341	9,844	205,748	4,744
Ellis	87.1	.0347	30.9	9.1	16.5	21.3	21.9	29.3	457,249	119,552	36,179	37,032	9,411	117,717	21,960
Kaufman	53.4	.0213	32.9	8.4	15.4	21.6	25.1	18.2	375,733	91,512	19,912	38,796	7,266	97,818	14,258
Rockwall	26.6	.0106	33.0	7.4	16.4	25.9	20.8	9.2	164,324	27,480	7,765	16,223	1,948	33,363	6,226
SUBURBAN TOTAL	1,356.9	.5410	30.6	9.1	19.9	24.2	17.0	475.3	10,165,213	2,138,497	922,477	1,202,084	466,712	2,559,106	245,377
DALLAS–FORT WORTH CONSOLIDATED AREA	***3,963.9***	***1.5804***	***30.7***	***10.8***	***20.6***	***22.1***	***19.0***	***1,479.6***	***34,245,048***	***6,577,970***	***3,387,398***	***4,265,645***	***1,564,778***	***6,732,633***	***824,820***
EL PASO	602.6	.2403	28.0	12.0	17.0	18.6	19.5	181.8	3,561,693	753,184	302,210	525,222	191,519	766,459	85,303
El Paso	602.6	.2403	28.0	12.0	17.0	18.6	19.5	181.8	3,561,693	753,184	302,210	525,222	191,519	766,459	85,303
• El Paso	524.9	.2093	28.8	11.5	16.8	18.9	20.6	163.5	3,469,779	723,168	289,470	522,399	187,177	763,796	85,037
SUBURBAN TOTAL	77.7	.0310	23.6	15.4	18.0	16.8	12.1	18.3	91,914	30,016	12,740	2,823	4,342	2,663	266
FORT WORTH–ARLINGTON	1,361.0	.5426	30.8	10.8	20.0	21.7	20.0	506.1	10,950,924	2,283,609	1,012,339	1,370,577	490,427	2,890,840	321,263
Johnson	99.2	.0396	32.1	9.2	16.2	22.0	23.2	34.2	543,118	120,626	47,235	50,047	18,930	149,093	20,645
Parker	66.4	.0264	33.6	8.5	15.5	23.0	24.8	23.6	372,369	85,095	24,583	24,303	7,257	123,497	14,056
Tarrant	1,195.4	.4766	30.6	11.0	20.7	21.6	19.4	448.3	10,035,437	2,077,888	940,521	1,296,227	464,240	2,608,250	286,562
• Arlington	267.4	.1066	29.3	12.5	23.4	22.5	14.3	102.8	2,448,339	478,295	229,535	282,732	105,432	837,607	43,783
Bedford	44.7	.0178	32.0	10.2	20.1	27.9	16.0	18.0	326,010	123,526	35,256	12,372	5,288	63,153	8,817
• Fort Worth	457.3	.1823	30.6	11.8	20.3	18.8	22.3	171.9	4,094,808	689,877	420,180	455,282	208,983	1,188,034	125,285
North Richland Hills	46.9	.0187	30.9	10.2	20.1	23.5	18.2	17.3	494,205	60,573	50,486	79,530	22,123	164,554	17,867
SUBURBAN TOTAL	636.3	.2537	31.8	9.3	18.6	23.4	20.6	231.4	4,407,777	1,115,437	362,624	632,563	176,012	855,199	152,195
GALVESTON–TEXAS CITY	218.3	.0870	32.5	9.1	17.4	21.9	23.8	81.8	1,488,311	436,205	148,971	218,961	41,529	281,429	40,936
Galveston	218.3	.0870	32.5	9.1	17.4	21.9	23.8	81.8	1,488,311	436,205	148,971	218,961	41,529	281,429	40,936
• Galveston	59.3	.0236	32.7	10.6	18.8	18.9	26.8	24.3	452,728	138,846	65,445	48,219	16,884	57,602	12,363
• Texas City	41.0	.0163	32.6	9.7	15.6	21.1	25.1	15.2	293,400	76,414	22,808	37,308	8,606	89,810	8,978
SUBURBAN TOTAL	118.0	.0471	32.4	8.1	17.6	23.6	21.8	42.3	742,183	220,945	60,718	133,434	16,039	134,017	19,595
HOUSTON	3,331.2	1.3280	30.3	10.5	19.7	22.7	18.0	1,196.7	24,203,143	5,389,007	2,284,932	3,045,297	1,186,527	5,876,785	745,731
Fort Bend	233.2	.0929	29.7	7.9	18.7	26.2	13.9	72.9	913,062	258,620	59,530	93,648	27,537	233,056	30,604
Harris	2,836.1	1.1307	30.2	10.8	20.2	22.5	17.8	1,033.1	21,977,408	4,803,603	2,127,413	2,837,327	1,141,616	5,182,228	674,619
• Baytown	64.3	.0256	29.5	11.3	17.4	20.2	20.2	22.6	519,978	124,116	45,552	68,980	2,367	156,436	14,862
• Houston	1,640.9	.6542	30.5	11.8	20.5	21.0	19.8	620.8	16,407,443	3,351,860	1,673,772	1,986,466	934,568	4,072,294	477,900
Pasadena	120.1	.0479	29.4	11.4	18.8	20.2	19.2	42.3	705,151	196,647	66,238	150,313	30,667	77,420	33,658
Liberty	52.6	.0210	32.6	8.9	15.6	20.9	25.3	18.5	262,722	92,104	22,182	25,439	3,898	58,694	10,971
Montgomery	185.8	.0741	32.0	8.6	16.5	23.8	21.2	64.8	837,213	200,059	63,981	76,063	10,876	295,403	26,258
Waller	23.5	.0093	28.3	19.8	13.3	18.3	22.8	7.4	212,738	34,621	11,826	12,820	2,600	107,404	3,279
SUBURBAN TOTAL	1,626.0	.6482	30.0	9.2	18.9	24.6	16.0	553.3	7,275,722	1,913,031	565,608	989,851	249,592	1,648,055	252,969
HOUSTON–GALVESTON–BRAZORIA CONSOLIDATED AREA	***3,742.2***	***1.4918***	***30.4***	***10.3***	***19.5***	***22.7***	***18.4***	***1,342.9***	***26,777,110***	***6,138,353***	***2,518,843***	***3,430,152***	***1,255,366***	***6,416,595***	***822,473***
KILLEEN–TEMPLE	258.2	.1030	27.4	16.8	20.0	17.5	17.3	85.0	1,357,602	311,490	122,303	206,967	70,498	291,193	34,977
Bell	193.1	.0770	28.1	14.9	19.3	18.0	18.8	68.0	1,202,983	259,224	109,181	179,428	63,996	269,194	29,414
• Killeen	64.2	.0256	25.3	13.4	22.4	16.3	12.1	23.5	548,833	97,662	49,900	89,406	41,430	139,331	6,141
• Temple	46.6	.0186	33.6	9.6	16.5	18.8	28.9	18.3	487,318	96,680	41,091	87,624	19,496	114,800	13,888
Coryell	65.1	.0260	25.4	22.3	22.0	16.1	12.9	17.0	154,019	52,266	13,122	27,539	6,502	21,999	5,563
SUBURBAN TOTAL	147.4	.0588	26.7	18.4	19.9	17.6	15.9	43.2	320,851	117,148	31,312	29,937	9,572	37,062	14,948
LAREDO	135.6	.0541	25.5	12.2	15.7	17.1	18.0	35.1	824,554	208,165	65,378	129,305	56,587	104,783	11,583
Webb	135.6	.0541	25.5	12.2	15.7	17.1	18.0	35.1	824,554	208,165	65,378	129,305	56,587	104,783	11,583
• Laredo	125.1	.0499	25.9	12.4	15.8	17.2	18.4	32.6	817,646	206,707	65,372	129,294	55,324	103,158	11,430
SUBURBAN TOTAL	10.5	.0042	20.6	10.1	16.4	15.5	11.8	2.5	6,908	1,458	6	11	1,263	1,625	153
LONGVIEW–MARSHALL	162.6	.0648	32.8	9.6	15.7	20.8	26.7	60.8	1,242,747	276,750	109,608	141,788	66,573	336,110	53,504
Gregg	104.9	.0418	32.8	9.8	16.1	20.0	26.5	40.0	1,067,163	209,635	94,308	113,481	51,519	263,326	41,613
• Longview	70.3	.0280	32.4	10.2	16.8	19.7	26.0	27.2	792,963	160,385	75,694	97,876	47,384	174,066	30,737
Harrison	57.7	.0230	32.9	9.2	14.9	20.0	26.9	20.8	275,584	67,115	15,300	28,307	15,054	70,784	11,891
• Marshall	23.8	.0095	33.2	11.2	13.6	17.8	29.7	8.7	229,929	55,736	11,636	25,605	12,582	65,094	11,214
SUBURBAN TOTAL	68.5	.0273	33.2	8.5	15.2	21.0	26.2	24.9	319,855	60,629	22,278	18,307	6,607	94,950	11,553

TEXAS (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
LUBBOCK	**224.1**	**.0894**	**29.1**	**16.2**	**17.4**	**18.4**	**21.3**	**82.1**
Lubbock	224.1	.0894	29.1	16.2	17.4	18.4	21.3	82.1
• Lubbock	187.4	.0747	28.7	17.5	17.9	18.0	20.8	69.6
SUBURBAN TOTAL	36.7	.0147	31.2	9.5	15.8	20.3	23.6	12.5
McALLEN-EDINBURG-MISSION	**393.0**	**.1567**	**26.2**	**11.4**	**14.4**	**17.2**	**20.1**	**106.1**
Hidalgo	393.0	.1567	26.2	11.4	14.4	17.2	20.1	106.1
• Edinburg	30.6	.0122	26.6	14.2	16.3	17.0	19.3	8.7
• McAllen	86.1	.0343	28.8	11.0	15.1	19.5	21.1	25.5
• Mission	29.4	.0117	28.9	10.8	13.4	16.7	25.1	8.5
• Pharr	33.7	.0134	26.0	11.8	13.4	15.8	22.1	8.9
SUBURBAN TOTAL	213.2	.0851	24.7	11.3	14.2	16.6	18.7	54.5
MIDLAND	**107.4**	**.0429**	**30.6**	**8.3**	**18.3**	**20.5**	**21.4**	**39.2**
Midland	107.4	.0429	30.6	8.3	18.3	20.5	21.4	39.2
• Midland	90.1	.0359	30.7	8.5	18.3	20.3	21.8	33.4
SUBURBAN TOTAL	17.3	.0070	30.0	7.2	17.7	21.9	19.2	5.8
ODESSA	**118.0**	**.0471**	**30.0**	**9.4**	**17.2**	**19.5**	**22.0**	**42.0**
Ector	118.0	.0471	30.0	9.4	17.2	19.5	22.0	42.0
• Odessa	89.0	.0355	30.3	9.8	17.3	19.3	22.6	32.6
SUBURBAN TOTAL	29.0	.0116	29.1	8.2	17.2	19.9	20.0	9.4
SAN ANGELO	**99.3**	**.0396**	**31.2**	**12.6**	**16.2**	**19.0**	**24.9**	**35.7**
Tom Green	99.3	.0396	31.2	12.6	16.2	19.0	24.9	35.7
• San Angelo	85.2	.0340	30.8	13.4	16.6	18.3	24.7	30.9
SUBURBAN TOTAL	14.1	.0056	34.7	7.6	14.3	23.2	26.4	4.8
SAN ANTONIO	**1,324.0**	**.5279**	**30.5**	**11.2**	**17.4**	**20.1**	**22.0**	**458.8**
Bexar	1,204.9	.4804	30.2	11.4	17.7	20.1	21.4	416.0
• San Antonio	951.3	.3793	30.1	11.7	17.7	19.3	22.0	332.1
Comal	52.9	.0211	36.9	7.7	13.8	21.3	31.4	19.7
Guadalupe	66.2	.0264	32.4	9.6	15.9	20.5	25.3	23.1
SUBURBAN TOTAL	372.7	.1486	31.6	9.9	16.7	22.3	22.0	126.7
SHERMAN-DENISON	**95.0**	**.0379**	**35.2**	**9.3**	**14.9**	**20.0**	**30.3**	**36.8**
Grayson	95.0	.0379	35.2	9.3	14.9	20.0	30.3	36.8
• Denison	21.5	.0086	36.1	8.3	15.0	19.0	32.4	8.7
• Sherman	31.6	.0126	33.0	12.3	16.2	18.1	28.7	12.5
SUBURBAN TOTAL	41.9	.0167	36.5	7.7	13.9	21.5	30.6	15.6
TEXARKANA	**120.4**	**.0480**	**33.7**	**9.0**	**15.2**	**20.6**	**27.5**	**45.0**
Bowie	81.9	.0327	34.1	8.7	15.3	21.1	27.6	30.7
• Texarkana	31.7	.0126	34.0	9.3	14.9	19.0	29.5	12.5
Miller, Ark.	*38.5*	*.0153*	*32.8*	*9.7*	*14.9*	*19.5*	*27.3*	*14.3*
• *Texarkana*	*22.7*	*.0091*	*32.9*	*9.9*	*15.3*	*18.6*	*28.1*	*8.7*
SUBURBAN TOTAL	66.0	.0263	33.9	8.6	15.2	22.0	26.3	23.8
TYLER	**152.9**	**.0610**	**33.3**	**10.0**	**15.8**	**20.1**	**27.3**	**57.4**
Smith	152.9	.0610	33.3	10.0	15.8	20.1	27.3	57.4
• Tyler	76.2	.0304	32.7	11.9	16.1	18.9	27.4	29.7
SUBURBAN TOTAL	76.7	.0306	34.0	8.1	15.5	21.3	27.2	27.7

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
LUBBOCK	**1,975,744**	**375,146**	**197,770**	**267,399**	**77,347**	**502,485**	**32,732**
Lubbock	1,975,744	375,146	197,770	267,399	77,347	502,485	32,732
• Lubbock	1,845,113	347,043	190,532	262,877	76,387	450,555	29,009
SUBURBAN TOTAL	130,631	28,103	7,238	4,522	960	51,930	3,723
McALLEN-EDINBURG-MISSION	**1,872,253**	**474,141**	**137,963**	**324,485**	**94,332**	**348,164**	**36,720**
Hidalgo	1,872,253	474,141	137,963	324,485	94,332	348,164	36,720
• Edinburg	174,018	56,015	14,033	20,114	5,471	48,429	4,278
• McAllen	933,379	155,895	71,881	161,492	61,245	185,469	16,832
• Mission	147,173	62,724	10,367	22,399	4,553	29,854	3,734
• Pharr	202,858	45,998	12,022	79,423	4,249	17,082	3,517
SUBURBAN TOTAL	414,825	153,509	29,660	41,057	18,814	67,330	8,359
MIDLAND	**821,738**	**213,665**	**65,339**	**133,068**	**24,392**	**169,798**	**28,085**
Midland	821,738	213,665	65,339	133,068	24,392	169,798	28,085
• Midland	794,044	211,519	64,559	132,844	23,928	167,942	27,678
SUBURBAN TOTAL	27,694	2,146	780	224	464	1,856	407
ODESSA	**842,107**	**225,634**	**74,568**	**113,556**	**26,670**	**206,521**	**24,395**
Ector	842,107	225,634	74,568	113,556	26,670	206,521	24,395
• Odessa	705,657	211,013	61,882	61,385	24,825	203,863	19,026
SUBURBAN TOTAL	136,450	14,621	12,686	52,171	1,845	2,658	5,369
SAN ANGELO	**677,851**	**142,142**	**62,847**	**94,678**	**35,407**	**146,554**	**13,930**
Tom Green	677,851	142,142	62,847	94,678	35,407	146,554	13,930
• San Angelo	648,944	139,291	61,796	88,373	35,130	142,365	13,883
SUBURBAN TOTAL	28,907	2,851	1,051	6,305	277	4,189	47
SAN ANTONIO	**9,157,490**	**2,069,362**	**1,052,806**	**1,040,367**	**406,725**	**2,107,817**	**222,875**
Bexar	8,435,224	1,908,402	990,835	987,756	374,954	1,888,394	211,277
• San Antonio	7,300,770	1,661,180	862,338	908,888	318,802	1,618,588	170,400
Comal	415,145	85,326	38,403	28,902	18,743	124,979	6,293
Guadalupe	307,121	75,634	23,568	23,709	13,028	94,444	5,305
SUBURBAN TOTAL	1,856,720	408,182	190,468	131,479	87,923	489,229	52,475
SHERMAN-DENISON	**763,484**	**163,850**	**50,770**	**113,142**	**23,716**	**183,764**	**35,331**
Grayson	763,484	163,850	50,770	113,142	23,716	183,764	35,331
• Denison	198,937	48,871	13,342	21,148	3,122	51,191	12,277
• Sherman	453,618	76,652	32,959	85,259	18,625	104,614	16,609
SUBURBAN TOTAL	110,929	38,327	4,469	6,735	1,969	27,959	6,445
TEXARKANA	**894,116**	**162,917**	**66,094**	**170,346**	**36,297**	**191,918**	**20,776**
Bowie	672,426	89,713	46,289	134,706	32,318	178,018	14,612
• Texarkana	504,083	48,953	37,258	127,051	28,358	139,903	7,002
Miller, Ark.	*221,690*	*73,204*	*19,805*	*35,640*	*3,979*	*13,900*	*6,164*
• *Texarkana*	*209,890*	*70,353*	*19,210*	*35,639*	*3,947*	*10,729*	*6,163*
SUBURBAN TOTAL	180,143	43,611	9,626	7,656	3,992	41,286	7,611
TYLER	**1,250,693**	**252,558**	**115,201**	**198,327**	**58,111**	**307,381**	**35,157**
Smith	1,250,693	252,558	115,201	198,327	58,111	307,381	35,157
• Tyler	1,127,405	210,727	108,048	197,178	53,848	285,304	30,876
SUBURBAN TOTAL	123,288	41,831	7,153	1,149	4,263	22,077	4,281

40% MORE EXCLUSIVE READERS

DAILY - 44% MORE: 99,900 MORE EXCLUSIVE READERS THAN THE S.A. LIGHT*

SUNDAY - 40% MORE: 103,700 MORE EXCLUSIVE READERS THAN THE S.A. LIGHT*

DAILY CIRCULATION
188,377
(LEAD OTHER PAPER BY 21,655)

SUNDAY CIRCULATION
280,048
(LEAD OTHER PAPER BY 46,780)

San Antonio Express-News

SOURCE A.B.C. FAS-FAX, MARCH 31, 1991 - INTERNATIONAL DEMOGRAPHICS, INC., OCT./NOV., 1990.

Circle No. 217 on Reader Service Card

TEXAS (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
VICTORIA	**74.3**	**.0296**	**31.4**	**9.0**	**16.2**	**20.8**	**23.5**	**26.2**
Victoria	74.3	.0296	31.4	9.0	16.2	20.8	23.5	26.2
• Victoria	55.0	.0219	31.1	9.5	16.6	20.2	23.4	19.7
SUBURBAN TOTAL	19.3	.0077	32.3	7.7	15.3	22.4	23.5	6.5
WACO	**189.9**	**.0757**	**31.2**	**14.3**	**15.1**	**18.2**	**26.1**	**70.5**
McLennan	189.9	.0757	31.2	14.3	15.1	18.2	26.1	70.5
• Waco	104.0	.0415	29.3	18.9	15.3	15.1	26.2	39.6
SUBURBAN TOTAL	85.9	.0342	33.6	8.7	15.0	22.0	25.9	30.9
WICHITA FALLS	**122.0**	**.0487**	**31.8**	**12.0**	**17.1**	**18.4**	**26.1**	**45.1**
Wichita	122.0	.0487	31.8	12.0	17.1	18.4	26.1	45.1
• Wichita Falls	96.0	.0383	31.0	13.1	17.6	18.0	25.0	35.4
SUBURBAN TOTAL	26.0	.0104	35.1	7.8	15.2	19.9	30.2	9.7
OTHER COUNTIES								
Anderson	48.5	.0193	31.7	12.0	21.5	18.9	23.9	14.4
Andrews	14.1	.0056	29.1	8.7	13.6	18.6	22.3	4.7
Angelina	70.0	.0280	32.3	10.0	15.3	19.5	26.4	25.0
Aransas	18.0	.0071	38.3	7.2	13.3	18.3	35.9	7.0
Archer	8.0	.0032	34.8	7.3	14.9	20.3	29.4	3.0
Armstrong	2.0	.0008	38.8	5.1	12.5	17.0	37.6	.8
Atascosa	30.9	.0123	30.4	8.9	14.7	19.2	24.0	10.1
Austin	19.7	.0079	35.9	8.0	13.8	20.0	31.2	7.4
Bailey	6.9	.0027	32.0	8.2	14.1	18.3	27.4	2.4
Bandera	10.8	.0043	40.6	5.4	12.4	22.0	36.4	4.3
Bastrop	39.0	.0156	33.3	7.5	16.3	22.0	25.3	13.6
Baylor	4.3	.0017	43.1	6.5	11.3	18.2	41.6	1.9
Bee	25.1	.0100	29.8	10.5	15.9	18.3	23.5	8.6
Blanco	6.1	.0024	39.0	6.5	12.9	20.2	35.3	2.4
Borden	.8	.0004	36.6	5.9	14.3	19.9	31.9	.3
Bosque	15.2	.0060	41.2	6.9	11.8	18.0	39.6	6.0
Brewster	8.8	.0035	32.5	15.7	13.9	18.9	27.7	3.4
Briscoe	1.9	.0008	39.4	4.9	11.1	19.4	36.4	.8
Brooks	8.2	.0032	30.5	9.1	13.8	17.2	26.6	2.7
Brown	34.3	.0137	35.2	9.5	13.2	18.9	31.4	13.1
Burleson	13.6	.0054	35.5	8.0	13.9	17.9	32.8	5.2
Burnet	22.9	.0092	40.2	6.3	12.3	18.0	38.7	9.1
Caldwell	26.5	.0105	30.8	11.6	14.6	18.2	25.7	8.8
Calhoun	18.9	.0076	32.7	8.5	15.4	19.8	26.7	6.7
Callahan	11.9	.0047	37.0	6.4	13.3	19.6	33.1	4.6
Camp	9.9	.0039	36.2	8.5	13.3	18.7	32.9	3.8
Carson	6.5	.0026	34.5	6.3	14.3	19.1	30.2	2.4
Cass	30.0	.0120	35.8	8.0	13.3	19.4	31.7	11.3
Castro	9.0	.0036	28.3	8.8	13.8	17.9	22.9	2.9
Chambers	19.9	.0079	32.5	8.6	15.3	24.0	22.2	6.9
Cherokee	41.2	.0164	35.1	9.4	14.1	18.8	31.4	15.0
Childress	5.9	.0024	39.9	6.5	11.3	17.7	38.2	2.4
Clay	10.0	.0040	37.5	6.3	13.9	19.8	33.5	3.8
Cochran	4.3	.0017	30.1	8.9	14.9	15.9	26.8	1.4
Coke	3.4	.0013	44.3	5.2	11.4	16.2	43.9	1.4
Coleman	9.6	.0039	41.9	6.5	11.6	16.4	41.4	4.0
Collingsworth	3.5	.0014	38.8	6.8	11.8	16.9	37.6	1.4
Colorado	18.2	.0072	37.8	6.9	12.8	18.4	35.2	7.0
Comanche	13.3	.0053	41.5	7.2	11.6	17.6	40.0	5.3
Concho	3.0	.0012	36.0	8.5	17.1	19.0	32.3	1.0
Cooke	31.1	.0124	34.3	8.2	14.3	19.6	29.4	11.7
Corfle	2.2	.0008	41.3	5.4	11.7	16.4	40.8	.9
Crane	4.6	.0019	29.4	8.4	15.0	20.4	21.2	1.5
Crockett	4.0	.0016	33.1	6.7	15.2	21.0	26.2	1.4
Crosby	7.2	.0028	32.8	8.1	13.4	16.3	30.8	2.5
Culberson	3.4	.0014	28.7	9.6	13.9	19.2	22.1	1.1
Dallam	5.3	.0021	32.8	7.1	15.7	17.9	28.6	2.1
Dawson	14.0	.0056	32.8	7.6	13.7	17.3	29.4	5.0
Deaf Smith	19.0	.0076	28.4	9.4	14.9	17.6	22.6	6.1
Delta	4.9	.0019	39.9	8.2	11.9	17.0	38.5	1.9
De Witt	18.7	.0074	37.5	6.8	13.2	17.2	35.7	7.1
Dickens	2.3	.0010	42.1	7.0	10.8	16.9	41.5	1.0
Dimmit	10.3	.0041	27.9	9.9	12.2	18.4	22.9	3.0
Donley	3.7	.0015	42.2	9.8	10.6	15.7	41.9	1.5
Duval	12.8	.0051	30.3	9.7	13.8	17.3	26.2	4.1
Eastland	18.3	.0073	39.3	9.4	12.0	17.0	38.2	7.3
Edwards	2.3	.0009	32.3	7.0	13.6	19.5	26.9	.8
Erath	28.4	.0113	31.0	17.3	14.3	16.8	27.4	11.0
Falls	17.6	.0070	35.3	9.3	14.6	16.5	33.9	6.4
Fannin	24.8	.0099	39.0	7.8	12.9	18.5	36.5	9.7

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
VICTORIA	**566,608**	**143,697**	**44,181**	**76,551**	**26,996**	**143,143**	**13,667**
Victoria	566,608	143,697	44,181	76,551	26,996	143,143	13,667
• Victoria	549,282	139,202	42,512	74,569	26,928	139,150	13,630
SUBURBAN TOTAL	17,326	4,495	1,669	1,982	68	3,993	37
WACO	**1,354,869**	**295,881**	**130,577**	**217,783**	**49,650**	**239,738**	**34,396**
McLennan	1,354,869	295,881	130,577	217,783	49,650	239,738	34,396
• Waco	1,038,261	200,439	108,329	168,217	42,057	183,834	23 321
SUBURBAN TOTAL	316,608	95,442	22,248	49,566	7,593	55,904	11,075
WICHITA FALLS	**944,547**	**140,368**	**111,876**	**179,925**	**38,566**	**202,898**	**32,280**
Wichita	944,547	140,368	111,876	179,925	38,566	202,898	32,280
• Wichita Falls	808,873	116,439	96,396	145,598	37,090	174,210	23,388
SUBURBAN TOTAL	135,674	23,929	15,480	34,327	1,476	28,688	8,892
OTHER COUNTIES							
Anderson	232,858	59,861	18,396	26,903	5,963	47,869	15,241
Andrews	64,729	19,389	4,361	4,833	1,701	17,360	3,492
Angelina	458,275	103,689	34,402	70,436	19,137	103,885	19,367
Aransas	103,813	40,632	9,577	11,731	2,530	15,261	1,888
Archer	14,800	4,897	1,037	169	387	2,554	406
Armstrong	3,929	744	757		53	514	141
Atascosa	126,997	44,661	9,015	17,905	1,353	19,570	1,919
Austin	111,342	21,513	8,432	14,402	796	22,141	5,735
Bailey	29,432	11,099	2,123	2,309	1,043	4,907	386
Bandera	35,066	15,963	3,227	134	213	6,898	
Bastrop	135,469	38,965	9,488	14,773	2,552	39,143	4,021
Baylor	17,103	5,685	1,549	626	304	3,433	761
Bee	131,720	31,011	11,440	15,070	3,526	37,467	4,450
Blanco	13,429	3,345	2,287	284	891	1,900	484
Borden	659	659					
Bosque	51,270	16,756	2,490	1,232	899	5,681	2,821
Brewster	49,775	11,675	5,535	3,212	1,385	10,574	3,280
Briscoe	5,603	1,954	442	62	59	342	
Brooks	42,337	16,153	3,096	4,764	1,241	6,997	613
Brown	203,463	53,997	17,304	32,196	6,738	42,729	9,513
Burleson	37,393	8,857	2,947	8,634	318	10,827	1,218
Burnet	156,665	35,314	14,537	34,825	3,183	23,927	2,641
Caldwell	103,536	39,554	8,839	8,489	2,936	17,057	2,700
Calhoun	86,366	32,010	8,854	3,813	3,087	18,173	1,766
Callahan	37,713	10,982	3,504	1,402	135	12,362	1,506
Camp	71,495	21,643	1,896	1,360	4,847	16,253	3,341
Carson	23,527	7,556	2,302		129	2,856	170
Cass	143,034	53,739	8,938	8,229	4,594	22,406	4,197
Castro	28,450	10,189	1,654	764	272	3,713	1,563
Chambers	73,319	23,709	8,309	1,834	171	23,747	2,171
Cherokee	201,653	53,256	11,990	16,551	5,019	56,770	8,128
Childress	37,593	10,711	3,662	619	1,580	2,626	1,394
Clay	28,140	7,587	2,091	167	67	4,850	547
Cochran	9,593	1,822	728		420	4,072	568
Coke	12,635	3,609	637	179	8	7,034	
Coleman	38,801	12,078	2,185	1,911	707	8,123	1,464
Collingsworth	10,910	3,294	1,077	1,769	103	925	240
Colorado	119,602	34,573	16,335	9,014	2,792	23,256	2,944
Comanche	62,468	23,357	3,176	2,860	1,632	14,192	1,155
Concho	13,973	1,676	977	1,211	64	7,175	207
Cooke	202,510	50,520	16,857	18,625	4,721	38,268	7,233
Corfle	15,270	6,100	745	657	255	3,618	1,174
Crane	18,456	7,243	1,150	1,665	201	3,135	515
Crockett	19,062	3,432	1,353	552	398	3,628	396
Crosby	18,244	7,772	1,360	1,578	225	3,183	1,008
Culberson	32,242	4,515	3,281	138	157	5,813	89
Dallam	36,565	7,470	4,299	2,990	417	9,473	2,721
Dawson	74,239	24,243	5,042	3,838	599	15,693	2,964
Deaf Smith	92,752	29,119	7,093	5,145	1,624	20,664	1,991
Delta	13,623	4,410	1,026	226	88	2,994	
De Witt	82,089	31,742	6,444	7,414	1,479	15,341	6,031
Dickens	9,313	5,740	822	402	39	649	179
Dimmit	34,481	13,717	3,035	7,961	212	2,611	1,285
Donley	16,745	2,308	1,442	369	364	9,448	1,159
Duval	24,405	9,217	1,781	1,014	252	2,168	578
Eastland	99,710	27,050	7,255	14,221	1,407	28,753	4,698
Edwards	6,611	2,401	91	155		650	
Erath	180,049	41,803	16,073	15,856	3,493	42,285	6,850
Falls	49,896	21,251	3,533	7,113	1,099	3,438	1,683
Fannin	122,910	28,368	7,366	9,069	811	40,802	3,757

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Fayette	20.0	.0080	39.8	6.6	13.0	18.1	38.1	8.1
Fisher	4.8	.0019	39.7	6.3	11.9	17.9	37.9	1.9
Floyd	8.4	.0033	32.5	8.5	12.8	16.6	30.2	2.9
Foard	1.8	.0008	41.1	6.8	12.2	16.3	40.8	.7
Franklin	7.8	.0031	38.2	7.3	13.0	18.7	35.4	3.0
Freestone	15.7	.0063	36.7	7.0	13.4	19.1	33.2	6.0
Frio	13.5	.0054	28.4	9.9	15.0	17.7	22.4	4.1
Gaines	14.0	.0056	27.8	9.0	15.9	17.2	21.3	4.5
Garza	5.1	.0020	33.0	7.4	13.6	17.9	29.3	1.8
Gillespie	17.4	.0070	42.3	5.8	11.7	18.1	41.1	6.8
Glasscock	1.5	.0006	28.5	8.5	17.2	18.7	20.1	.5
Goliad	6.0	.0024	36.1	6.6	14.3	19.3	32.3	2.2
Gonzales	17.2	.0068	34.1	8.4	13.9	16.7	32.0	6.2
Gray	23.5	.0094	36.3	7.3	14.4	18.6	33.1	9.4
Grimes	19.0	.0076	32.5	10.7	17.2	19.4	26.3	6.1
Hale	34.5	.0137	29.8	10.2	15.2	17.0	25.1	11.6
Hall	3.7	.0015	43.1	6.4	10.2	16.5	43.0	1.6
Hamilton	7.7	.0031	43.6	6.4	11.8	16.5	42.8	3.2
Hansford	5.8	.0023	32.9	7.1	14.8	19.7	27.2	2.1
Hardeman	5.2	.0020	39.5	6.8	11.8	17.1	38.0	2.1
Hartley	3.6	.0015	37.5	5.3	11.9	22.8	30.9	1.3
Haskell	6.7	.0027	40.9	6.0	12.2	16.4	40.3	2.7
Hemphill	3.5	.0014	33.7	6.3	14.4	21.8	26.4	1.3
Henderson	59.5	.0237	39.2	8.0	12.6	18.3	36.8	23.3
Hill	27.3	.0109	38.2	8.2	12.5	18.0	35.9	10.3
Hockley	24.0	.0095	29.1	11.1	15.5	17.9	22.9	7.9
Hood	30.1	.0120	37.2	6.4	14.7	20.6	32.5	11.6
Hopkins	29.0	.0116	34.6	9.1	14.7	19.8	29.7	11.0
Houston	21.4	.0085	36.2	7.5	15.5	18.4	33.3	7.8
Howard	31.9	.0127	34.1	8.6	15.6	18.8	29.8	11.3
Hudspeth	2.9	.0012	30.2	9.7	15.8	18.3	24.1	.9
Hunt	64.8	.0258	33.8	10.0	15.2	19.7	28.5	24.3
Hutchinson	25.3	.0101	34.0	7.6	14.6	19.0	29.5	9.5
Irion	1.6	.0007	34.3	8.0	14.5	20.8	28.2	.6
Jack	6.9	.0027	37.3	6.1	13.9	18.2	34.8	2.7
Jackson	12.9	.0052	35.9	7.2	13.2	19.3	32.0	4.8
Jasper	31.1	.0124	35.2	7.9	13.4	18.9	31.4	11.4
Jeff Davis	2.0	.0008	38.9	6.8	11.5	19.6	35.6	.8
Jim Hogg	5.1	.0020	30.7	9.5	13.2	17.5	26.8	1.7
Jim Wells	37.4	.0149	30.5	9.4	14.4	18.6	24.9	11.9
Jones	16.3	.0065	36.7	7.0	13.1	18.4	33.7	6.1
Karnes	12.3	.0049	33.6	7.7	13.4	16.0	32.2	4.3
Kendall	14.9	.0059	36.8	7.3	13.6	22.0	30.7	5.5
Kenedy	.4	.0002	32.2	8.0	16.3	17.0	28.5	.1
Kent	1.0	.0004	40.8	4.7	12.1	19.2	38.2	.4
Kerr	36.5	.0145	40.8	7.1	12.5	17.2	39.8	14.5
Kimble	4.1	.0016	41.0	5.5	11.0	19.4	38.5	1.6
King	.4	.0002	32.0	7.5	16.5	24.4	20.6	.1
Kinney	3.2	.0013	39.8	7.2	11.8	15.9	39.7	1.2
Kleberg	29.9	.0119	28.1	15.6	15.9	17.5	21.5	9.9
Knox	4.8	.0019	38.0	6.2	12.7	16.2	37.3	1.9
Lamar	44.0	.0176	35.3	9.7	13.7	19.3	31.1	16.8
Lamb	14.8	.0059	34.2	7.8	13.2	16.5	32.4	5.4
Lampasas	13.6	.0054	35.6	8.1	13.3	19.9	30.8	5.1
La Salle	5.2	.0020	30.2	9.4	13.8	18.3	25.1	1.7
Lavaca	18.5	.0074	39.7	7.0	12.5	17.6	38.1	7.3
Lee	12.8	.0051	33.7	7.5	14.7	18.7	29.3	4.7
Leon	12.7	.0051	37.9	7.2	13.3	17.5	36.1	5.0
Limestone	21.0	.0083	36.4	7.4	14.3	19.0	33.0	7.7
Lipscomb	3.0	.0012	35.9	5.2	14.3	19.3	31.8	1.2
Live Oak	9.5	.0038	36.7	7.0	13.3	19.5	32.7	3.5
Llano	11.7	.0047	55.2	4.4	8.7	15.0	55.4	5.3
Loving	.1	.0000	34.5	9.0	19.0	16.0	33.0	.1
Lynn	6.6	.0026	32.5	8.5	14.6	16.0	30.3	2.3
McCulloch	8.8	.0035	38.3	7.2	11.6	17.7	36.4	3.4
McMullen	.8	.0003	38.0	7.6	13.6	19.8	34.1	.3
Madison	10.9	.0044	31.0	17.8	17.6	15.3	27.6	3.3
Marion	9.9	.0039	39.9	6.6	12.3	18.3	37.8	4.0
Martin	4.9	.0020	30.4	8.1	13.9	18.6	25.0	1.6
Mason	3.4	.0014	42.3	5.8	11.2	18.3	41.1	1.4
Matagorda	36	.0145	31.2	8.3	16.3	19.5	24.4	13.0
Maverick	36	.0148	25.7	10.8	13.5	17.8	19.6	9.9
Medina	17	.0110	33.2	8.7	13.9	19.6	27.9	9.2
Menard	2	.0008	41.5	5.5	12.0	18.3	39.7	.9

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Fayette	135,961	47,493	15,113	13,977	1,532	21,471	3,321
Fisher	12,436	5,565	764	317	466	2,301	1,099
Floyd	33,802	10,389	1,725	238	171	8,481	2,065
Foard	2,613	1,406	246			407	98
Franklin	28,663	10,367	1,791	1,186	976	4,122	1,577
Freestone	64,574	19,477	8,002	1,360	706	19,545	1,811
Frio	45,783	12,094	3,326	8,823	1,505	3,917	1,245
Gaines	42,569	15,246	4,208	7,828	1,825	6,905	2,847
Garza	19,396	6,405	1,395	643	881	4,009	777
Gillespie	108,090	33,066	8,651	3,931	5,607	18,145	3,221
Glasscock	1,845	1,043	129			141	
Goliad	17,222	5,166	2,117	914	296	3,596	
Gonzales	76,723	18,365	6,408	10,093	898	16,588	2,125
Gray	140,182	20,698	12,274	22,572	7,033	29,702	7,521
Grimes	67,539	14,827	5,270	9,919	165	21,592	1,940
Hale	215,263	67,597	19,451	32,358	6,063	41,662	10,146
Hall	14,484	4,806	1,519	226	276	2,878	631
Hamilton	28,503	12,102	1,397	551	1,005	4,525	1,790
Hansford	27,989	7,439	1,129	1,764	242	8,562	1,262
Hardeman	18,216	7,588	2,912	754	128	3,753	436
Hartley	13,137	5,046	49		1,423	4,623	
Haskell	39,106	11,136	1,748	2,563	1,090	14,524	2,158
Hemphill	16,172	5,274	1,929	141	146	2,095	1,430
Henderson	277,275	45,388	20,522	37,256	6,994	50,063	3,200
Hill	162,095	36,424	14,318	12,607	2,266	43,709	5,442
Hockley	112,053	35,937	7,885	12,391	359	27,988	5,197
Hood	216,154	58,473	13,579	14,070	9,490	57,236	11,589
Hopkins	212,606	49,398	13,197	15,788	4,677	60,285	7,162
Houston	89,690	26,645	5,373	8,774	2,264	22,882	5,612
Howard	190,370	48,705	16,240	19,481	5,640	37,133	11,223
Hudspeth	5,751	657	1,563	127	179	223	
Hunt	395,056	98,040	32,983	37,019	14,409	69,213	13,379
Hutchinson	119,191	38,746	9,505	6,220	3,353	22,906	10,901
Irion	2,681	1,239	105				
Jack	22,385	9,573	2,298	281	92	3,454	1,585
Jackson	60,172	23,335	3,807	5,396	1,788	10,860	2,020
Jasper	188,927	52,645	9,661	20,950	5,739	36,856	7,641
Jeff Davis	6,365	4,523	429	82		411	314
Jim Hogg	18,802	9,173	1,672	803	194	4,255	435
Jim Wells	159,990	43,883	12,628	17,143	2,993	35,097	6,360
Jones	57,642	18,374	2,880	2,653	643	18,772	3,281
Karnes	42,361	12,912	3,442	8,018	984	6,682	1,202
Kendall	137,609	44,272	6,899	1,440	288	53,556	2,163
Kenedy	1,084	585		229			
Kent	4,366	630		340		2,374	
Kerr	238,798	48,326	22,460	37,913	6,661	45,349	9,657
Kimble	22,701	5,754	3,214	414	172	4,856	679
King	612	34	99			62	
Kinney	5,404	3,046	364	170		78	
Kleberg	174,469	63,449	19,614	15,294	4,330	27,268	4,539
Knox	15,283	7,363	658	725	168	769	1,588
Lamar	305,493	63,268	24,841	36,103	13,559	58,482	13,269
Lamb	49,563	22,898	3,564	3,681	1,245	6,077	1,109
Lampasas	61,087	18,405	4,238	2,169	1,656	12,342	3,102
La Salle	20,567	6,774	945	1,742	15	447	333
Lavaca	94,910	28,978	5,863	6,843	3,371	19,243	4,254
Lee	60,677	23,185	4,585	9,557	2,823	9,634	2,750
Leon	64,272	26,258	3,022	1,120	792	6,797	2,050
Limestone	115,723	32,586	7,482	13,224	2,065	21,484	4,828
Lipscomb	8,552	3,482	800	475	161	353	152
Live Oak	63,012	34,041	2,549	1,881	1,131	4,926	1,746
Llano	56,760	18,211	6,740	1,855	1,418	8,921	1,569
Loving	78						
Lynn	13,505	4,485	727	362	53	3,110	814
McCulloch	63,797	14,953	3,919	8,713	4,295	12,162	1,238
McMullen	1,342	696	327	93			
Madison	50,876	14,771	5,338	7,521	869	5,951	3,005
Marion	33,066	11,093	2,333	207	195	7,142	418
Martin	26,422	6,128	1,579	115		13,532	740
Mason	20,370	6,360	5,484	1,170	832	3,025	120
Matagorda	207,537	74,273	17,308	17,277	6,995	43,097	8,105
Maverick	145,838	37,231	8,690	25,115	6,881	13,380	970
Medina	172,500	54,757	6,057	12,755	1,043	60,542	2,935
Menard	4,299	1,674	314		50	235	138

TEXAS (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Milam	22.7	.0090	35.9	7.6	12.8	18.4	32.8	8.6
Mills	4.5	.0018	43.0	5.4	10.8	18.3	41.5	1.8
Mitchell	7.9	.0032	37.4	7.0	12.3	17.1	36.0	3.0
Montague	17.2	.0068	39.8	7.0	12.5	18.0	37.8	6.8
Moore	17.8	.0071	29.4	9.5	16.5	18.4	22.3	6.1
Morris	13.1	.0052	35.9	7.2	14.0	18.8	32.5	4.9
Motley	1.5	.0006	43.8	5.5	10.8	17.9	42.5	.6
Nacogdoches	55.2	.0220	27.8	22.6	14.1	17.1	22.7	20.3
Navarro	40.1	.0160	34.3	9.6	14.1	18.4	30.7	14.9
Newton	13.6	.0054	33.6	8.5	13.7	19.5	28.6	4.9
Nolan	16.5	.0066	34.5	8.8	13.8	18.8	30.6	6.1
Ochiltree	8.9	.0036	31.3	7.9	17.4	19.5	24.1	3.2
Oldham	2.3	.0009	27.5	5.4	12.6	17.0	23.5	.7
Palo Pinto	24.9	.0100	35.8	8.1	14.3	18.9	32.2	9.5
Panola	22.1	.0088	34.8	8.5	13.7	19.7	30.0	8.3
Parmer	9.7	.0039	30.5	8.7	14.7	18.2	25.1	3.2
Pecos	14.5	.0058	29.5	9.0	14.0	18.7	23.6	4.7
Polk	31.1	.0124	40.0	7.1	12.1	17.4	38.4	12.0
Presidio	6.8	.0027	31.8	9.3	12.0	18.1	28.0	2.5
Rains	6.9	.0027	38.2	7.2	13.4	19.0	35.2	2.7
Reagan	4.4	.0018	26.9	8.6	16.6	19.4	17.1	1.3
Real	2.4	.0009	41.5	9.1	9.9	18.6	38.9	.9
Red River	14.2	.0057	39.4	8.1	12.4	17.9	37.4	5.6
Reeves	15.7	.0062	29.2	9.7	15.6	17.9	23.1	4.8
Refugio	7.9	.0032	35.2	8.3	13.6	18.7	31.7	2.9
Roberts	1.0	.0004	35.1	4.4	15.4	23.0	27.2	.4
Robertson	15.5	.0062	34.3	8.4	13.7	16.6	32.5	5.8
Runnels	11.2	.0044	37.2	7.4	12.4	17.8	34.9	4.3
Rusk	43.8	.0175	35.1	7.7	14.2	19.2	30.9	16.4
Sabine	9.6	.0038	46.8	6.4	10.5	15.7	46.2	4.0
San Augustine	8.0	.0032	40.4	7.6	12.2	15.9	39.7	3.1
San Jacinto	16.6	.0066	37.7	7.3	12.8	19.3	34.2	6.3
San Saba	5.4	.0021	39.6	6.9	11.4	17.7	37.9	2.1
Schleicher	2.9	.0012	33.3	5.9	13.7	18.6	29.1	1.0
Scurry	18.4	.0073	32.5	8.8	16.5	19.1	26.8	6.3
Shackelford	3.2	.0013	37.6	5.8	13.9	18.1	35.3	1.3
Shelby	22.1	.0088	36.8	8.3	13.2	17.8	34.4	8.5
Sherman	2.8	.0011	34.4	7.3	14.0	20.8	28.4	1.0
Somervell	5.5	.0022	31.6	8.0	14.7	21..	23.4	2.0
Starr	41.4	.0165	24.0	12.0	14.4	16.8	17.1	10.6
Stephens	8.8	.0035	37.3	6.7	12.9	18.8	34.2	3.5
Sterling	1.4	.0005	30.3	6.6	18.8	17.0	24.1	.5
Stonewall	2.0	.0008	38.4	6.5	14.3	16.0	37.6	.8
Sutton	4.0	.0016	32.2	8.6	14.6	21.6	24.3	1.4
Swisher	8.0	.0032	34.3	7.6	12.9	17.1	32.0	2.9
Terrell	1.4	.0005	35.2	5.4	13.3	20.5	31.1	.5
Terry	13.1	.0053	31.2	8.2	13.7	17.5	27.3	4.4
Throckmorton	1.8	.0007	40.6	5.8	13.7	17.6	39.1	.8
Titus	24.1	.0096	32.8	9.5	14.9	18.6	28.2	8.5
Trinity	11.5	.0046	41.4	6.8	12.4	16.8	40.4	4.7
Tyler	16.6	.0066	40.0	7.0	12.0	17.9	37.9	6.4
Upshur	31.4	.0125	34.2	9.1	14.2	19.8	29.1	11.4
Upton	4.4	.0018	29.3	7.5	15.3	19.2	22.2	1.5
Uvalde	23.4	.0093	29.9	10.9	13.5	17.9	25.3	7.6
Val Verde	38.9	.0155	28.2	11.8	15.5	17.6	21.9	11.9
Van Zandt	38.4	.0153	38.0	7.5	12.7	19.4	34.6	14.5
Walker	51.5	.0206	30.4	20.0	20.0	21.4	19.3	15.2
Ward	12.8	.0051	30.3	8.7	15.0	18.8	24.1	4.3
Washington	26.3	.0105	34.3	10.9	14.5	18.2	30.7	9.7
Wharton	39.7	.0158	32.6	8.8	14.6	18.9	27.6	14.1
Wheeler	5.8	.0023	39.2	5.8	12.2	18.3	36.9	2.3
Wilbarger	14.9	.0059	35.4	8.7	14.3	18.3	32.2	5.7
Willacy	17.7	.0071	27.6	9.7	13.8	16.5	23.2	5.0
Wilson	23.1	.0092	32.0	8.4	14.9	20.1	25.4	7.6
Winkler	8.3	.0033	30.8	7.7	15.3	17.3	26.3	2.8
Wise	35.1	.0140	33.5	8.3	15.6	21.4	26.3	12.3
Wood	29.6	.0118	39.8	7.7	12.1	18.3	37.7	11.5
Yoakum	8.7	.0035	29.0	8.0	17.1	19.4	20.4	2.8
Young	17.9	.0071	36.6	6.7	14.4	19.0	33.2	7.0
Zapata	9.5	.0038	29.1	9.7	12.9	16.2	26.2	2.9
Zavala	12.2	.0049	26.9	11.2	14.4	16.6	21.9	3.4
TOTAL METRO COUNTIES	**14,047.9**	**5.6013**	**30.2**	**11.4**	**18.8**	**21.0**	**20.0**	**5,012.0**
TOTAL STATE	**17,167.6**	**6.8448**	**30.8**	**10.9**	**17.9**	**20.6**	**21.9**	**6,136.1**

RETAIL SALES BY STORE GROUP

Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
105,869	45,281	6,015	8,694	1,790	21,332	6,316
18,066	4,951	984	670	791	4,515	1,057
43,184	15,406	2,771	597	1,393	7,356	2,174
87,046	29,057	5,418	9,816	1,914	18,061	5,013
101,144	24,758	8,994	14,233	3,171	17,293	4,206
34,845	14,168	2,381	1,465	514	7,084	2,397
5,008	2,088	438		62	553	295
365,931	88,645	34,948	32,324	14,104	76,959	19,096
257,856	62,193	17,588	23,556	7,375	39,607	7,899
29,593	17,461	1,334	902	315	2,310	564
85,097	21,167	6,623	7,807	1,268	17,731	4,083
49,342	15,180	3,635	3,791	1,158	10,039	2,886
7,062	1,926	963			1,674	
152,138	43,072	15,258	16,503	3,494	36,222	6,217
104,719	20,104	7,480	8,420	1,433	34,292	8,583
34,420	12,992	1,144	1,454	949	6,738	1,195
72,708	24,360	4,278	13,284	1,484	7,125	2,135
174,958	49,325	12,787	20,630	5,769	35,391	6,163
28,142	10,786	982	6,977	1,021	2,237	97
20,775	6,893	1,285		3,391	1,530	894
21,735	5,912	3,557	1,011	66	4,403	243
9,972	3,439	953	318	91	1,000	88
49,235	24,665	1,692	5,051	1,223	3,827	2,140
64,874	17,212	3,008	9,430	2,337	12,432	3,558
38,894	13,190	3,646	742	761	6,367	1,087
1,936	1,481	25				
60,137	23,834	4,396	6,663	561	11,763	2,795
33,851	9,996	2,886	1,410	406	6,558	1,905
151,713	48,291	11,701	15,576	5,735	20,600	6,554
41,968	18,462	2,556	1,511	3,222	5,323	1,518
36,241	10,276	1,372	1,479	1,512	10,581	1,922
37,135	19,661	1,353	57	48	5,847	
26,605	8,315	1,641	742	212	8,050	707
4,870	1,649	466	428		108	
100,465	20,053	11,012	6,699	2,706	18,479	5,287
9,967	3,775	617	169	75	418	670
107,807	33,661	3,994	8,271	6,940	14,488	6,761
8,449	2,110	835	150		1,919	307
20,763	11,162	2,214	476	306	628	78
108,269	46,424	7,161	3,196	6,260	10,269	1,143
56,644	14,477	3,366	10,936	176	13,326	3,347
5,241	3,346	706			65	
5,774	3,307	248			122	331
13,498	5,355	1,940	751	448	1,105	486
28,529	10,462	1,713	927	665	6,665	2,068
4,419	563	735	612	42	196	
63,794	20,937	4,569	4,830	332	16,665	3,343
4,313	1,132	429		46	376	264
183,270	31,059	16,491	26,269	7,186	48,771	7,309
50,687	18,974	2,426	484	654	9,804	2,717
72,092	21,241	2,817	10,821	1,570	20,030	2,418
128,391	27,721	5,782	15,470	2,862	19,563	4,318
11,847	6,929	1,082	390	181	812	266
158,480	45,272	10,971	17,825	2,379	21,527	2,434
198,393	56,218	22,052	29,205	11,036	32,773	2,416
172,438	49,696	9,131	13,634	4,029	43,048	8,393
295,030	60,872	28,755	30,369	4,995	54,175	9,411
46,375	14,818	5,142	3,631	1,234	7,608	2,606
170,252	50,310	11,938	9,820	6,875	38,348	7,320
220,200	68,356	16,667	13,285	7,555	51,667	8,206
31,299	10,636	2,450	618	968	5,065	1,574
88,007	18,075	5,892	8,333	2,341	16,966	4,993
56,694	22,434	2,355	5,909	1,711	11,772	3,025
87,113	22,980	3,671	11,048	501	26,699	3,088
30,790	14,561	1,620	2,765	947	3,268	355
249,574	50,770	16,261	14,134	1,313	115,229	3,477
155,176	41,297	8,318	16,968	4,525	29,983	6,405
37,777	19,373	2,350	1,476	1,054	6,531	505
108,556	27,262	7,008	14,200	2,731	21,831	4,026
18,580	8,571	2,189	1,051	261	1,917	519
22,813	14,282	1,334	335	604	2,546	615
104,939,695	**22,538,987**	**10,187,850**	**13,698,932**	**4,782,546**	**24,762,283**	**2,764,184**
120,458,693	**26,994,875**	**11,369,928**	**15,170,710**	**5,192,066**	**27,999,013**	**2,359,715**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
ABILENE	**1,318,876**	**21,470**	**26.4**	**27.7**	**14.0**	**11.6**	**.0431**
Taylor	1,318,876	21,470	26.4	27.7	14.0	11.6	.0431
• Abilene	1,175,580	21,509	26.6	28.0	14.0	11.5	.0389
SUBURBAN TOTAL	143,296	21,145	24.6	26.1	14.1	12.3	.0042
AMARILLO	**2,511,079**	**26,528**	**21.0**	**28.3**	**17.9**	**17.0**	**.0821**
Potter	1,113,773	22,494	24.3	28.5	15.3	11.9	.0422
• Amarillo	2,086,352	25,758	21.7	28.1	17.0	16.7	.0707
Randall	1,397,306	31,057	17.6	27.9	20.7	22.4	.0399
SUBURBAN TOTAL	424,727	30,093	17.7	29.4	22.7	18.4	.0114
AUSTIN	**11,352,636**	**26,741**	**20.9**	**24.2**	**16.8**	**20.9**	**.3274**
Hays	750,088	22,169	23.9	23.7	13.8	17.0	.0218
Travis	8,821,642	26,629	21.2	24.0	16.3	21.6	.2573
• Austin	6,804,442	24,809	22.5	24.8	15.7	18.7	.2154
Williamson	1,780,906	29,604	17.8	25.2	20.9	19.3	.0483
SUBURBAN TOTAL	4,548,194	30,652	18.1	23.1	18.7	24.7	.1120
BEAUMONT–PORT ARTHUR	**4,748,361**	**29,356**	**17.4**	**23.9**	**20.4**	**20.1**	**.1392**
Hardin	466,543	27,627	16.9	28.5	20.6	13.9	.0132
Jefferson	3,169,134	28,258	18.3	23.5	19.4	19.6	.0966
• Beaumont	1,488,028	25,920	19.6	22.8	17.2	19.4	.0501
• Port Arthur	689,488	24,149	19.0	25.2	17.6	14.5	.0215
Orange	1,112,684	33,901	15.0	22.9	23.3	24.7	.0294
SUBURBAN TOTAL	2,570,845	32,705	15.4	24.3	23.3	22.3	.0676
BRAZORIA	**2,786,675**	**37,280**	**12.8**	**22.2**	**25.3**	**28.7**	**.0732**
Brazoria	2,786,675	37,280	12.8	22.2	25.3	28.7	.0732
SUBURBAN TOTAL	2,786,675	37,280	12.8	22.2	25.3	28.7	.0732
BROWNSVILLE–HARLINGEN	**1,853,659**	**17,320**	**27.8**	**24.5**	**10.4**	**8.9**	**.0699**
Cameron	1,853,659	17,320	27.8	24.5	10.4	8.9	.0699
• Brownsville	658,377	17,269	27.2	24.1	10.5	9.2	.0278
• Harlingen	409,828	17,912	28.2	25.1	10.8	9.1	.0177
SUBURBAN TOTAL	785,454	17,065	28.3	24.3	10.3	8.5	.0244
BRYAN–COLLEGE STATION	**1,342,520**	**20,169**	**24.5**	**22.5**	**13.1**	**14.7**	**.0420**
Brazos	1,342,520	20,169	24.5	22.5	13.1	14.7	.0420
• Bryan	653,940	22,385	23.6	25.5	13.7	15.8	.0207
• College Station	517,338	16,013	26.2	18.0	10.9	12.6	.0176
SUBURBAN TOTAL	171,242	26,139	21.7	26.6	17.9	17.6	.0037
CORPUS CHRISTI	**3,730,891**	**23,620**	**22.6**	**26.5**	**16.9**	**13.7**	**.1198**
Nueces	3,158,410	23,590	22.8	26.5	16.9	13.7	.1029
• Corpus Christi	2,863,134	23,954	22.8	26.6	17.3	13.8	.0938
San Patricio	572,481	23,777	21.7	26.5	16.7	13.8	.0169
SUBURBAN TOTAL	867,757	22,587	22.4	25.5	15.9	13.6	.0260

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
DALLAS	**39,928,464**	**31,057**	**18.1**	**24.9**	**18.3**	**25.5**	**1.1648**
Collin	5,218,089	44,601	11.3	17.4	18.8	43.8	.1317
Plano	2,733,515	53,710	7.0	14.1	19.3	55.5	.0747
Dallas	28,167,426	29,319	19.4	26.5	17.7	22.9	.8582
Carrollton	1,505,015	40,931	10.9	23.7	24.2	35.8	.0396
• Dallas	14,972,357	25,166	22.5	26.4	14.7	19.5	.4732
Garland	2,732,544	36,673	12.9	27.4	25.9	27.2	.0712
Grand Prairie	1,344,457	31,514	16.8	28.8	21.1	22.1	.0364
• Irving	2,594,512	32,427	17.4	29.3	21.3	23.7	.0771
Mesquite	1,479,479	35,381	13.7	27.9	25.5	25.2	.0466
Richardson	1,489,379	46,729	9.7	18.6	22.4	44.5	.0447
Denton	4,575,175	35,083	15.7	21.9	21.2	28.9	.1170
• Denton	972,200	23,892	22.6	23.0	14.4	19.4	.0319
Lewisville	815,906	38,986	12.6	23.1	27.3	30.1	.0238
Ellis	988,520	27,157	19.0	24.7	18.9	17.9	.0287
Kaufman	578,815	23,430	21.5	23.5	16.7	15.7	.0187
Rockwall	400,439	33,153	14.2	24.0	19.8	27.3	.0105
SUBURBAN TOTAL	21,389,395	36,532	14.2	23.2	21.2	31.1	.5826
DALLAS–FORT WORTH CONSOLIDATED AREA	***60,083,408***	***31,078***	***18.1***	***25.0***	***18.6***	***25.1***	***1.7431***
EL PASO	**5,372,915**	**20,884**	**27.2**	**26.1**	**13.6**	**12.2**	**.1839**
El Paso	5,372,915	20,884	27.2	26.1	13.6	12.2	.1839
• El Paso	4,804,611	21,174	26.5	26.0	14.0	12.5	.1681
SUBURBAN TOTAL	568,304	18,885	33.9	27.1	10.4	9.2	.0158
FORT WORTH–ARLINGTON	**20,154,944**	**31,118**	**17.9**	**25.2**	**19.4**	**24.4**	**.5783**
Johnson	1,223,935	29,528	18.5	25.5	20.9	19.5	.0344
Parker	822,504	27,669	19.2	25.2	19.7	18.1	.0232
Tarrant	18,108,485	31,439	17.7	25.3	19.2	25.1	.5207
• Arlington	4,503,462	35,660	15.1	24.7	21.0	30.2	.1263
Bedford	925,002	45,454	7.8	18.3	27.0	42.1	.0222
• Fort Worth	6,140,096	25,441	21.9	26.0	15.7	18.9	.1922
North Richland Hills	808,256	39,960	11.5	23.9	25.7	33.6	.0235
SUBURBAN TOTAL	9,511,386	33,507	16.2	24.8	21.3	26.0	.2598
GALVESTON–TEXAS CITY	**2,979,483**	**29,177**	**18.8**	**24.0**	**20.0**	**21.0**	**.0846**
Galveston	2,979,483	29,177	18.8	24.0	20.0	21.0	.0846
• Galveston	753,932	21,659	23.6	24.4	15.2	13.9	.0230
• Texas City	554,162	31,734	17.5	24.7	23.4	20.8	.0161
SUBURBAN TOTAL	1,671,389	32,912	16.4	23.7	21.5	25.2	.0455

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TEXAS (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
HOUSTON	**46,419,042**	**30,278**	**18.2**	**25.9**	**19.5**	**22.6**	**1.3305**
Fort Bend	3,315,968	37,574	12.8	22.8	24.6	29.5	.0810
Harris	39,794,180	29,792	18.8	26.0	19.1	22.3	1.1597
• Baytown	829,488	31,034	17.0	25.2	22.0	20.7	.0256
• Houston	22,201,670	26,548	21.5	27.0	16.7	18.9	.7204
Pasadena	1,559,643	31,081	17.5	29.7	21.9	20.1	.0436
Liberty	584,653	25,445	18.3	26.1	18.3	14.7	.0168
Montgomery	2,474,994	31,717	16.3	26.0	22.2	21.7	.0641
Waller	249,247	24,983	18.6	24.7	16.7	16.6	.0089
SUBURBAN TOTAL	23,387,884	34,663	14.7	24.7	22.7	26.7	.5845
HOUSTON-GALVESTON-BRAZORIA CONSOLIDATED AREA	***52,185,200***	***30,581***	***18.1***	***25.5***	***19.9***	***22.8***	***1.4883***
KILLEEN-TEMPLE	**2,777,272**	**21,402**	**28.5**	**27.2**	**13.8**	**12.2**	**.0828**
Bell	2,057,046	20,735	28.9	26.3	13.7	11.6	.0648
• Killeen	606,700	19,019	35.5	26.5	12.9	8.0	.0229
• Temple	555,936	22,113	23.7	26.3	14.7	13.4	.0198
Coryell	720,226	23,886	27.3	30.4	14.4	14.5	.0180
SUBURBAN TOTAL	1,614,636	22,626	26.8	28.1	13.9	13.9	.0401
LAREDO	**848,630**	**15,915**	**27.0**	**22.3**	**10.4**	**8.6**	**.0367**
Webb	848,630	15,915	27.0	22.3	10.4	8.6	.0367
• Laredo	742,465	15,359	28.1	22.2	9.7	7.4	.0342
SUBURBAN TOTAL	106,165	30,477	14.8	23.7	19.0	23.7	.0025
LONGVIEW-MARSHALL	**1,946,552**	**24,843**	**20.3**	**26.4**	**17.2**	**15.2**	**.0630**
Gregg	1,272,711	24,740	20.8	27.4	17.0	14.6	.0443
• Longview	884,082	25,573	20.7	28.4	16.9	15.4	.0314
Harrison	673,841	25,055	19.3	24.7	17.6	16.3	.0187
• Marshall	273,458	22,059	21.4	23.3	14.9	15.2	.0096
SUBURBAN TOTAL	789,012	24,934	19.5	25.3	18.4	14.9	.0220
LUBBOCK	**2,597,744**	**22,565**	**25.0**	**27.1**	**15.3**	**13.1**	**.0878**
Lubbock	2,597,744	22,565	25.0	27.1	15.3	13.1	.0878
• Lubbock	2,216,134	22,595	24.8	26.6	15.3	13.5	.0772
SUBURBAN TOTAL	381,610	22,415	25.6	29.6	15.0	11.2	.0106
McALLEN-EDINBURG-MISSION	**2,546,346**	**16,224**	**29.1**	**22.8**	**10.0**	**8.1**	**.0988**
Hidalgo	2,546,346	16,224	29.1	22.8	10.0	8.1	.0988
• Edinburg	214,116	17,589	25.3	25.5	10.9	8.4	.0084
• McAllen	761,583	20,565	25.7	25.1	13.2	12.9	.0332
• Mission	200,379	16,569	31.4	23.0	10.1	8.1	.0076
• Pharr	189,321	15,758	30.7	22.6	9.8	5.2	.0088
SUBURBAN TOTAL	1,180,947	14,684	30.8	21.1	8.3	6.4	.0408
MIDLAND	**1,586,201**	**29,172**	**18.8**	**27.1**	**17.6**	**22.7**	**.0449**
Midland	1,586,201	29,172	18.8	27.1	17.6	22.7	.0449
• Midland	1,368,665	29,246	18.8	26.4	17.5	23.2	.0399
SUBURBAN TOTAL	217,536	28,803	19.2	30.7	18.5	19.7	.0050

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
ODESSA	**1,483,154**	**27,712**	**20.0**	**28.2**	**18.7**	**17.8**	**.044**
Ector	1,483,154	27,712	20.0	28.2	18.7	17.8	.0446
• Odessa	1,160,495	27,868	19.6	27.3	18.9	18.3	.0354
SUBURBAN TOTAL	322,659	27,237	21.5	31.4	17.7	16.0	.0092
SAN ANGELO	**1,242,038**	**24,259**	**23.4**	**25.7**	**15.8**	**17.0**	**.0369**
Tom Green	1,242,038	24,259	23.4	25.7	15.8	17.0	.0369
• San Angelo	1,052,114	23,757	23.9	25.8	15.6	16.2	.0326
SUBURBAN TOTAL	189,924	27,986	20.6	25.2	16.7	22.3	.0043
SAN ANTONIO	**15,038,973**	**23,865**	**22.9**	**26.6**	**15.8**	**15.5**	**.4723**
Bexar	13,585,645	23,653	23.1	26.6	15.5	15.4	.4301
• San Antonio	9,917,502	21,810	24.6	26.6	14.2	13.0	.3388
Comal	715,050	26,800	22.8	25.4	18.4	19.1	.0213
Guadalupe	738,278	25,646	20.7	26.5	18.4	15.2	.0209
SUBURBAN TOTAL	5,121,471	30,464	16.6	26.2	20.0	22.3	.1335
SHERMAN-DENISON	**1,180,534**	**24,190**	**22.4**	**26.5**	**17.2**	**14.8**	**.0370**
Grayson	1,180,534	24,190	22.4	26.5	17.2	14.8	.0370
• Denison	265,185	23,136	21.9	26.5	16.2	13.4	.0088
• Sherman	411,613	24,996	23.1	28.1	17.7	14.7	.0159
SUBURBAN TOTAL	503,736	24,148	22.1	25.2	17.4	15.6	.0123
TEXARKANA	**1,303,254**	**21,584**	**22.7**	**25.8**	**15.6**	**11.9**	**.0430**
Bowie	859,501	20,905	23.5	26.1	15.0	10.8	.0300
• Texarkana	331,938	18,935	24.9	24.6	12.6	10.2	.0156
Miller, Ark.	*443,753*	*23,282*	*21.1*	*25.2*	*16.7*	*14.3*	*.0130*
• *Texarkana*	*264,872*	*22,267*	*22.1*	*24.6*	*17.2*	*12.9*	*.0091*
SUBURBAN TOTAL	706,444	22,982	21.9	26.9	16.5	12.4	.0183
TYLER	**1,984,756**	**26,221**	**20.5**	**26.2**	**16.8**	**18.3**	**.0614**
Smith	1,984,756	26,221	20.5	26.2	16.8	18.3	.0614
• Tyler	1,040,599	25,655	21.6	26.3	15.6	18.8	.0397
SUBURBAN TOTAL	944,157	26,925	19.4	26.1	18.1	17.8	.0217
VICTORIA	**874,397**	**26,541**	**20.4**	**26.8**	**19.9**	**15.4**	**.0278**
Victoria	874,397	26,541	20.4	26.8	19.9	15.4	.0278
• Victoria	644,998	25,202	22.0	26.0	19.3	14.7	.0227
SUBURBAN TOTAL	229,399	29,992	15.8	29.2	21.6	17.6	.0051
WACO	**2,106,821**	**21,338**	**23.8**	**25.3**	**14.4**	**12.9**	**.0676**
McLennan	2,106,821	21,338	23.8	25.3	14.4	12.9	.0676
• Waco	1,120,046	18,716	26.7	24.6	11.5	11.0	.0415
SUBURBAN TOTAL	986,775	25,331	20.0	26.1	18.2	15.4	.0261
WICHITA FALLS	**1,372,357**	**21,451**	**25.3**	**27.3**	**14.6**	**11.5**	**.0451**
Wichita	1,372,357	21,451	25.3	27.3	14.6	11.5	.0451
• Wichita Falls	1,078,213	20,814	26.1	27.0	13.4	11.5	.0365
SUBURBAN TOTAL	294,144	24,220	22.3	28.2	18.9	11.8	.0086

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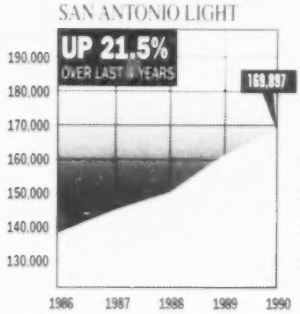
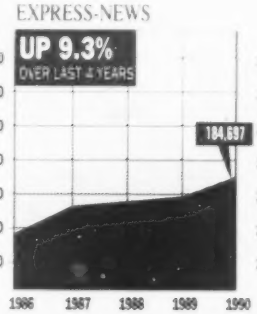
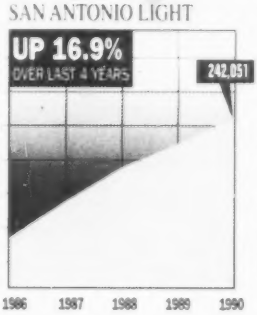


EXPRESS-NEWS



SUNDAY OVER 4 YEARS

SAN ANTONIO LIGHT



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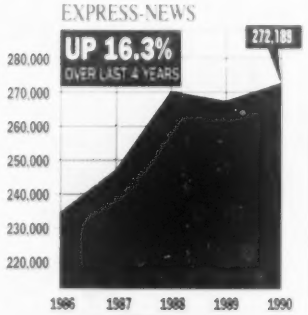

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TEXAS (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
OTHER COUNTIES							
Anderson	436,578	20,577	21.1	24.7	14.8	11.6	.0138
Andrews	170,671	29,302	20.4	26.0	21.8	18.7	.0047
Angelina	818,120	25,307	19.7	25.6	17.3	16.6	.0249
Aransas	227,231	22,457	24.5	26.1	14.1	15.4	.0064
Archer	80,014	20,014	25.8	29.7	10.9	9.5	.0020
Armstrong	31,284	29,000	21.9	21.3	19.0	2[illegible].3	.0008
Atascosa	262,774	19,462	24.0	26.4	13.0	9.[illegible]	.0082
Austin	288,123	26,866	17.4	20.5	15.7	24.9	.0076
Bailey	52,826	14,431	32.2	21.4	6.0	7.8	.0017
Bandera	128,545	21,839	24.5	25.7	14.7	14.2	.0034
Bastrop	404,617	20,703	24.3	23.4	15.1	12.7	.0110
Baylor	49,241	18,150	26.6	24.0	13.7	8.5	.0014
Bee	253,035	20,200	25.4	25.8	12.6	12.2	.0079
Blanco	73,298	20,304	26.8	26.1	12.5	12.1	.0017
Borden	5,873	13,083	30.0	16.0	9.0	6.7	.0002
Bosque	176,877	21,368	23.8	23.7	15.5	13.6	.0046
Brewster	79,779	16,938	26.6	25.2	10.8	6.5	.0027
Briscoe	15,417	12,909	30.3	18.6	8.4	4.0	.0006
Brooks	58,291	14,316	28.6	17.1	11.8	5.3	.0021
Brown	361,616	19,380	27.0	24.9	12.8	11.0	.0112
Burleson	135,138	19,144	21.3	24.7	13.9	9.9	.0037
Burnet	253,741	19,741	29.1	25.1	13.5	10.8	.0081
Caldwell	213,634	16,482	27.5	23.0	11.0	7.7	.0069
Calhoun	235,721	28,770	18.9	24.2	19.3	19.3	.0062
Callahan	113,204	18,850	24.5	27.6	12.7	7.1	.0032
Camp	111,595	21,730	20.6	24.8	15.2	12.9	.0036
Carson	89,361	29,881	18.2	26.5	19.9	21.0	.0022
Cass	327,516	21,896	20.8	23.5	16.1	13.7	.0094
Castro	62,473	15,705	32.3	24.0	8.1	6.6	.0021
Chambers	220,398	26,835	19.2	24.3	20.4	15.3	.0059
Cherokee	399,757	18,275	24.1	23.1	13.5	9.8	.0124
Childress	51,420	14,532	30.9	22.3	8.6	5.6	.0019
Clay	112,392	21,750	22.4	25.5	15.1	12.6	.0029
Cochran	36,160	16,864	30.4	23.3	9.0	9.0	.0009
Coke	40,850	19,577	26.4	21.3	16.0	11.9	.0011
Coleman	101,040	18,388	25.4	25.4	11.7	9.2	.0028
Collingsworth	40,256	18,821	24.9	21.9	10.4	15.7	.0010
Colorado	199,062	18,971	21.9	22.6	13.6	11.8	.0063
Comanche	140,563	16,693	27.4	20.2	10.3	11.8	.0041
Concho	25,361	16,773	28.4	25.5	8.5	9.2	.0008
Cooke	329,030	21,745	24.4	28.8	14.3	10.5	.0106
Corte	23,325	14,852	28.5	16.6	8.3	12.1	.0007
Crane	50,622	28,926	20.4	24.9	24.1	15.0	.0014
Crockett	44,545	23,800	21.5	28.9	11.9	16.6	.0013
Crosby	47,442	12,798	33.0	16.2	6.5	5.8	.0016
Culberson	23,479	15,613	33.1	25.1	9.4	4.8	.0012
Dallam	49,154	17,600	28.6	29.1	8.6	6.8	.0017
Dawson	133,271	19,258	26.4	25.9	12.4	9.9	.0042
Deaf Smith	162,011	19,379	29.3	28.6	11.2	8.4	.0054
Delta	52,903	18,892	24.4	22.8	12.5	12.6	.0013
De Witt	190,762	17,981	23.6	21.7	12.3	11.8	.0055
Dickens	18,979	12,705	32.2	19.2	6.7	5.3	.0007
Dimmit	63,705	14,191	28.6	19.6	9.5	6.1	.0023
Donley	32,140	14,000	27.0	22.5	6.8	6.7	.0010
Duval	101,147	17,179	22.2	22.0	13.7	9.2	.0030
Eastland	162,026	15,117	28.5	23.2	9.0	5.8	.0053
Edwards	18,809	15,323	37.7	20.5	8.4	7.0	.0006
Erath	333,514	19,323	24.8	24.9	11.3	12.4	.0101
Falls	157,980	15,910	25.4	19.1	11.6	10.3	.0044
Fannin	252,771	18,635	23.5	25.3	12.2	9.5	.0077
Fayette	238,195	19,892	22.6	20.0	15.1	14.7	.0072
Fisher	46,670	17,625	25.5	27.3	8.7	8.2	.0012
Floyd	60,048	14,901	30.5	21.2	9.0	6.1	.0022
Foard	14,540	13,208	29.9	17.3	6.1	8.0	.0004
Franklin	88,903	20,415	24.7	23.4	15.7	11.7	.0025
Freestone	177,179	19,327	21.3	20.4	13.6	14.7	.0047
Frio	90,457	15,146	31.0	20.6	11.0	5.4	.0032
Gaines	121,581	18,792	26.8	24.7	12.1	11.0	.0036
Garza	52,313	19,711	27.1	24.0	12.8	12.6	.0015
Gillespie	177,055	19,240	28.3	28.7	11.3	8.1	.0057
Glasscock	11,370	14,842	31.8	20.4	6.4	9.4	.0004

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Goliad	69,076	22,949	22.3	22.0	18.1	14.9	.0017
Gonzales	161,566	17,463	25.5	22.6	10.7	11.2	.0050
Gray	284,939	23,178	21.5	29.5	15.4	12.1	.0083
Grimes	164,540	17,425	22.5	22.5	12.0	10.3	.0051
Hale	285,303	17,634	28.5	25.0	10.4	8.3	.0103
Hall	29,408	11,904	27.4	17.5	5.6	5.6	.0010
Hamilton	79,318	16,308	27.2	22.8	11.3	7.4	.0022
Hansford	59,436	20,917	25.2	27.7	14.0	9.8	.0018
Hardeman	54,392	18,051	24.9	25.3	12.6	8.4	.0015
Hartley	41,166	23,375	24.6	30.2	11.5	14.8	.0012
Haskell	66,223	16,045	25.1	22.2	9.1	10.3	.0021
Hemphill	35,624	21,533	26.3	32.4	12.2	8.6	.0011
Henderson	635,921	19,831	25.3	26.8	12.9	10.0	.0185
Hill	259,645	17,066	26.3	23.5	11.3	9.0	.0085
Hockley	210,275	20,875	22.5	23.2	14.1	9.5	.0068
Hood	437,421	29,539	19.6	23.7	20.0	21.8	.0122
Hopkins	288,911	18,799	27.3	25.2	12.0	9.6	.0100
Houston	202,326	15,621	24.6	19.8	10.4	10.7	.0061
Howard	321,638	20,467	24.7	26.7	13.1	11.2	.0103
Hudspeth	20,127	14,595	35.8	21.3	5.7	6.8	.0006
Hunt	773,068	23,917	21.5	24.2	16.4	16.2	.0227
Hutchinson	349,934	31,028	17.1	26.2	22.5	19.8	.0091
Irion	20,840	25,364	18.5	26.8	14.3	19.7	.0004
Jack	71,175	19,352	25.9	28.7	10.7	9.3	.0019
Jackson	137,651	21,556	22.5	26.6	14.8	11.8	.0041
Jasper	329,323	22,064	21.5	25.1	17.2	11.5	.0104
Jeff Davis	18,914	15,138	34.9	21.1	7.6	6.4	.0004
Jim Hogg	36,570	14,324	23.5	24.2	8.1	6.5	.0012
Jim Wells	274,674	16,682	25.0	26.4	9.6	6.7	.0097
Jones	154,407	17,279	25.0	25.0	9.6	9.3	.0045
Karnes	107,221	17,488	23.7	22.9	12.2	10.2	.0032
Kendall	174,480	23,055	22.6	23.0	16.0	16.6	.0060
Kenedy	4,191	15,000	28.0	22.0	6.0	9.0	.0000
Kent	9,023	15,333	29.0	24.2	9.8	6.8	.0004
Kerr	488,200	23,922	24.3	28.6	14.4	14.9	.0137
Kimble	36,678	17,727	25.7	29.3	10.4	5.9	.0013
King	2,263	18,333	39.0	34.0	7.0	2.0	.0001
Kinney	23,716	14,738	33.0	19.8	8.9	4.6	.0006
Kleberg	279,987	19,307	24.9	23.6	12.9	11.9	.0093
Knox	43,977	13,745	24.1	19.5	9.1	8.5	.0014
Lamar	466,768	20,000	23.7	24.9	12.9	12.2	.0151
Lamb	119,219	15,187	32.2	22.0	9.0	5.9	.0038
Lampasas	125,042	17,269	29.7	23.7	10.0	9.3	.0039
La Salle	36,222	13,217	26.1	17.3	9.1	6.3	.0012
Lavaca	187,224	18,342	22.1	23.6	13.2	10.1	.0058
Lee	110,185	16,162	24.5	22.5	12.8	6.9	.0036
Leon	131,242	16,404	22.0	20.9	10.7	12.4	.0040
Limestone	186,923	15,492	24.8	22.1	9.2	9.1	.0063
Lipscomb	36,291	22,045	23.9	26.6	12.7	15.3	.0009
Live Oak	87,597	18,148	26.3	25.1	11.8	9.1	.0030
Llano	141,558	17,443	31.2	22.9	10.5	9.6	.0040
Loving	2,384	8,909	3.0	10.0		6.0	.0000
Lynn	47,037	14,586	29.8	21.7	8.9	5.3	.0014
McCulloch	76,631	14,455	30.1	19.0	7.2	9.1	.0029
McMullen	11,087	26,636	24.4	30.3	15.0	19.3	.0004
Madison	106,282	19,092	22.7	20.5	13.5	14.2	.0032
Marion	90,794	16,487	22.7	25.6	10.9	7.0	.0027
Martin	51,042	22,450	25.5	24.1	13.9	15.4	.0015
Mason	28,397	14,214	29.3	20.2	8.1	6.5	.0009
Matagorda	491,766	32,552	15.5	21.7	23.3	22.5	.0134
Maverick	185,052	13,031	32.7	20.8	5.9	3.1	.0081
Medina	253,775	20,128	26.3	26.1	13.3	10.9	.0087
Menard	15,754	12,471	31.6	18.5	5.7	3.2	.0004
Milam	229,590	18,736	20.9	19.7	16.3	11.9	.0068
Mills	46,315	18,780	26.6	26.6	11.6	8.[illegible]	.0013
Mitchell	79,393	17,426	24.4	22.2	10.3	11.7	.0026
Montague	149,244	15,778	29.0	24.5	9.5	5.3	.0049
Moore	177,387	23,866	23.5	34.6	16.7	9.0	.0056
Morris	125,906	21,[illegible]9	20.1	27.6	17.1	7.2	.0035
Motley	10,943	11,538	29.1	15.7	7.0	4.7	.0003
Nacogdoches	539,731	18,100	26.1	23.8	10.9	11.2	.0184
Navarro	397,610	17,848	26.1	23.2	12.1	10.4	.0132

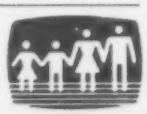
EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Newton	149,823	23,400	21.4	20.4	17.8	16.5	.0038
Nolan	171,480	20,309	24.6	26.0	13.6	11.1	.0051
Ochiltree	102,163	25,920	23.6	32.0	18.8	11.7	.0030
Oldham	15,976	16,042	38.7	21.7	8.9	7.6	.0005
Palo Pinto	256,117	18,860	26.8	26.9	10.7	9.5	.0083
Panola	244,247	22,838	21.0	25.3	17.5	12.1	.0069
Parmer	63,652	15,119	34.8	22.5	7.8	3.8	.0022
Pecos	133,508	23,000	24.5	29.9	18.3	8.8	.0043
Polk	293,641	16,236	28.4	21.3	11.0	9.1	.0096
Presidio	36,301	10,435	27.6	15.7	5.2	2.8	.0015
Rains	71,490	17,909	23.5	28.0	8.7	8.8	.0019
Reagan	38,333	23,407	24.8	34.1	14.3	9.8	.0012
Real	15,628	11,468	32.6	15.2	4.7	4.9	.0005
Red River	114,124	13,352	28.9	19.7	7.1	5.5	.0037
Reeves	121,045	18,294	25.0	26.2	10.6	9.4	.0040
Refugio	87,826	22,120	21.1	26.1	13.8	13.9	.0026
Roberts	13,803	24,889	20.8	27.9	15.3	18.5	.0003
Robertson	149,764	16,738	20.6	20.3	12.5	11.0	.0044
Runnels	106,268	17,788	25.6	26.1	10.7	8.2	.0029
Rusk	321,730	24,687	20.0	25.9	16.2	16.0	.0136
Sabine	90,371	15,114	25.6	22.3	10.2	6.1	.0027
San Augustine	73,525	15,548	26.4	21.4	8.9	9.1	.0023
San Jacinto	164,897	18,828	22.8	21.9	13.3	12.4	.0043
San Saba	50,103	15,750	28.4	21.8	8.6	9.0	.0016
Schleicher	27,660	19,520	23.8	26.5	13.4	8.9	.0007
Scurry	200,238	23,771	23.5	28.4	13.6	13.5	.0059
Shackelford	45,043	23,625	21.5	22.8	17.7	16.5	.0012
Shelby	197,534	15,640	22.3	22.3	10.9	7.5	.0063
Sherman	44,466	24,778	24.2	26.6	18.5	15.5	.0009
Somervell	67,291	26,567	19.9	23.8	19.9	17.0	.0018
Starr	181,827	11,213	27.0	17.7	4.9	4.9	.0077
Stephens	87,650	18,195	26.4	26.2	11.9	7.7	.0029
Sterling	14,019	16,786	29.6	20.2	14.2	8.8	.0004
Stonewall	22,105	20,400	25.8	25.1	14.9	10.8	.0005
Sutton	39,273	20,125	25.9	31.1	12.2	7.0	.0012
Swisher	59,753	14,857	31.1	22.7	6.9	6.2	.0019
Terrell	17,217	24,625	17.2	21.2	15.4	19.0	.0005
Terry	130,478	22,065	22.7	26.7	14.3	13.3	.0039
Throckmorton	12,888	10,316	27.4	14.6	4.4	5.1	.0004
Titus	266,626	24,300	19.0	25.2	17.1	15.6	.0088
Trinity	115,894	16,587	22.9	23.0	11.2	9.5	.0036
Tyler	162,951	17,845	24.4	24.8	12.0	9.0	.0048
Upshur	340,919	23,687	21.1	26.5	17.0	13.1	.0095
Upton	45,053	22,481	23.4	23.2	16.3	15.3	.0011
Uvalde	180,878	16,455	29.6	23.4	10.4	7.3	.0071
Val Verde	311,964	17,693	30.0	25.1	10.2	8.7	.0109
Van Zandt	383,666	19,229	25.9	24.5	14.7	9.2	.0114
Walker	348,806	21,549	21.4	22.6	14.3	15.7	.0169
Ward	129,052	24,431	20.7	27.7	17.9	13.0	.0037
Washington	325,111	22,665	20.9	23.3	15.9	15.4	.0095
Wharton	383,122	20,724	21.3	25.8	15.1	10.5	.0123
Wheeler	60,287	17,184	24.5	24.1	10.6	9.5	.0018
Wilbarger	158,830	17,795	24.4	22.0	12.7	11.2	.0048
Willacy	103,930	12,829	29.5	18.1	7.1	6.1	.0040
Wilson	194,341	19,287	24.9	27.4	11.6	9.1	.0060
Winkler	80,755	24,720	18.4	30.1	17.7	11.3	.0023
Wise	335,881	24,676	21.2	26.7	16.3	15.5	.0125
Wood	319,971	19,745	24.8	24.4	14.8	10.4	.0095
Yoakum	99,769	29,755	15.7	27.4	25.1	15.3	.0028
Young	216,392	19,885	25.2	25.5	11.8	12.5	.0063
Zapata	54,534	12,600	30.5	18.4	6.7	4.8	.0018
Zavala	78,417	15,785	32.2	21.2	9.1	7.9	.0024
TOTAL METRO COUNTIES	**182,944,821**	**27,471**	**20.3**	**25.5**	**17.6**	**20.2**	**5.4755**
TOTAL STATE	**214,142,943**	**25,847**	**21.0**	**25.4**	**16.8**	**18.5**	**6.4282**

Utah

POPULATION



S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
PROVO–OREM	**266.4**	**.1062**	**22.5**	**18.5**	**14.8**	**13.8**	**14.7**	**71.0**
Utah	266.4	.1062	22.5	18.5	14.8	13.8	14.7	71.0
* Orem	68.3	.0272	21.4	11.2	14.9	15.6	13.8	17.8
* Provo	87.8	.0350	22.7	36.0	16.9	8.7	12.4	24.1
SUBURBAN TOTAL	110.3	.0440	22.7	9.0	13.0	16.9	17.2	29.1
SALT LAKE CITY–OGDEN	**1,083.2**	**.4318**	**27.4**	**10.2**	**16.6**	**19.0**	**18.4**	**351.1**
Davis	191.3	.0762	24.7	10.0	15.7	18.1	15.8	54.6
Layton	42.5	.0169	25.2	9.7	17.8	19.1	13.5	12.9
Salt Lake	732.9	.2922	27.8	10.2	17.3	19.4	18.1	243.0
* Salt Lake City	161.5	.0644	31.3	12.5	19.5	18.3	24.5	67.3
Sandy	75.8	.0302	23.4	7.4	14.3	24.1	9.9	19.6
West Jordan	43.3	.0173	20.7	8.3	17.8	19.1	8.0	11.2
West Valley City	87.8	.0350	24.6	10.9	17.3	19.4	12.7	26.2
Weber	159.0	.0634	28.8	10.2	15.4	18.0	22.5	53.5
* Ogden	64.2	.0256	30.3	11.8	16.7	16.3	25.9	24.4
SUBURBAN TOTAL	857.5	.3418	26.3	9.6	16.2	19.3	16.6	259.4
OTHER COUNTIES								
Beaver	4.7	.0019	31.5	6.2	11.3	16.9	29.2	1.6
Box Elder	36.8	.0146	26.6	6.9	14.5	16.2	21.5	11.0
Cache	71.0	.0283	23.6	16.2	16.1	14.9	15.9	21.3
Carbon	19.9	.0080	30.3	8.2	13.4	19.0	24.7	6.8
Daggett	.7	.0003	32.2	6.4	12.5	20.9	25.6	.3
Duchesne	12.3	.0049	25.0	6.8	13.7	17.6	18.7	3.6
Emery	10.2	.0041	25.4	6.2	13.9	18.9	17.7	3.0

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
PROVO–OREM	**1,217,584**	**280,198**	**90,599**	**166,812**	**60,907**	**217,015**	**44,750**
Utah	1,217,584	280,198	90,599	166,812	60,907	217,015	44,750
* Orem	462,707	75,085	26,477	93,755	32,948	66,671	12,215
* Provo	388,842	82,869	31,780	37,360	16,705	93,355	22,327
SUBURBAN TOTAL	366,035	122,244	32,342	35,697	11,254	56,989	10,208
SALT LAKE CITY–OGDEN	**7,558,308**	**1,629,302**	**684,283**	**987,487**	**486,029**	**1,633,398**	**125,631**
Davis	971,780	224,157	62,208	97,995	72,916	278,708	16,768
Layton	266,035	54,109	14,591	52,890	10,386	52,199	424
Salt Lake	5,383,865	1,153,568	540,599	682,981	357,058	1,054,753	77,280
* Salt Lake City	2,140,219	379,426	310,931	235,058	132,101	402,535	39,506
Sandy	321,719	100,441	25,706	48,312	19,550	28,589	1,844
West Jordan	134,113	58,919	13,719	13,101	2,077	4,043	729
West Valley City	164,270	66,368	9,865	46,204	9,373	440	269
Weber	1,202,660	251,577	81,476	206,511	36,055	299,937	31,590
* Ogden	830,337	122,163	53,869	180,923	30,649	197,797	21,710
SUBURBAN TOTAL	4,587,752	1,127,713	319,483	571,506	323,279	1,033,066	64,415
OTHER COUNTIES							
Beaver	21,833	6,447	2,539	127	261	122	1,140
Box Elder	161,487	36,116	19,789	13,877	4,585	36,424	4,609
Cache	328,134	81,976	26,413	41,182	17,620	49,981	13,162
Carbon	99,115	29,721	8,153	10,821	6,000	19,874	6,404
Daggett	2,169	278	84	1,135			
Duchesne	50,399	14,246	1,687	6,250	1,912	11,113	1,011
Emery	25,285	6,075	3,060	1,423	237	1,432	311

UTAH (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Garfield	4.0	.0016	31.2	6.5	11.9	17.1	28.4	1.3
Grand	6.5	.0026	33.9	5.6	14.0	20.7	27.7	2.4
Iron	20.9	.0083	24.6	15.1	12.9	16.3	19.8	6.3
Juab	5.8	.0023	28.7	6.5	11.9	16.9	25.6	1.8
Kane	5.3	.0021	30.8	6.7	11.1	19.3	26.1	1.8
Millard	11.1	.0045	26.1	5.5	12.8	16.6	22.1	3.3
Morgan	5.6	.0022	26.4	6.9	12.7	18.9	20.2	1.6
Piute	1.3	.0005	38.4	6.4	7.6	16.8	36.5	.5
Rich	1.7	.0007	26.4	4.6	13.4	18.6	19.9	.5
San Juan	12.6	.0050	22.9	9.2	14.1	16.1	16.9	3.4
Sanpete	16.3	.0065	24.6	12.2	10.4	15.8	23.2	4.9
Sevier	15.4	.0062	28.6	6.2	11.8	16.9	25.6	4.9
Summit	15.9	.0063	29.5	7.9	18.9	24.8	14.8	5.4
Tooele	26.6	.0106	28.2	8.9	14.7	19.5	20.6	8.6
Uintah	21.9	.0088	25.9	7.0	14.9	18.0	18.5	6.6
Wasatch	10.2	.0040	26.9	7.7	13.9	19.1	19.6	3.1
Washington	50.3	.0201	28.2	9.7	11.7	14.7	27.4	15.8
Wayne	2.2	.0009	30.3	5.6	12.5	17.9	26.2	.7
TOTAL METRO COUNTIES	**1,349.6**	**.5380**	**26.2**	**11.8**	**16.4**	**18.0**	**17.6**	**422.1**
TOTAL STATE	**1,738.8**	**.6933**	**26.2**	**11.4**	**15.7**	**17.8**	**18.4**	**542.6**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Garfield	13,298	4,039	1,637	150	32	1,320	493
Grand	28,322	9,243	2,824	1,133	793	2,276	693
Iron	129,522	21,664	18,401	9,556	4,254	31,499	2,549
Juab	28,301	4,041	1,443		228	4,054	
Kane	22,908	6,021	2,263	436	742	1,640	406
Millard	46,650	11,945	3,063	688	2,075	7,475	1,438
Morgan	10,634	5,514	1,026		66	1,718	492
Piute	2,298	807	64	498		87	
Rich	4,828	993	281	661		135	
San Juan	21,213	6,060	2,042	3,281	359	3,842	757
Sanpete	53,504	25,822	2,489	580	1,675	7,907	1,560
Sevier	91,270	12,094	5,120	7,463	2,616	20,572	1,872
Summit	132,906	41,559	21,696	144	2,268	5,499	2,563
Tooele	109,647	31,769	7,681	3,968	620	22,196	550
Uintah	83,273	21,999	5,686	9,429	924	17,509	754
Wasatch	31,748	9,588	4,479	924	707	2,487	3,532
Washington	301,755	66,515	23,450	20,088	22,413	84,952	7,673
Wayne	5,056	2,795	570	347	62	353	
TOTAL METRO COUNTIES	**8,775,892**	**1,909,500**	**774,882**	**1,154,299**	**546,936**	**1,850,413**	**170,381**
TOTAL STATE	**10,581,447**	**2,366,827**	**939,824**	**1,288,460**	**617,385**	**2,184,880**	**222,350**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
PROVO–OREM	**2,104,284**	**23,209**	**26.2**	**29.6**	**16.4**	**11.6**	**.0715**
Utah	2,104,284	23,209	26.2	29.6	16.4	11.6	.0715
• Orem	537,596	25,118	24.6	32.0	18.8	11.5	.0208
• Provo	659,858	18,439	33.3	24.8	10.9	10.3	.0229
SUBURBAN TOTAL	906,830	26,572	21.3	31.8	19.6	12.8	.0278
SALT LAKE CITY–OGDEN	**12,019,734**	**28,274**	**28.5**	**30.1**	**19.4**	**17.4**	**.3838**
Davis	1,847,628	29,207	20.1	34.5	21.9	14.6	.0579
Layton	406,956	27,862	20.6	38.1	20.0	11.9	.0136
Salt Lake	8,453,032	28,478	20.2	29.1	19.3	18.4	.2686
• Salt Lake City	1,946,451	20,427	27.5	25.7	12.8	12.6	.0762
Sandy	809,794	36,853	10.1	30.1	29.7	24.9	.0230
West Jordan	389,032	31,485	14.6	39.7	24.8	14.7	.0112
West Valley City	904,974	31,141	15.9	35.0	24.5	16.0	.0227
Weber	1,719,074	26,243	22.1	30.3	17.7	15.8	.0573
• Ogden	691,447	21,492	27.0	28.1	13.4	12.0	.0288
SUBURBAN TOTAL	9,381,836	30,699	18.0	31.6	21.7	19.1	.2788
OTHER COUNTIES							
Beaver	35,442	17,423	34.6	26.1	11.6	4.6	.0013
Box Elder	445,158	34,353	14.0	27.6	22.2	26.8	.0120
Cache	573,670	25,146	23.3	30.6	16.8	14.3	.0207
Carbon	230,513	30,481	18.3	28.2	23.4	16.9	.0066
Daggett	8,633	24,818	20.7	33.3	17.7	10.3	.0001

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,9[illegible] (B) $20,000-$34,9[illegible] (C) $35,000-$49,999 (D) $50,000 & Over: A	B	C	D	Buying Power Index
Duchesne	118,587	27,934	18.5	33.2	19.8	14.9	.0035
Emery	95,939	29,522	18.4	32.0	23.5	13.6	.0026
Garfield	23,882	14,321	36.6	24.5	6.0	1.9	.0008
Grand	63,894	22,607	25.7	31.8	16.8	7.5	.0020
Iron	163,570	20,506	29.9	31.1	12.6	7.6	.0061
Juab	38,040	17,483	35.3	32.0	6.1	4.1	.0014
Kane	44,868	20,255	28.3	29.9	13.9	6.9	.0016
Millard	84,103	20,012	28.4	28.7	13.2	8.2	.0029
Morgan	62,066	33,889	14.0	27.9	23.1	25.0	.0015
Piute	10,380	15,522	39.0	22.0	7.4	3.4	.0002
Rich	15,815	26,100	22.8	27.2	20.2	14.0	.0004
San Juan	67,100	16,624	31.0	29.3	7.1	3.0	.0024
Sanpete	112,735	17,685	28.5	27.5	11.0	5.8	.0038
Sevier	131,328	22,587	25.1	33.6	14.8	7.7	.0046
Summit	186,146	26,592	22.0	32.4	15.9	16.4	.0061
Tooele	312,148	31,969	16.1	30.5	24.3	19.0	.0084
Uintah	238,475	32,140	14.5	26.3	24.8	19.7	.0066
Wasatch	73,859	19,396	30.5	31.0	11.1	6.1	.0023
Washington	410,986	20,417	27.6	29.2	13.1	8.8	.0150
Wayne	21,643	23,067	22.7	26.7	17.6	12.4	.0005
TOTAL METRO COUNTIES	**14,134,018**	**27,413**	**21.5**	**30.0**	**18.9**	**16.4**	**.4553**
TOTAL STATE	**17,792,998**	**26,757**	**21.9**	**30.0**	**18.5**	**15.7**	**.5687**

Vermont

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BURLINGTON	**138.7**	**.0553**	**30.5**	**15.8**	**19.0**	**22.2**	**19.2**	**51.1**
Chittenden	133.4	.0532	30.4	16.1	19.0	22.2	19.0	49.1
• Burlington	39.6	.0158	27.0	30.2	17.6	16.0	19.9	14.9
Grand Isle	5.3	.0021	34.4	7.3	16.9	23.9	25.0	2.0
SUBURBAN TOTAL	99.1	.0395	31.7	10.0	19.6	24.7	18.9	36.2
OTHER COUNTIES								
Addison	33.3	.0132	31.4	13.5	15.8	22.8	21.6	11.5
Bennington	36.1	.0144	35.0	9.5	15.2	21.2	28.8	13.7
Caledonia	28.1	.0112	33.6	9.6	14.8	22.0	25.9	10.5
Essex	6.5	.0026	36.1	6.7	15.0	22.1	29.5	2.4
Franklin	40.3	.0161	31.6	8.7	17.8	21.4	22.5	14.4
Lamoille	20.0	.0080	32.1	11.7	17.4	22.3	22.6	7.5
Orange	26.4	.0105	33.1	8.8	16.4	22.5	24.4	9.5
Orleans	24.1	.0096	34.3	8.1	14.4	22.1	26.8	8.9
Rutland	62.6	.0250	34.4	10.3	16.1	22.2	26.9	23.9
Washington	53.4	.0221	34.3	9.9	15.7	23.5	25.3	21.1
Windham	42.0	.0167	34.6	8.4	16.6	23.9	25.4	16.4
Windsor	54.5	.0217	36.1	7.1	16.1	23.5	28.4	21.7
TOTAL METRO COUNTIES	**138.7**	**.0553**	**30.5**	**15.8**	**19.0**	**22.2**	**19.2**	**51.1**
TOTAL STATE	**568.0**	**.2264**	**33.0**	**11.0**	**16.8**	**22.5**	**24.1**	**212.6**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BURLINGTON	**1,203,789**	**269,939**	**143,804**	**107,007**	**64,438**	**206,938**	**30,632**
Chittenden	1,185,990	267,526	141,496	105,954	64,321	200,596	30,468
• Burlington	368,901	57,751	58,037	58,727	16,003	20,736	9,915
Grand Isle	17,799	2,413	2,308	1,053	107	6,332	164
SUBURBAN TOTAL	834,888	212,180	85,767	48,280	48,425	186,192	20,717
OTHER COUNTIES							
Addison	198,221	41,459	17,498	11,611	3,578	51,734	7,274
Bennington	428,712	85,704	38,779	22,031	20,074	76,019	9,540
Caledonia	184,431	49,342	14,970	12,573	8,916	40,060	4,677
Essex	10,824	3,894	2,860		92	867	
Franklin	263,646	73,281	15,672	12,869	10,532	62,578	8,700
Lamoille	142,781	37,540	20,148	7,997	3,382	12,645	5,892
Orange	126,575	39,828	12,373	1,418	2,116	15,575	3,580
Orleans	161,966	45,444	12,007	13,931	4,867	40,823	5,309
Rutland	552,233	110,927	59,617	40,289	22,710	135,701	16,741
Washington	452,661	102,943	36,073	35,270	20,486	95,845	10,747
Windham	406,048	91,838	42,627	17,305	22,748	71,954	8,823
Windsor	380,110	87,713	42,803	13,393	14,204	119,878	6,121
TOTAL METRO COUNTIES	**1,203,789**	**269,939**	**143,804**	**107,007**	**64,438**	**206,938**	**30,632**
TOTAL STATE	**4,511,997**	**1,039,652**	**459,231**	**295,694**	**191,123**	**930,607**	**118,036**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
BURLINGTON	**2,126,575**	**31,852**	**17.8**	**25.9**	**18.7**	**26.3**	**.0614**
Chittenden	2,057,324	32,109	17.7	25.7	18.7	26.7	.0597
• Burlington	538,963	24,633	23.5	26.7	13.9	18.5	.0170
Grand Isle	69,251	27,293	22.2	29.9	17.6	17.6	.0017
SUBURBAN TOTAL	1,587,612	35,194	15.5	25.5	20.7	29.6	.0444
OTHER COUNTIES							
Addison	394,775	26,153	22.4	31.5	17.0	15.8	.0115
Bennington	485,030	26,423	22.7	31.0	17.7	16.1	.0169
Caledonia	295,238	21,549	27.5	30.4	14.5	9.1	.0096
Essex	62,442	20,683	31.0	32.6	13.0	6.2	.0015

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Franklin	444,104	23,656	24.5	28.8	16.5	12.9	.0140
Lamoille	230,924	23,917	24.3	32.5	14.4	11.7	.0073
Orange	309,525	24,989	23.2	31.7	16.9	13.3	.0086
Orleans	240,574	20,301	29.8	30.4	11.5	8.9	.0081
Rutland	768,242	25,062	24.2	30.3	17.3	13.2	.0251
Washington	686,146	24,770	24.3	30.0	16.9	13.9	.0218
Windham	534,849	24,323	25.5	28.6	15.9	14.5	.0177
Windsor	669,578	23,947	24.6	31.3	15.9	12.1	.0202
TOTAL METRO COUNTIES	**2,126,575**	**31,852**	**17.8**	**25.9**	**18.7**	**26.3**	**.0614**
TOTAL STATE	**7,248,002**	**25,717**	**23.2**	**29.4**	**16.7**	**16.3**	**.2237**

Virginia

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
CHARLOTTESVILLE	**132.6**	**.0529**	**31.3**	**16.4**	**18.6**	**20.5**	**22.6**	**49.3**
Albemarle	68.9	.0275	31.8	14.9	18.1	22.3	21.9	24.8
Charlottesville city	40.5	.0161	29.3	23.4	19.4	16.5	22.5	16.1
• Charlottesville	40.5	.0161	29.3	23.4	19.4	16.5	22.5	16.1
Fluvanna	12.7	.0051	34.4	8.5	17.1	21.2	27.8	4.6
Greene	10.5	.0042	32.6	8.4	18.9	23.3	22.2	3.8
SUBURBAN TOTAL	92.1	.0368	32.2	13.3	18.0	22.2	22.8	33.2
DANVILLE	**108.4**	**.0433**	**36.6**	**9.8**	**15.1**	**20.9**	**31.4**	**42.2**
Danville city	53.2	.0212	37.7	9.2	14.3	19.4	34.3	21.8
• Danville	53.2	.0212	37.7	9.2	14.3	19.4	34.3	21.8
Pittsylvania	55.2	.0221	35.6	8.7	15.8	22.4	28.6	20.4
SUBURBAN TOTAL	55.2	.0221	35.6	8.7	15.8	22.4	28.6	20.4

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
CHARLOTTESVILLE	**1,125,121**	**245,127**	**99,962**	**120,930**	**55,378**	**189,604**	**37,038**
Albemarle	224,314	38,943	16,618	51,664	6,379	12,548	2,842
Charlottesville city	858,167	187,482	81,031	68,699	48,068	172,054	33,585
• Charlottesville	858,167	187,482	81,031	68,699	48,068	172,054	33,585
Fluvanna	18,330	9,157	799	89	279	2,434	93
Greene	24,310	9,545	1,514	498	652	2,568	518
SUBURBAN TOTAL	266,954	57,645	18,931	52,231	7,310	17,550	3,453
DANVILLE	**692,645**	**164,433**	**56,582**	**103,038**	**31,922**	**144,099**	**36,559**
Danville city	583,936	122,791	48,997	98,202	29,698	130,727	30,061
• Danville	583,936	122,791	48,997	98,202	29,698	130,727	30,061
Pittsylvania	108,689	41,642	7,585	4,836	2,224	13,372	6,498
SUBURBAN TOTAL	108,689	41,642	7,585	4,836	2,224	13,372	6,498

VA. (cont.)

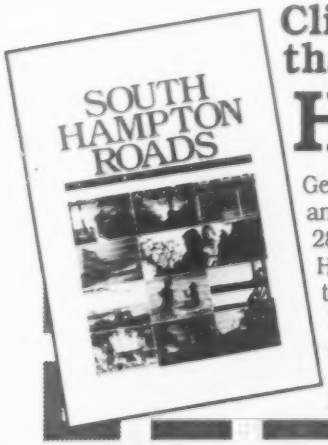
POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
LYNCHBURG	**142.3**	**.0567**	**34.0**	**12.8**	**15.3**	**20.4**	**28.1**	**52.9**
Amherst	28.6	.0114	35.1	10.8	15.4	22.7	27.5	9.8
Campbell	47.8	.0190	34.2	10.3	16.5	22.2	26.5	18.0
Lynchburg city	65.9	.0263	33.3	15.4	14.4	18.0	29.5	25.1
• Lynchburg	65.9	.0263	33.3	15.4	14.4	18.0	29.5	25.1
SUBURBAN TOTAL	76.4	.0304	34.5	10.5	16.1	22.4	26.9	27.8
NORFOLK–VIRGINIA BEACH–NEWPORT NEWS	**1,419.4**	**.5660**	**29.9**	**13.6**	**19.8**	**20.0**	**19.9**	**502.2**
Chesapeake city	156.7	.0625	31.2	9.4	18.7	22.9	20.1	53.6
Chesapeake	156.7	.0625	31.2	9.4	18.7	22.9	20.1	53.6
Gloucester	31.0	.0124	33.5	7.7	17.5	23.3	24.0	11.3
Hampton city	135.0	.0539	31.0	13.2	19.3	20.1	22.1	50.1
• Hampton	135.0	.0539	31.0	13.2	19.3	20.1	22.1	50.1
James City	36.2	.0144	34.4	9.0	17.5	23.0	26.0	13.5
Newport News city	171.6	.0684	29.8	12.2	21.2	18.9	20.0	64.6
• Newport News	171.6	.0684	29.8	12.2	21.2	18.9	20.0	64.6
Norfolk city	262.7	.1047	27.6	21.6	19.7	15.6	19.9	90.1
• Norfolk	262.7	.1047	27.6	21.6	19.7	15.6	19.9	90.1
Poquoson city	11.2	.0044	35.3	8.1	13.6	28.0	22.7	3.8
Poquoson	11.2	.0044	35.3	8.1	13.6	28.0	22.7	3.8
Portsmouth city	104.0	.0415	31.8	10.9	17.8	18.0	26.3	38.8
• Portsmouth	104.0	.0415	31.8	10.9	17.8	18.0	26.3	38.8
Suffolk city	52.6	.0209	33.7	8.6	16.3	20.8	27.1	18.7
• Suffolk	52.6	.0209	33.7	8.6	16.3	20.8	27.1	18.7
Virginia Beach city	403.4	.1609	29.1	12.8	22.0	21.5	15.5	139.3
• Virginia Beach	403.4	.1609	29.1	12.8	22.0	21.5	15.5	139.3
Williamsburg city	11.7	.0047	23.9	47.3	12.3	10.8	19.7	3.6
Williamsburg	11.7	.0047	23.9	47.3	12.3	10.8	19.7	3.6
York	43.3	.0173	32.8	8.4	15.7	26.0	20.5	14.8
SUBURBAN TOTAL	290.1	.1157	31.9	10.5	17.7	23.1	21.4	100.6
RICHMOND–PETERSBURG	**875.4**	**.3489**	**33.3**	**10.5**	**18.2**	**23.0**	**23.9**	**335.6**
Charles City	6.3	.0025	35.3	9.1	16.3	23.1	27.2	2.2
Chesterfield	214.7	.0856	31.7	8.7	17.9	26.9	17.2	75.4
Colonial Heights city	16.1	.0064	38.4	9.1	13.8	21.9	33.2	6.4
Colonial Heights	16.1	.0064	38.4	9.1	13.8	21.9	33.2	6.4
Dinwiddie	20.9	.0083	34.9	9.5	16.3	22.1	27.7	7.5
Goochland	14.4	.0057	36.1	8.1	18.6	25.1	26.8	5.0
Hanover	64.7	.0258	34.5	9.5	16.1	24.4	24.9	23.1
Henrico	221.1	.0881	33.9	9.7	19.2	22.7	25.3	90.5
Hopewell city	23.1	.0092	32.7	10.5	17.1	19.5	26.5	9.0
Hopewell	23.1	.0092	32.7	10.5	17.1	19.5	26.5	9.0
New Kent	10.7	.0043	34.7	7.9	17.3	26.4	23.1	3.8
Petersburg city	38.3	.0153	33.9	11.3	17.0	19.1	29.0	14.7
• Petersburg	38.3	.0153	33.9	11.3	17.0	19.1	29.0	14.7
Powhatan	15.6	.0062	33.7	9.3	20.1	26.0	21.5	4.8
Prince George	27.5	.0110	30.0	13.6	19.1	23.0	17.3	8.3
Richmond city	202.0	.0805	33.4	13.2	18.9	19.2	27.8	84.9
• Richmond	202.0	.0805	33.4	13.2	18.9	19.2	27.8	84.9
SUBURBAN TOTAL	635.1	.2531	33.2	9.4	18.1	24.4	22.4	236.0

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
LYNCHBURG	**1,047,844**	**227,454**	**94,273**	**165,479**	**49,827**	**175,965**	**49,349**
Amherst	122,483	41,129	12,387	15,803	2,209	15,002	5,609
Campbell	205,451	53,416	14,190	14,864	8,130	51,888	13,406
Lynchburg city	719,910	132,909	67,696	134,812	39,488	109,075	30,334
• Lynchburg	719,910	132,909	67,696	134,812	39,488	109,075	30,334
SUBURBAN TOTAL	327,934	94,545	26,577	30,667	10,339	66,890	19,015
NORFOLK–VIRGINIA BEACH–NEWPORT NEWS	**10,395,293**	**2,057,299**	**1,026,643**	**1,211,872**	**581,037**	**2,290,169**	**345,761**
Chesapeake city	1,004,659	196,888	76,069	116,519	23,793	296,825	36,199
Chesapeake	1,004,659	196,888	76,069	116,519	23,793	296,825	36,199
Gloucester	163,667	44,998	19,939	18,214	5,473	27,930	4,570
Hampton city	1,365,298	179,380	92,428	142,593	72,114	260,623	44,388
• Hampton	1,365,298	179,380	92,428	142,593	72,114	260,623	44,388
James City	193,296	18,303	9,617		84,456	12,450	200
Newport News city	1,250,481	225,701	92,181	169,016	47,587	367,444	32,003
• Newport News	1,250,481	225,701	92,181	169,016	47,587	367,444	32,003
Norfolk city	2,000,561	381,123	218,413	357,900	107,600	402,935	79,772
• Norfolk	2,000,561	381,123	218,413	357,900	107,600	402,935	79,772
Poquoson city	26,985	15,195	1,810		128	3,053	1,275
Poquoson	26,985	15,195	1,810		128	3,053	1,275
Portsmouth city	665,377	191,453	53,649	71,976	22,533	162,669	30,695
• Portsmouth	665,377	191,453	53,649	71,976	22,533	162,669	30,695
Suffolk city	277,944	59,029	17,473	16,986	7,176	54,538	11,672
• Suffolk	277,944	59,029	17,473	16,986	7,176	54,538	11,672
Virginia Beach city	2,924,811	613,566	331,337	280,528	172,801	656,813	84,975
• Virginia Beach	2,924,811	613,566	331,337	280,528	172,801	656,813	84,975
Williamsburg city	376,271	76,474	96,088	19,340	32,701	36,209	10,373
Williamsburg	376,271	76,474	96,088	19,340	32,701	36,209	10,373
York	145,943	55,189	17,639	18,800	4,675	8,680	9,599
SUBURBAN TOTAL	1,910,821	407,047	221,162	172,873	151,226	385,147	62,256
RICHMOND–PETERSBURG	**7,095,761**	**1,405,103**	**628,719**	**859,147**	**353,305**	**1,563,169**	**261,697**
Charles City	5,294	1,013	1,938	1,033	108	247	
Chesterfield	1,584,635	238,839	127,555	195,883	68,089	468,117	39,975
Colonial Heights city	138,744	40,115	13,778	19,218	5,229	17,563	8,490
Colonial Heights	138,744	40,115	13,778	19,218	5,229	17,563	8,490
Dinwiddie	24,496	12,116	2,930	33	538	2,459	858
Goochland	42,936	13,351	1,443	2,829	4,152	12,006	2,014
Hanover	407,358	100,777	32,815	29,081	28,824	54,708	16,740
Henrico	1,901,637	389,611	155,472	434,001	103,500	273,049	69,174
Hopewell city	170,278	42,324	20,645	26,397	2,916	18,586	8,975
Hopewell	170,278	42,324	20,645	26,397	2,916	18,586	8,975
New Kent	27,537	9,344	1,054	1,513	20	4,308	2,366
Petersburg city	506,656	107,022	32,605	86,643	17,189	109,968	17,511
• Petersburg	506,656	107,022	32,605	86,643	17,189	109,968	17,511
Powhatan	37,016	16,303	1,484	272	439	12,738	2,332
Prince George	40,130	3,953	9,120		191	15,378	
Richmond city	2,209,044	430,335	227,880	62,244	122,110	574,042	93,242
• Richmond	2,209,044	430,335	227,880	62,244	122,110	574,042	93,242
SUBURBAN TOTAL	4,380,061	867,746	368,234	710,260	214,006	879,159	150,944



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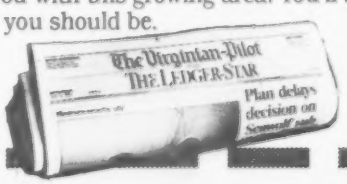

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POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
ROANOKE	**224.8**	**.0896**	**36.5**	**9.5**	**15.9**	**22.4**	**30.0**	**89.8**
Botetourt	25.2	.0100	36.9	8.2	15.1	25.1	28.2	9.2
Roanoke	79.7	.0318	37.3	8.7	14.5	25.1	29.1	30.5
Roanoke city	96.0	.0383	35.4	9.7	17.6	19.9	30.6	40.9
• Roanoke	96.0	.0383	35.4	9.7	17.6	19.9	30.6	40.9
Salem city	23.9	.0095	37.3	12.2	14.5	21.0	32.5	9.2
Salem	23.9	.0095	37.3	12.2	14.5	21.0	32.5	9.2
SUBURBAN TOTAL	128.8	.0513	37.3	9.3	14.6	24.4	29.5	48.9
OTHER COUNTIES								
Accomack	31.8	.0127	37.9	8.1	14.1	19.5	34.5	12.7
☐ Alexandria city	111.4	.0444	33.7	11.3	26.8	24.8	21.6	53.4
Alexandria	111.4	.0444	33.7	11.3	26.8	24.8	21.6	53.4
Alleghany	13.0	.0052	37.2	8.3	13.8	23.5	30.1	4.9
Amelia	8.8	.0035	34.7	8.5	15.8	21.3	28.1	3.1
Appomattox	12.3	.0049	35.9	8.9	14.7	21.3	30.1	4.5
☐ Arlington	171.3	.0683	34.0	11.9	25.3	24.7	22.7	78.7
• Arlington	171.3	.0683	34.0	11.9	25.3	24.7	22.7	78.7
Augusta	55.2	.0220	35.0	8.7	16.6	23.8	26.2	20.0
Bath	4.7	.0019	39.0	9.4	13.8	20.9	34.4	1.9
Bedford	46.5	.0185	35.8	8.0	16.7	23.9	27.4	17.6
Bedford city	6.1	.0024	40.6	7.8	14.6	16.5	40.0	2.5
Bedford	6.1	.0024	40.6	7.8	14.6	16.5	40.0	2.5
Bland	6.5	.0026	36.7	8.6	16.2	23.8	29.1	2.2
☐ Bristol city	18.3	.0073	37.9	10.2	14.3	19.2	34.6	7.5
• Bristol	18.3	.0073	37.9	10.2	14.3	19.2	34.6	7.5
Brunswick	16.0	.0064	34.2	12.1	14.8	19.7	29.2	5.5
Buchanan	30.8	.0123	32.2	10.1	17.0	22.7	22.5	10.9
Buckingham	13.0	.0052	35.2	8.9	17.0	21.3	29.0	4.4
Buena Vista city	6.4	.0026	36.7	12.6	13.1	20.5	31.9	2.4
Buena Vista	6.4	.0026	36.7	12.6	13.1	20.5	31.9	2.4
Caroline	19.4	.0078	33.3	9.8	16.9	21.4	25.7	6.7
Carroll	26.5	.0105	38.0	9.0	14.3	21.6	32.8	10.4
Charlotte	11.7	.0047	36.7	9.5	13.5	18.4	33.6	4.3
Clarke	12.3	.0049	36.6	8.3	16.1	22.9	29.7	4.3
Clifton Forge city	4.6	.0018	41.1	7.8	13.4	17.2	40.1	1.9
Clifton Forge	4.6	.0018	41.1	7.8	13.4	17.2	40.1	1.9
Covington city	6.9	.0028	39.6	9.7	14.2	18.7	37.0	3.0
Covington	6.9	.0028	39.6	9.7	14.2	18.7	37.0	3.0
Craig	4.4	.0018	36.5	8.5	15.8	23.0	29.5	1.7

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
ROANOKE	**2,177,387**	**367,504**	**183,251**	**277,194**	**109,577**	**491,388**	**72,888**
Botetourt	82,577	22,823	1,886	244	322	9,264	730
Roanoke	368,113	100,868	42,556	22,683	22,891	34,394	12,260
Roanoke city	1,239,507	165,609	107,179	233,933	71,596	246,511	42,763
• Roanoke	1,239,507	165,609	107,179	233,933	71,596	246,511	42,763
Salem city	487,190	78,204	31,630	20,334	14,768	201,219	17,135
Salem	487,190	78,204	31,630	20,334	14,768	201,219	17,135
SUBURBAN TOTAL	937,880	201,895	76,072	43,261	37,981	244,877	30,125
OTHER COUNTIES							
Accomack	173,233	61,440	16,840	16,551	3,938	15,582	6,323
☐ Alexandria city	1,461,402	191,763	182,408	180,137	61,611	269,860	39,502
Alexandria	1,461,402	191,763	182,408	180,137	61,611	269,860	39,502
Alleghany	13,689	3,015	1,478	1,297	168	5,465	
Amelia	20,928	7,469	883	1,220	512	4,093	2,110
Appomattox	48,420	17,025	3,650	916	1,556	6,326	2,725
☐ Arlington	1,376,967	211,322	237,131	109,386	41,273	414,236	56,428
• Arlington	1,376,967	211,322	237,131	109,386	41,273	414,236	56,428
Augusta	215,673	35,881	14,921	5,601	2,500	70,085	4,872
Bath	16,782	3,782	1,743	1,290	216	533	112
Bedford	42,364	11,092	3,488	90	1,282	6,282	1,556
Bedford city	111,661	33,649	6,910	5,504	4,042	14,918	7,725
Bedford	111,661	33,649	6,910	5,504	4,042	14,918	7,725
Bland	21,026	2,914	503		132	10,495	
☐ Bristol city	238,132	49,749	17,859	21,613	15,463	42,466	9,194
• Bristol	238,132	49,749	17,859	21,613	15,463	42,466	9,194
Brunswick	45,982	15,300	3,217	2,337	1,768	11,808	2,474
Buchanan	133,685	60,039	5,669	5,947	5,727	22,822	11,764
Buckingham	35,623	10,463	1,551	2,151	561	12,055	837
Buena Vista city	41,106	15,916	2,632	935	195	5,387	473
Buena Vista	41,106	15,916	2,632	935	195	5,387	473
Caroline	49,776	20,513	3,450	555	605	5,905	1,362
Carroll	75,210	29,173	3,787	2,194	1,775	11,300	3,953
Charlotte	26,238	11,443	860	167	195	4,585	2,411
Clarke	23,622	8,319	2,660	1,234	820	1,278	650
Clifton Forge city	29,009	11,958	3,249	375	116	2,793	3,839
Clifton Forge	29,009	11,958	3,249	375	116	2,793	3,839
Covington city	145,770	29,627	9,298	24,685	6,639	45,643	5,841
Covington	145,770	29,627	9,298	24,685	6,639	45,643	5,841
Craig	4,162	2,880	329		60	189	244

Richmond, Virginia-Jewel on the James

	Rank
Median Household EBI	33
Suburban EBI	46
Households with $50,000 + EBI	48
Suburban Population	50
Total Retail Sales	57
Total EBI	54

S&MM, Aug. 1990

These qualitative rankings show that the Richmond-Petersburg market is much stronger than its 61st population position would indicate.

Richmond Times-Dispatch
THE RICHMOND NEWS LEADER

An affiliate of Media General

Richmond, VA 23293

Represented nationally by Sawyer-Ferguson-Walker Company

VA. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
Culpeper	28.3	.0113	33.1	9.3	17.4	21.4	25.2	9.9
Cumberland	7.8	.0031	35.4	8.7	14.4	20.0	30.5	2.8
Dickenson	17.4	.0069	34.0	9.0	14.9	21.8	26.8	6.4
Emporia city	5.3	.0021	37.6	8.2	13.8	17.3	35.8	2.0
Emporia	5.3	.0021	37.6	8.2	13.8	17.3	35.8	2.0
Essex	8.7	.0035	37.7	8.0	14.5	20.2	33.7	3.3
☐ Fairfax	838.4	.3343	33.2	9.7	19.2	27.4	19.2	299.6
☐ Fairfax city	19.6	.0078	33.9	13.2	19.8	21.8	25.9	7.4
Fairfax	19.6	.0078	33.9	13.2	19.8	21.8	25.9	7.4
☐ Falls Church city	9.6	.0038	37.9	7.2	17.4	27.2	28.6	4.2
Falls Church	9.6	.0038	37.9	7.2	17.4	27.2	28.6	4.2
Fauquier	50.0	.0199	33.2	8.6	17.8	24.5	22.3	16.9
Floyd	12.1	.0048	38.0	8.4	14.0	22.5	32.1	4.8
Franklin	39.9	.0159	35.3	11.4	15.2	22.1	28.2	14.8
Franklin city	7.9	.0032	35.0	8.2	14.8	19.7	30.4	3.0
Franklin	7.9	.0032	35.0	8.2	14.8	19.7	30.4	3.0
Frederick	46.7	.0186	33.0	8.8	18.0	23.3	23.1	16.8
Fredericksburg city	19.5	.0078	29.7	22.8	17.6	16.0	24.6	7.7
Fredericksburg	19.5	.0078	29.7	22.8	17.6	16.0	24.6	7.7
Galax city	6.7	.0026	39.6	8.8	13.7	18.9	37.0	2.8
Galax	6.7	.0026	39.6	8.8	13.7	18.9	37.0	2.8
Giles	16.3	.0065	38.1	9.3	13.9	22.1	32.5	6.4
Grayson	16.3	.0065	38.2	8.7	14.0	21.1	33.5	6.5
Greensville	8.8	.0035	35.0	9.1	13.5	20.5	29.5	3.1
Halifax	29.0	.0116	37.0	8.6	13.9	21.1	31.9	10.7
Harrisonburg city	31.0	.0123	24.5	36.5	13.9	14.2	19.3	10.4
Harrisonburg	31.0	.0123	24.5	36.5	13.9	14.2	19.3	10.4
Henry	57.2	.0228	35.4	9.9	16.1	22.1	28.4	21.9
Highland	2.6	.0011	40.6	5.7	14.2	21.9	36.8	1.1
Isle of Wight	25.4	.0101	33.7	8.4	17.6	22.4	25.4	9.2
King and Queen	6.3	.0026	35.4	9.0	15.0	20.5	30.2	2.3
King George	13.7	.0054	31.5	9.6	18.7	21.9	21.5	4.8
King William	11.0	.0044	34.2	8.3	16.1	22.8	25.9	3.9
Lancaster	11.0	.0044	45.5	5.8	11.1	17.7	44.9	4.6
Lee	24.4	.0097	35.6	8.7	14.4	20.8	30.1	9.2
Lexington city	6.9	.0028	24.4	40.9	7.9	12.6	26.3	2.1
Lexington	6.9	.0028	24.4	40.9	7.9	12.6	26.3	2.1
☐ Loudoun	88.6	.0353	31.6	8.9	21.0	26.0	16.9	31.4
Louisa	20.5	.0082	34.9	8.4	16.4	21.4	28.5	7.5
Lunenburg	11.4	.0046	37.4	7.4	13.0	20.8	32.7	4.4
Madison	12.1	.0048	35.8	8.0	15.4	21.3	29.9	4.2
☐ Manassas city	29.0	.0115	29.1	11.7	23.5	23.0	13.1	9.8
Manassas	29.0	.0115	29.1	11.7	23.5	23.0	13.1	9.8
☐ Manassas Park city	6.8	.0027	27.9	11.4	25.3	18.3	13.7	2.2
Manassas Park	6.8	.0027	27.9	11.4	25.3	18.3	13.7	2.2
Martinsville city	16.1	.0065	38.5	8.1	14.5	19.6	35.3	6.8
Martinsville	16.1	.0065	38.5	8.1	14.5	19.6	35.3	6.8
Mathews	8.4	.0033	43.1	7.1	11.7	20.3	40.6	3.6
Mecklenburg	29.3	.0117	37.6	8.2	14.5	19.9	33.8	11.3
Middlesex	8.7	.0035	42.9	6.2	13.2	19.8	40.2	3.5
Montgomery	74.5	.0297	25.7	30.4	16.1	17.3	17.7	26.5
Nelson	12.8	.0051	37.2	7.6	14.5	22.4	31.2	4.8
Northampton	13.0	.0051	37.9	7.0	13.8	17.5	36.1	5.1
Northumberland	10.6	.0043	45.4	6.0	11.8	17.6	44.5	4.5
Norton city	4.2	.0017	34.0	10.0	15.4	20.2	28.2	1.7
Norton	4.2	.0017	34.0	10.0	15.4	20.2	28.2	1.7
Nottoway	15.0	.0059	37.0	8.6	16.1	20.0	32.8	5.2
Orange	21.8	.0087	36.5	8.1	15.2	20.9	31.3	8.1
Page	21.9	.0088	36.4	8.9	15.3	21.5	30.6	8.1
Patrick	17.5	.0069	38.1	8.9	14.3	21.7	32.8	6.9
Prince Edward	17.4	.0069	28.8	24.3	11.9	15.9	26.7	5.4
☐ Prince William	223.0	.0889	29.0	10.8	21.1	25.3	12.1	72.1
Pulaski	34.5	.0137	36.7	10.1	14.7	22.6	30.1	13.4
Radford city	16.0	.0064	23.5	46.8	9.9	12.5	17.3	5.2
Radford	16.0	.0064	23.5	46.8	9.9	12.5	17.3	5.2
Rappahannock	6.7	.0027	37.5	7.7	14.9	25.0	29.3	2.5
Richmond	7.3	.0029	38.2	8.1	14.3	19.2	35.2	2.7
Rockbridge	18.4	.0073	36.8	9.3	15.0	21.4	31.3	7.2
Rockingham	58.0	.0232	34.6	10.1	15.9	21.8	27.5	20.9
Russell	28.4	.0113	34.7	9.2	16.1	22.5	27.0	10.5
☐ Scott	23.1	.0092	38.2	9.3	13.9	21.3	33.3	8.9
Shenandoah	32.0	.0128	37.6	8.8	15.1	21.1	32.7	12.6
Smyth	32.3	.0128	36.7	9.7	14.7	20.9	31.6	12.2
Southampton	17.5	.0070	34.0	10.9	17.3	19.5	28.7	6.0

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Culpeper	177,286	42,713	16,852	24,267	7,768	30,925	8,602
Cumberland	30,058	12,349	867	209	879	5,195	248
Dickenson	60,966	21,366	3,198	9,904	1,346	9,153	5,110
Emporia city	106,576	23,795	9,637	4,515	3,203	21,072	6,798
Emporia	106,576	23,795	9,637	4,515	3,203	21,072	6,798
Essex	96,592	25,749	7,829	7,328	4,052	13,000	3,775
☐ Fairfax	7,158,930	1,424,952	681,387	1,002,930	542,181	1,384,623	237,820
☐ Fairfax city	844,233	82,039	74,084	40,687	60,009	373,613	41,399
Fairfax	844,233	82,039	74,084	40,687	60,009	373,613	41,399
☐ Falls Church city	284,742	42,814	23,102	2,273	19,895	122,524	11,717
Falls Church	284,742	42,814	23,102	2,273	19,895	122,524	11,717
Fauquier	293,359	101,452	26,298	16,897	5,269	46,903	9,508
Floyd	39,666	10,198	1,563	1,324	1,461	15,170	103
Franklin	146,331	39,146	9,997	12,602	6,558	25,437	7,221
Franklin city	95,105	28,178	5,450	11,788	5,306	19,638	5,790
Franklin	95,105	28,178	5,450	11,788	5,306	19,638	5,790
Frederick	147,963	31,255	15,008	10,040	5,122	33,591	1,494
Fredericksburg city	553,998	109,570	77,036	80,097	18,170	92,272	13,441
Fredericksburg	553,998	109,570	77,036	80,097	18,170	92,272	13,441
Galax city	128,253	24,196	8,771	27,211	6,484	18,952	7,579
Galax	128,253	24,196	8,771	27,211	6,484	18,952	7,579
Giles	95,280	32,604	7,016	5,334	2,826	18,275	6,588
Grayson	22,428	11,082	960	1,211	1,747	3,460	309
Greensville	7,063	521	630	281		66	
Halifax	63,583	30,243	2,053	2,643	2,300	4,534	2,507
Harrisonburg city	449,769	71,098	37,146	87,608	37,869	83,253	18,016
Harrisonburg	449,769	71,098	37,146	87,608	37,869	83,253	18,016
Henry	217,352	65,882	16,533	5,102	4,953	40,856	15,102
Highland	6,816	1,741	321	129	145	208	
Isle of Wight	92,925	35,428	6,076	4,615	830	11,989	5,923
King and Queen	5,733	1,637	631	42		3,095	
King George	36,995	15,833	4,239	231	281	4,112	823
King William	74,125	16,740	2,356	1,087	6,132	29,196	3,771
Lancaster	90,569	31,045	5,425	3,144	6,251	18,769	3,401
Lee	85,817	38,309	3,115	4,665	1,306	12,392	5,684
Lexington city	102,537	20,527	15,715	10,024	3,768	10,405	5,651
Lexington	102,537	20,527	15,715	10,024	3,768	10,405	5,651
☐ Loudoun	689,958	156,690	68,263	29,681	25,061	176,579	20,078
Louisa	51,554	17,525	2,697	6,175	825	6,345	1,005
Lunenburg	41,636	14,040	2,056	1,669	827	5,034	3,856
Madison	40,023	7,935	2,076	729	845	5,198	1,062
☐ Manassas city	647,342	152,081	27,595	38,013	31,996	258,198	21,207
Manassas	647,342	152,081	27,595	38,013	31,996	258,198	21,207
☐ Manassas Park city	7,503	2,288	225	1,209	224	431	756
Manassas Park	7,503	2,288	225	1,209	224	431	756
Martinsville city	284,044	40,809	17,882	55,592	14,107	45,425	12,870
Martinsville	284,044	40,809	17,882	55,592	14,107	45,425	12,870
Mathews	24,397	7,182	1,573	453	1,290	3,564	1,463
Mecklenburg	184,298	47,707	16,038	15,581	7,382	34,027	9,353
Middlesex	39,743	16,223	2,637	819	1,862	6,280	2,739
Montgomery	556,019	113,332	49,655	57,313	23,259	159,687	11,755
Nelson	66,445	15,883	947	2,435	409	31,361	1,547
Northampton	59,437	23,445	4,903	2,690	998	5,053	7,101
Northumberland	36,821	13,014	1,626	1,490	635	3,447	1,115
Norton city	69,968	8,099	6,650	9,375	2,002	14,907	5,536
Norton	69,968	8,099	6,650	9,375	2,002	14,907	5,536
Nottoway	88,928	27,335	4,929	8,819	2,885	23,780	5,682
Orange	108,481	25,155	6,992	6,328	4,025	27,419	8,417
Page	161,959	31,432	5,708	8,427	3,358	89,790	3,982
Patrick	61,470	18,635	3,075	7,309	751	12,626	4,474
Prince Edward	142,032	39,490	17,986	17,072	10,907	23,977	7,250
Prince William	1,549,532	326,530	151,377	123,786	144,255	314,764	36,966
Pulaski	159,337	45,802	17,079	9,581	4,002	34,499	9,019
Radford city	123,451	24,292	11,879	11,782	8,276	29,335	5,545
Radford	123,451	24,292	11,879	11,782	8,276	29,335	5,545
Rappahannock	16,397	4,822	1,996	45	544	272	
Richmond	56,272	14,932	1,998	12,417	2,625	5,024	5,986
Rockbridge	77,169	6,046	4,044	2,320	592	4,430	730
Rockingham	149,411	47,439	10,362	3,034	7,251	24,881	7,674
Russell	111,817	33,111	7,516	8,387	3,724	14,119	8,884
☐ Scott	112,301	50,675	6,097	2,899	2,352	15,450	6,803
Shenandoah	195,294	41,028	16,944	7,473	4,994	41,204	7,324
Smyth	178,999	48,930	8,422	18,589	4,088	32,218	10,689
Southampton	39,055	17,813	920	456	786	10,670	1,302

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
South Boston city	6.9	.0028	38.5	8.7	12.6	20.2	34.8	2.8
South Boston	6.9	.0028	38.5	8.7	12.6	20.2	34.8	2.8
Spotsylvania	59.1	.0236	30.7	8.8	18.6	24.0	18.0	19.5
□ Stafford	63.3	.0252	30.1	11.0	18.0	24.9	16.2	20.1
Staunton city	24.6	.0098	37.1	10.2	16.0	20.8	32.2	9.5
Staunton	24.6	.0098	37.1	10.2	16.0	20.8	32.2	9.5
Surry	6.2	.0025	34.5	8.5	15.8	20.5	28.7	2.3
Sussex	10.2	.0040	35.4	9.8	14.7	19.5	31.0	3.8
Tazewell	45.6	.0182	35.6	8.9	14.6	22.5	28.5	17.2
Warren	26.6	.0106	34.1	9.3	17.4	21.3	27.2	10.1
□ Washington	46.0	.0184	37.0	9.9	14.6	22.7	30.3	17.5
Waynesboro city	18.6	.0074	36.6	9.1	15.5	19.8	32.3	7.6
Waynesboro	18.6	.0074	36.6	9.1	15.5	19.8	32.3	7.6
Westmoreland	15.6	.0062	38.7	7.9	13.7	19.4	35.6	6.1
Winchester city	22.3	.0089	34.0	12.2	17.8	19.4	28.9	9.2
Winchester	22.3	.0089	34.0	12.2	17.8	19.4	28.9	9.2
Wise	39.2	.0156	34.0	10.2	14.6	21.3	27.2	14.4
Wythe	25.5	.0102	36.4	9.6	14.7	21.5	30.7	9.9
TOTAL METRO COUNTIES	**4,551.3**	**1.8145**	**32.1**	**11.5**	**19.3**	**22.9**	**21.6**	**1,684.8**
TOTAL STATE	**6,265.1**	**2.4980**	**32.7**	**11.4**	**18.2**	**22.4**	**23.4**	**2,320.3**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
South Boston city	113,431	15,908	12,299	20,081	5,379	19,033	7,763
South Boston	113,431	15,908	12,299	20,081	5,379	19,033	7,763
Spotsylvania	234,363	16,170	4,667	64,848	19,928	70,585	842
□ Stafford	308,287	71,527	36,852	8,666	12,792	55,315	10,725
Staunton city	255,385	48,119	25,966	61,304	11,168	35,982	12,369
Staunton	255,385	48,119	25,966	61,304	11,168	35,982	12,369
Surry	12,030	7,068	1,560		306	1,171	65
Sussex	54,378	18,334	4,764	635	3,381	7,302	2,429
Tazewell	399,769	139,823	17,268	36,692	8,378	99,798	18,791
Warren	177,749	41,815	14,258	21,724	5,081	35,375	5,193
□ Washington	181,224	55,796	15,207	16,044	8,241	40,481	6,519
Waynesboro city	204,679	48,574	19,126	18,144	15,476	57,459	9,626
Waynesboro	204,679	48,574	19,126	18,144	15,476	57,459	9,626
Westmoreland	60,465	18,219	3,760	2,108	128	17,172	2,658
Winchester city	519,511	96,222	48,433	107,418	28,823	112,657	21,951
Winchester	519,511	96,222	48,433	107,418	28,823	112,657	21,951
Wise	257,359	103,296	11,527	33,534	3,360	46,531	16,703
Wythe	162,686	31,451	12,496	9,424	4,218	33,260	7,483
TOTAL METRO COUNTIES	**37,394,604**	**7,285,146**	**3,611,017**	**4,314,984**	**2,146,399**	**8,322,934**	**1,302,406**
TOTAL STATE	**47,471,970**	**9,856,156**	**4,391,571**	**5,372,603**	**2,532,107**	**10,383,295**	**1,756,374**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
CHARLOTTESVILLE	**1,793,704**	**26,585**	**21.2**	**26.2**	**17.8**	**18.6**	**.0547**
Albemarle	1,075,437	31,767	17.9	25.9	18.9	25.9	.0246
Charlottesville city	448,961	20,169	26.6	26.0	14.8	9.6	.0238
• Charlottesville	448,961	20,169	26.6	26.0	14.8	9.6	.0238
Fluvanna	139,656	22,915	24.9	27.0	17.0	13.1	.0033
Greene	129,650	29,438	16.0	28.3	23.8	13.9	.0030
SUBURBAN TOTAL	1,344,743	30,124	18.6	26.4	19.2	23.0	.0309
DANVILLE	**1,237,974**	**22,606**	**24.2**	**27.7**	**16.8**	**11.7**	**.0378**
Danville city	637,318	21,844	24.5	25.9	15.0	12.8	.0230
• Danville	637,318	21,844	24.5	25.9	15.0	12.8	.0230
Pittsylvania	600,656	23,339	23.8	29.7	17.1	10.6	.0148
SUBURBAN TOTAL	600,656	23,339	23.8	29.7	17.1	10.6	.0148
LYNCHBURG	**1,769,224**	**26,113**	**21.7**	**28.8**	**17.7**	**16.4**	**.0541**
Amherst	313,810	26,543	21.6	31.2	19.8	13.3	.0088
Campbell	603,292	27,473	20.1	29.7	20.0	16.4	.0158
Lynchburg city	851,922	24,883	22.9	27.2	15.2	17.6	.0295
• Lynchburg	851,922	24,883	22.9	27.2	15.2	17.6	.0295
SUBURBAN TOTAL	917,102	27,154	20.6	30.2	19.9	15.3	.0246
NORFOLK--VIRGINIA BEACH-NEWPORT NEWS	**18,355,870**	**27,790**	**20.3**	**27.1**	**18.6**	**19.3**	**.5479**
Chesapeake city	1,915,629	30,112	17.6	28.6	21.5	19.4	.0366
Chesapeake	1,915,629	30,112	17.6	28.6	21.5	19.4	.0566
Gloucester	313,546	22,676	24.3	30.4	15.8	9.8	.0096
Hampton city	1,811,178	28,412	20.7	27.2	18.9	20.0	.0594
• Hampton	1,811,178	28,412	20.7	27.2	18.9	20.0	.0594
James City	473,603	27,740	21.1	27.0	18.0	19.6	.0128

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
Newport News city	2,059,665	24,430	23.3	28.3	17.3	13.9	.0638
• Newport News	2,059,665	24,430	23.3	28.3	17.3	13.9	.0638
Norfolk city	3,045,510	21,294	26.4	25.9	14.0	12.8	.0978
• Norfolk	3,045,510	21,294	26.4	25.9	14.0	12.8	.0978
Poquoson city	152,150	36,254	14.4	23.7	25.5	26.6	.0035
Poquoson	152,150	36,254	14.4	23.7	25.5	26.6	.0035
Portsmouth city	1,231,384	24,209	22.4	26.6	16.2	15.8	.0368
• Portsmouth	1,231,384	24,209	22.4	26.6	16.2	15.8	.0368
Suffolk city	630,217	26,232	20.3	25.5	18.3	18.1	.0178
• Suffolk	630,217	26,232	20.3	25.5	18.3	18.1	.0178
Virginia Beach city	5,928,066	34,191	15.8	26.7	21.9	26.7	.1655
• Virginia Beach	5,928,066	34,191	15.8	26.7	21.9	26.7	.1655
Williamsburg city	141,061	23,744	26.3	25.8	11.3	20.5	.0092
Williamsburg	141,061	23,744	26.3	25.8	11.3	20.5	.0092
York	653,861	36,563	14.7	25.3	21.2	31.0	.0151
SUBURBAN TOTAL	3,649,850	29,681	18.6	27.9	20.1	20.4	.1068
RICHMOND--PETERSBURG	**13,307,646**	**32,135**	**17.0**	**25.6**	**20.7**	**24.5**	**.3778**
Charles City	71,622	26,604	20.1	30.9	17.2	16.0	.0016
Chesterfield	3,371,438	38,999	11.8	24.3	25.7	31.8	.0917
Colonial Heights city	223,339	30,618	18.3	29.1	22.8	18.2	.0067
Colonial Heights	223,339	30,618	18.3	29.1	22.8	18.2	.0067
Dinwiddie	278,388	29,960	19.3	24.8	20.3	21.0	.0060
Goochland	202,269	30,316	17.0	24.9	19.0	22.6	.0048
Hanover	989,673	36,902	14.6	21.6	23.5	29.7	.0262
Henrico	3,862,840	35,050	15.3	26.2	22.3	27.8	.1043
Hopewell city	325,293	30,549	17.9	25.1	20.5	21.8	.0093
Hopewell	325,293	30,549	17.9	25.1	20.5	21.8	.0093

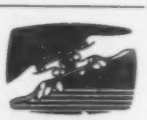
VA. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
New Kent	147,843	33,638	12.5	27.1	24.4	23.3	.0034
Petersburg city	383,362	18,969	27.2	26.6	12.0	9.0	.0170
• Petersburg	383,362	18,969	27.2	26.6	12.0	9.0	.0170
Powhatan	194,166	34,685	14.4	23.9	24.1	25.3	.0046
Prince George	354,577	30,081	19.5	29.8	20.4	21.0	.0080
Richmond city	2,902,836	24,324	22.0	26.0	15.3	17.5	.0942
• Richmond	2,902,836	24,324	22.0	26.0	15.3	17.5	.0942
SUBURBAN TOTAL	10,021,448	35,703	14.6	25.2	23.2	28.0	.2666
ROANOKE	**2,982,855**	**25,557**	**22.4**	**27.5**	**18.3**	**15.4**	**.0968**
Botetourt	283,106	25,085	23.5	28.6	18.7	12.4	.0074
Roanoke	1,196,129	32,544	16.6	28.5	23.0	22.2	.0297
Roanoke city	1,189,609	21,116	26.1	26.2	14.9	11.2	.0452
• Roanoke	1,189,609	21,116	26.1	26.2	14.9	11.2	.0452
Salem city	314,011	24,532	24.8	29.1	17.5	14.1	.0145
Salem	314,011	24,532	24.8	29.1	17.5	14.1	.0145
SUBURBAN TOTAL	1,793,246	29,657	19.4	28.6	21.2	18.8	.0516
OTHER COUNTIES							
Accomack	344,010	18,677	27.5	23.4	11.3	12.0	.0103
☐ Alexandria city	2,763,066	40,194	11.3	24.0	19.4	38.2	.0727
Alexandria	2,763,066	40,194	11.3	24.0	19.4	38.2	.0727
Alleghany	184,450	30,829	16.4	26.3	20.6	23.0	.0038
Amelia	90,296	23,500	24.6	29.7	17.0	11.4	.0024
Appomattox	131,803	23,898	22.8	30.7	16.5	11.4	.0037
☐ Arlington	3,964,787	38,897	13.5	24.0	17.3	38.0	.0932
• Arlington	3,964,787	38,897	13.5	24.0	17.3	38.0	.0932
Augusta	709,986	27,636	20.2	29.2	18.5	16.5	.0182
Bath	55,204	18,528	30.5	20.0	13.9	12.2	.0013
Bedford	558,991	26,141	21.4	31.0	18.8	14.0	.0124
Bedford city	71,638	21,286	24.7	26.0	14.3	12.6	.0033
Bedford	71,638	21,286	24.7	26.0	14.3	12.6	.0033
Bland	56,003	21,934	23.6	36.2	13.4	5.6	.0018
☐ Bristol city	208,013	21,169	22.4	27.3	13.7	11.4	.0085
• Bristol	208,013	21,169	22.4	27.3	13.7	11.4	.0085
Brunswick	137,235	17,951	31.4	24.6	12.1	7.9	.0039
Buchanan	325,044	24,398	21.5	30.2	16.9	11.7	.0093
Buckingham	103,718	17,748	29.0	26.9	10.6	7.0	.0031
Buena Vista city	66,783	23,261	24.8	35.7	17.0	7.2	.0021
Buena Vista	66,783	23,261	24.8	35.7	17.0	7.2	.0021
Caroline	215,720	25,386	25.1	27.0	17.2	16.1	.0056
Carroll	267,254	20,456	26.5	30.5	13.1	7.5	.0071
Charlotte	108,851	19,073	25.4	26.0	13.8	8.2	.0029
Clarke	176,820	30,172	16.6	28.6	16.6	25.1	.0038
Clifton Forge city	53,049	20,732	24.4	24.0	15.0	12.6	.0017
Clifton Forge	53,049	20,732	24.4	24.0	15.0	12.6	.0017
Covington city	71,785	19,299	29.1	29.2	13.7	5.5	.0040
Covington	71,785	19,299	29.1	29.2	13.7	5.5	.0040
Craig	53,110	26,758	22.3	29.0	22.8	11.7	.0013
Culpeper	397,317	31,222	17.3	23.9	19.0	25.4	.0109
Cumberland	64,915	17,573	28.6	26.3	9.3	7.9	.0020
Dickenson	155,480	19,632	25.7	31.7	11.5	5.9	.0047
Emporia city	52,899	19,215	29.9	26.8	11.2	9.5	.0029
Emporia	52,899	19,215	29.9	26.8	11.2	9.5	.0029
Essex	85,322	19,766	27.7	29.1	11.7	8.6	.0035
☐ Fairfax	18,826,707	55,139	7.2	15.8	17.4	55.8	.4547
☐ Fairfax city	473,530	54,219	7.0	17.3	17.4	54.2	.0224
Fairfax	473,530	54,219	7.0	17.3	17.4	54.2	.0224
☐ Falls Church city	243,451	47,139	9.5	19.2	19.8	47.3	.0090
Falls Church	243,451	47,139	9.5	19.2	19.8	47.3	.0090
Fauquier	693,443	32,509	18.1	23.6	18.9	27.2	.0188
Floyd	130,922	21,722	24.2	28.4	15.9	9.1	.0034
Franklin	435,812	23,620	24.8	31.6	16.1	10.7	.0119
Franklin city	87,790	21,203	24.0	25.3	11.0	16.1	.0034
Franklin	87,790	21,203	24.0	25.3	11.0	16.1	.0034
Frederick	390,139	29,130	19.4	28.4	22.0	17.6	.0145
Fredericksburg city	252,898	23,682	22.8	28.0	14.3	16.4	.0145
Fredericksburg	252,898	23,682	22.8	28.0	14.3	16.4	.0145
Galax city	75,496	17,990	34.4	26.3	11.3	6.2	.0036
Galax	75,496	17,990	34.4	26.3	11.3	6.2	.0036
Giles	198,914	24,615	23.6	30.7	16.9	13.1	.0058
Grayson	191,094	22,124	26.5	31.0	14.7	9.3	.0045
Greensville	76,304	18,654	27.6	27.1	11.9	7.8	.0019

EFFECTIVE BUYING INCOME



METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
Halifax	309,401	22,784	23.4	28.8	16.9	10.9	.0078
Harrisonburg city	331,734	20,541	27.7	24.2	14.5	12.5	.0146
Harrisonburg	331,734	20,541	27.7	24.2	14.5	12.5	.0146
Henry	688,006	26,024	23.2	32.4	18.4	12.5	.0180
Highland	27,569	19,739	22.3	27.5	13.1	8.9	.0007
Isle of Wight	279,861	25,218	20.8	30.1	18.5	12.2	.0076
King and Queen	61,167	18,904	27.8	26.6	11.9	9.0	.0015
King George	170,372	29,192	19.6	23.5	19.0	22.5	.0042
King William	125,470	25,709	21.4	29.5	18.2	14.4	.0038
Lancaster	141,885	22,230	24.8	23.8	15.1	15.0	.0044
Lee	210,332	16,948	29.6	25.1	10.7	6.2	.0065
Lexington city	83,536	23,750	22.8	24.0	13.4	21.0	.0034
Lexington	83,536	23,750	22.8	24.0	13.4	21.0	.0034
☐ Loudoun	1,484,234	39,898	12.1	21.6	21.4	36.5	.0396
Louisa	169,419	17,876	27.4	29.5	9.6	5.4	.0050
Lunenburg	125,139	20,946	26.8	25.9	14.3	11.8	.0034
Madison	119,121	22,963	22.7	32.7	15.6	9.7	.0033
☐ Manassas city	406,253	36,984	13.8	25.4	27.5	26.2	.0188
Manassas	406,253	36,984	13.8	25.4	27.5	26.2	.0188
☐ Manassas Park city	81,873	33,864	11.4	34.0	28.8	17.9	.0018
Manassas Park	81,873	33,864	11.4	34.0	28.8	17.9	.0018
Martinsville city	231,252	24,715	22.6	27.2	14.3	18.5	.0094
Martinsville	231,252	24,715	22.6	27.2	14.3	18.5	.0094
Mathews	123,771	26,238	20.8	25.4	17.4	18.5	.0028
Mecklenburg	307,560	20,821	24.7	28.1	13.4	10.0	.0099
Middlesex	110,588	22,658	23.7	26.9	12.9	16.6	.0029
Montgomery	963,539	25,461	22.7	25.7	15.6	19.1	.0289
Nelson	162,003	24,410	22.5	23.7	16.8	17.7	.0044
Northampton	131,324	19,047	25.3	25.0	11.7	10.9	.0039
Northumberland	158,523	25,138	22.8	27.4	15.5	18.3	.0038
Norton city	49,280	19,806	26.3	26.2	9.4	14.0	.0021
Norton	49,280	19,806	26.3	26.2	9.4	14.0	.0021
Nottoway	151,511	22,330	24.0	27.7	15.7	11.4	.0047
Orange	265,647	24,865	22.9	26.4	16.7	17.3	.0074
Page	219,593	21,072	27.9	28.9	14.3	9.3	.0076
Patrick	209,754	23,664	24.8	27.1	19.2	10.7	.0054
Prince Edward	152,285	20,142	25.7	27.1	13.0	10.3	.0060
☐ Prince William	3,416,014	41,866	10.5	22.0	25.9	36.6	.0922
Pulaski	403,559	24,432	24.3	31.0	17.4	11.3	.0111
Radford city	190,880	24,854	24.9	26.2	15.3	16.9	.0062
Radford	190,880	24,854	24.9	26.2	15.3	16.9	.0062
Rappahannock	81,865	25,114	22.6	25.2	16.7	16.5	.0020
Richmond	78,527	22,741	22.9	27.9	15.4	12.3	.0026
Rockbridge	198,738	22,160	25.6	29.9	14.3	10.5	.0055
Rockingham	610,870	23,013	24.5	32.1	14.7	10.3	.0159
Russell	255,993	19,462	26.7	28.7	13.0	7.1	.0078
☐ Scott	266,371	22,622	23.4	24.5	14.8	15.9	.0075
Shenandoah	378,800	23,386	25.2	29.6	16.0	12.2	.0112
Smyth	389,768	24,637	23.7	31.4	17.0	12.5	.0110
Southampton	170,329	22,272	20.5	26.0	16.3	11.4	.0046
South Boston city	83,069	23,032	23.2	31.4	12.8	12.6	.0036
South Boston	83,069	23,032	23.2	31.4	12.8	12.6	.0036
Spotsylvania	732,428	31,997	16.4	28.6	24.4	19.7	.0190
☐ Stafford	874,083	36,615	14.9	24.3	24.3	28.7	.0226
Staunton city	307,887	24,601	23.1	28.6	17.6	14.2	.0106
Staunton	307,887	24,601	23.1	28.6	17.6	14.2	.0106
Surry	62,879	20,981	25.6	29.7	13.0	9.6	.0016
Sussex	111,638	23,077	21.7	27.8	14.5	12.9	.0033
Tazewell	432,868	19,932	27.6	30.3	12.8	6.7	.0165
Warren	258,222	30,455	27.8	30.2	14.6	6.4	.0088
☐ Washington	515,652	21,870	25.7	28.0	15.2	10.9	.0141
Waynesboro city	251,423	25,516	22.9	30.7	17.0	15.2	.0084
Waynesboro	251,423	25,516	22.9	30.7	17.0	15.2	.0084
Westmoreland	160,310	19,654	26.4	26.2	12.3	10.6	.0045
Winchester city	316,005	24,079	25.0	25.2	14.9	18.1	.0151
Winchester	316,005	24,079	25.0	25.2	14.9	18.1	.0151
Wise	428,010	23,823	23.5	27.9	17.3	11.9	.0135
Wythe	264,654	20,663	29.1	30.5	12.8	8.3	.0086
TOTAL METRO COUNTIES	**72,971,107**	**33,845**	**16.4**	**24.1**	**19.1**	**29.1**	**2.0262**
TOTAL STATE	**92,489,966**	**30,504**	**18.3**	**25.3**	**18.2**	**24.8**	**2.6093**

Washington

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
BELLINGHAM	**129.6**	**.0517**	**32.7**	**12.8**	**15.5**	**22.2**	**24.3**	**49.3**
Whatcom	129.6	.0517	32.7	12.8	15.5	22.2	24.3	49.3
• Bellingham	52.9	.0211	31.3	20.7	15.9	20.1	24.0	21.5
SUBURBAN TOTAL	76.7	.0306	33.7	7.4	15.3	23.6	24.4	27.8
BREMERTON	**194.2**	**.0774**	**31.8**	**10.5**	**16.7**	**22.9**	**21.8**	**71.0**
Kitsap	194.2	.0774	31.8	10.5	16.7	22.9	21.8	71.0
• Bremerton	39.0	.0155	28.7	18.7	19.1	15.5	22.4	15.0
SUBURBAN TOTAL	155.2	.0619	32.7	8.4	16.1	24.7	21.7	56.0
OLYMPIA	**164.5**	**.0656**	**33.7**	**9.1**	**15.8**	**24.3**	**23.7**	**63.4**
Thurston	164.5	.0656	33.7	9.1	15.8	24.3	23.7	63.4
• Olympia	34.5	.0138	35.1	10.2	16.9	23.9	26.3	15.2
SUBURBAN TOTAL	130.0	.0518	33.3	8.8	15.5	24.3	23.1	48.2
RICHLAND–KENNEWICK–PASCO	**150.3**	**.0600**	**31.2**	**8.7**	**16.2**	**21.5**	**22.3**	**54.5**
Benton	112.8	.0450	32.0	8.4	16.3	22.2	22.9	42.3
• Kennewick	42.2	.0168	29.9	10.0	18.1	21.1	19.7	16.1
• Richland	32.4	.0129	34.9	7.8	15.7	22.2	27.6	13.2
Franklin	37.5	.0150	28.5	9.7	15.4	19.2	20.8	12.2
• Pasco	20.4	.0081	27.3	11.8	16.8	16.0	21.0	6.9
SUBURBAN TOTAL	55.3	.0222	31.7	7.1	14.9	23.3	21.7	18.3
SEATTLE	**2,006.7**	**.8001**	**33.4**	**9.6**	**19.6**	**24.2**	**22.6**	**801.2**
King	1,529.2	.6097	33.8	9.9	19.7	24.4	23.2	625.0
• Auburn	33.6	.0134	31.8	10.2	20.1	19.9	23.6	13.6
Bellevue	88.1	.0351	35.6	9.9	18.0	24.6	26.3	36.3
Kirkland	40.6	.0162	33.0	10.8	23.0	24.7	20.6	17.4
Renton	42.3	.0169	32.2	11.0	23.2	21.5	22.0	18.5
• Seattle	523.8	.2088	35.0	11.9	21.5	23.8	26.3	240.2
Snohomish	477.5	.1904	32.1	8.7	18.9	23.6	20.8	176.2
• Everett	71.7	.0286	31.7	11.0	20.5	19.7	23.6	29.4
SUBURBAN TOTAL	1,377.6	.5493	32.8	8.7	18.7	24.8	21.1	518.0
SEATTLE–TACOMA CONSOLIDATED AREA	***2,601.4***	***1.0372***	***32.9***	***10.0***	***19.3***	***23.5***	***22.5***	***1,019.1***
SPOKANE	**362.2**	**.1444**	**33.1**	**10.4**	**16.2**	**21.4**	**25.5**	**142.0**
Spokane	362.2	.1444	33.1	10.4	16.2	21.4	25.5	142.0
• Spokane	177.6	.0708	33.4	10.8	17.2	19.6	27.7	75.3
SUBURBAN TOTAL	184.6	.0736	32.6	10.0	15.3	23.1	23.2	66.7
TACOMA	**594.7**	**.2371**	**31.3**	**11.2**	**17.9**	**21.2**	**22.3**	**217.9**
Pierce	594.7	.2371	31.3	11.2	17.9	21.2	22.3	217.9
• Tacoma	179.2	.0714	31.9	11.0	18.4	19.5	24.8	70.9
SUBURBAN TOTAL	415.5	.1657	31.1	11.3	17.7	21.9	21.2	147.0

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
BELLINGHAM	**1,033,439**	**253,905**	**105,657**	**112,470**	**64,545**	**139,261**	**42,797**
Whatcom	1,033,439	253,905	105,657	112,470	64,545	139,261	42,797
• Bellingham	692,939	159,402	68,768	98,543	51,306	103,643	33,260
SUBURBAN TOTAL	340,500	94,503	36,889	13,927	13,239	35,618	9,537
BREMERTON	**1,108,383**	**264,685**	**101,851**	**121,844**	**64,493**	**172,104**	**65,367**
Kitsap	1,108,383	264,685	101,851	121,844	64,493	172,104	65,367
• Bremerton	442,524	74,961	47,560	72,527	28,893	96,680	29,058
SUBURBAN TOTAL	665,859	189,724	54,291	49,317	35,600	75,424	36,309
OLYMPIA	**1,137,793**	**265,360**	**116,022**	**114,568**	**63,912**	**198,281**	**48,906**
Thurston	1,137,793	265,360	116,022	114,568	63,912	198,281	48,906
• Olympia	672,182	118,387	62,144	69,969	39,757	169,244	22,681
SUBURBAN TOTAL	465,611	146,973	53,878	44,599	24,155	29,037	26,225
RICHLAND–KENNEWICK–PASCO	**1,077,127**	**260,959**	**104,019**	**134,877**	**39,447**	**237,517**	**63,887**
Benton	740,303	195,115	80,863	108,857	35,011	88,092	51,481
• Kennewick	470,913	114,974	45,249	84,144	16,430	49,588	29,539
• Richland	209,373	56,242	30,637	23,480	15,981	25,256	18,464
Franklin	336,824	65,844	23,156	26,020	4,436	149,425	12,406
• Pasco	242,935	57,300	19,950	25,564	3,558	81,712	9,418
SUBURBAN TOTAL	153,906	32,443	8,183	1,289	3,478	80,961	6,466
SEATTLE	**17,680,635**	**3,457,251**	**2,105,344**	**1,897,298**	**1,095,020**	**3,023,520**	**727,741**
King	14,201,327	2,746,856	1,753,395	1,457,681	803,653	2,389,207	595,455
• Auburn	483,349	88,398	35,866	16,209	12,519	228,091	18,770
Bellevue	1,716,578	192,188	147,760	206,128	145,784	385,049	48,246
Kirkland	480,572	81,156	55,692	66,782	9,436	77,307	22,499
Renton	814,977	105,892	75,399	32,828	19,837	331,581	36,150
• Seattle	5,274,257	944,416	796,490	575,659	309,752	679,744	191,559
Snohomish	3,479,308	710,395	351,949	439,617	291,367	634,313	132,286
• Everett	918,813	188,159	103,196	131,901	51,569	196,346	31,117
SUBURBAN TOTAL	11,004,216	2,236,278	1,169,792	1,173,529	721,180	1,919,339	486,295
SEATTLE–TACOMA CONSOLIDATED AREA	***21,747,359***	***4,250,845***	***2,538,950***	***2,440,340***	***1,312,152***	***3,872,597***	***884,618***
SPOKANE	**2,989,839**	**635,197**	**307,514**	**423,005**	**111,641**	**661,744**	**97,693**
Spokane	2,989,839	635,197	307,514	423,005	111,641	661,744	97,693
• Spokane	2,008,455	370,925	215,987	322,908	83,473	418,869	67,941
SUBURBAN TOTAL	981,384	264,272	91,527	100,097	28,168	242,875	29,752
TACOMA	**4,066,724**	**793,594**	**433,606**	**543,050**	**217,132**	**849,077**	**156,877**
Pierce	4,066,724	793,594	433,606	543,050	217,132	849,077	156,877
• Tacoma	1,870,393	261,371	202,856	309,690	116,922	438,289	60,121
SUBURBAN TOTAL	2,196,331	532,223	230,750	233,360	100,210	410,788	96,756

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Source: S&MM 1991 Survey of Buying Power; 1990 U.S. Census

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WASH. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
VANCOUVER	**242.3**	**.0966**	**32.8**	**8.6**	**16.4**	**23.8**	**22.6**	**90.0**
Clark	242.3	.0966	32.8	8.6	16.4	23.8	22.6	90.0
• Vancouver	47.2	.0188	33.4	11.1	18.4	19.1	27.9	20.5
SUBURBAN TOTAL	195.1	.0778	32.7	9.0	15.9	25.0	21.3	69.5
YAKIMA	**190.0**	**.0757**	**31.6**	**9.5**	**15.1**	**19.7**	**25.2**	**66.4**
Yakima	190.0	.0757	31.6	9.5	15.1	19.7	25.2	66.4
• Yakima	55.2	.0220	32.8	10.4	16.2	18.7	27.7	21.7
SUBURBAN TOTAL	134.8	.0537	31.0	9.2	14.8	20.1	24.0	44.7
OTHER COUNTIES								
Adams	13.6	.0054	30.6	7.9	14.0	19.7	24.1	4.6
Asotin	17.6	.0070	35.0	7.2	14.9	19.6	30.4	7.0
Chelan	52.6	.0209	35.2	7.9	15.0	21.2	29.1	20.8
Clallam	57.1	.0228	38.7	6.8	13.5	20.5	35.0	23.1
Columbia	4.0	.0016	39.3	6.1	12.5	21.5	34.9	1.6
Cowlitz	82.6	.0329	34.3	8.5	15.0	22.0	27.0	31.8
Douglas	26.5	.0106	33.5	8.1	15.2	22.4	25.3	9.8
Ferry	6.3	.0025	32.5	8.2	13.4	23.1	23.5	2.2
Garfield	2.2	.0008	41.2	3.5	11.1	20.0	39.3	.9
Grant	55.0	.0220	31.8	8.5	14.5	19.6	23.8	19.8
Grays Harbor	64.2	.0256	35.5	7.8	14.3	21.0	29.8	25.5
Island	61.6	.0245	32.4	10.8	17.9	19.5	25.9	22.3
Jefferson	20.5	.0082	41.2	5.0	11.6	23.7	37.0	8.8
Kittitas	26.9	.0108	30.4	21.5	13.0	19.2	24.9	10.5
Klickitat	16.6	.0066	34.6	6.8	14.4	22.7	26.7	6.2
Lewis	59.7	.0238	35.0	7.8	13.7	20.5	29.5	22.6
Lincoln	8.8	.0035	39.9	4.3	12.1	20.8	36.2	3.6
Mason	39.0	.0155	37.2	7.3	14.1	21.2	32.1	14.8
Okanogan	33.5	.0134	35.1	7.1	13.9	21.8	28.4	12.7
Pacific	19.0	.0076	40.7	6.0	11.9	19.3	38.6	7.9
Pend Oreille	8.9	.0035	36.2	5.6	12.9	22.6	29.3	3.4
San Juan	10.3	.0041	42.6	3.7	11.0	26.5	38.2	4.5
Skagit	80.6	.0322	35.7	8.0	14.5	21.8	29.4	31.0
Skamania	8.3	.0033	33.6	6.6	15.9	23.7	24.0	3.1
Stevens	31.1	.0124	34.5	5.9	13.1	23.7	25.7	11.3
Wahkiakum	3.3	.0013	40.0	6.0	11.3	22.0	35.9	1.3
Walla Walla	48.3	.0192	33.6	12.4	14.7	19.8	28.1	17.6
Whitman	38.6	.0154	24.6	34.0	14.3	15.3	18.2	13.5
TOTAL METRO COUNTIES	**4,034.5**	**1.6086**	**32.8**	**10.0**	**18.1**	**23.0**	**23.0**	**1,555.7**
TOTAL STATE	**4,931.2**	**1.9660**	**33.1**	**9.9**	**17.4**	**22.7**	**24.0**	**1,897.9**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
VANCOUVER	**1,328,128**	**318,993**	**156,191**	**173,628**	**58,277**	**231,465**	**65,506**
Clark	1,328,128	318,993	156,191	173,628	58,277	231,465	65,506
• Vancouver	388,104	62,184	59,032	22,631	26,897	101,967	23,168
SUBURBAN TOTAL	940,024	256,809	97,159	150,997	31,380	129,498	42,338
YAKIMA	**1,192,969**	**295,348**	**113,651**	**130,441**	**48,635**	**225,223**	**51,138**
Yakima	1,192,969	295,348	113,651	130,441	48,635	225,223	51,138
• Yakima	706,023	145,202	69,835	86,600	34,080	139,145	23,968
SUBURBAN TOTAL	486,946	150,146	43,816	33,841	14,555	86,078	27,170
OTHER COUNTIES							
Adams	49,229	15,905	10,488	327	1,133	4,292	5,424
Asotin	74,359	22,676	9,757		6,303	5,031	12,731
Chelan	444,037	91,388	48,764	34,100	16,718	86,224	24,510
Clallam	386,435	93,236	44,712	19,177	18,320	53,156	29,137
Columbia	9,879	3,926	846	500	187	155	1,055
Cowlitz	569,985	151,565	71,658	69,730	17,140	112,782	24,666
Douglas	157,088	66,471	20,307	10,743	4,225	12,590	2,729
Ferry	23,657	7,895	4,125		390	2,349	1,034
Garfield	5,662	1,505	825		310	560	141
Grant	320,084	98,063	29,977	13,411	8,731	47,313	20,428
Grays Harbor	382,190	104,527	48,633	29,478	20,939	49,044	25,457
Island	253,315	74,931	31,576	1,738	13,929	38,611	9,131
Jefferson	93,253	31,470	12,469	3,189	2,668	3,325	3,757
Kittitas	180,612	48,479	26,500	8,897	5,210	21,329	3,409
Klickitat	47,121	16,919	4,506	727	1,047	5,192	2,646
Lewis	413,065	110,730	50,270	36,876	12,568	66,689	25,134
Lincoln	29,426	11,963	2,903	631	589	4,743	2,782
Mason	162,045	62,619	19,671	4,468	8,015	17,501	6,245
Okanogan	195,846	70,547	12,643	5,384	2,406	20,568	9,602
Pacific	84,314	28,785	13,945	2,725	2,575	1,003	5,526
Pend Oreille	34,134	17,009	1,823	94	395	4,692	1,085
San Juan	68,971	22,497	13,453	2,505	1,659	1,875	1,548
Skagit	398,147	131,469	69,880	23,703	25,748	123,923	36,774
Skamania	11,412	5,455	1,265	801		209	393
Stevens	111,891	38,010	11,304	2,943	3,565	12,773	4,665
Wahkiakum	6,241	4,160	581	328		829	
Walla Walla	278,580	83,408	29,718	29,235	14,643	42,895	20,607
Whitman	155,604	49,088	18,761	1,621	3,795	25,753	11,604
TOTAL METRO COUNTIES	**31,615,037**	**6,545,292**	**3,543,855**	**3,641,181**	**1,763,102**	**5,738,192**	**1,219,912**
TOTAL STATE	**36,761,619**	**8,009,588**	**4,155,215**	**3,944,514**	**1,956,530**	**6,503,378**	**1,612,122**

TRYING TO REACH TACOMA WITH A SEATTLE PAPER IS LIKE TRYING TO REACH BUSH BY TALKING TO QUAYLE.

Represented by Sawyer-Ferguson-Walker, New York: 212-661-6262, San Francisco: 415-421-5707.

 Circle No. 223 on Reader Service Card

WASH. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
BELLINGHAM	**1,532,738**	**23,718**	**22.7**	**26.8**	**16.4**	**14.1**	**.0493**
Whatcom	1,532,738	23,718	22.7	26.8	16.4	14.1	.0493
• Bellingham	621,888	20,269	24.2	24.4	13.5	12.7	.0246
SUBURBAN TOTAL	910,850	26,417	21.6	28.5	18.6	15.2	.0247
BREMERTON	**2,564,922**	**29,428**	**19.6**	**27.4**	**19.9**	**19.9**	**.0705**
Kitsap	2,564,922	29,428	19.6	27.4	19.9	19.9	.0705
• Bremerton	482,565	22,997	24.4	27.6	15.3	13.4	.0174
SUBURBAN TOTAL	2,082,357	31,194	18.2	27.6	21.1	21.6	.0531
OLYMPIA	**2,181,693**	**27,829**	**20.8**	**26.2**	**18.8**	**19.3**	**.0631**
Thurston	2,181,693	27,829	20.8	26.2	18.8	19.3	.0631
• Olympia	498,438	24,097	22.1	24.9	13.8	19.0	.0210
SUBURBAN TOTAL	1,683,255	29,075	20.4	26.7	20.3	19.4	.0421
RICHLAND-KENNEWICK-PASCO	**2,193,945**	**35,037**	**14.8**	**23.8**	**22.1**	**27.9**	**.0612**
Benton	1,756,869	36,516	13.9	23.4	23.0	29.6	.0464
• Kennewick	617,902	33,467	15.6	25.1	22.5	24.8	.0200
• Richland	600,758	41,126	12.0	20.7	22.1	37.0	.0146
Franklin	437,076	29,554	17.8	25.2	19.5	21.9	.0148
• Pasco	217,281	26,000	19.6	25.6	18.7	16.3	.0088
SUBURBAN TOTAL	758,004	35,878	14.2	24.1	23.4	28.4	.0178
SEATTLE	**36,002,961**	**36,423**	**14.8**	**21.8**	**19.8**	**32.4**	**.9681**
King	28,908,469	37,190	14.7	21.1	19.0	34.0	.7708
• Auburn	539,526	33,517	15.6	24.7	20.9	26.7	.0184
Bellevue	2,034,034	45,434	11.9	19.7	17.4	45.4	.0646
Kirkland	842,160	37,923	14.9	23.8	20.5	34.0	.0233
Renton	771,191	36,087	14.8	21.5	20.7	30.8	.0279
• Seattle	9,590,706	28,953	19.1	23.3	16.5	25.2	.2664
Snohomish	7,094,492	34,308	15.6	24.5	21.7	27.0	.1973
• Everett	985,606	26,059	20.2	25.0	17.4	18.3	.0351
SUBURBAN TOTAL	24,887,123	40,003	12.6	20.8	21.3	36.7	.6482
SEATTLE-TACOMA CONSOLIDATED AREA	***42,860,605***	***33,421***	***16.5***	***23.1***	***19.2***	***28.5***	***1.1810***
SPOKANE	**4,298,036**	**23,479**	**22.8**	**27.4**	**16.2**	**13.4**	**.1399**
Spokane	4,298,036	23,479	22.8	27.4	16.2	13.4	.1399
• Spokane	2,072,105	20,483	24.6	26.5	13.8	10.7	.0771
SUBURBAN TOTAL	2,225,931	27,181	20.8	28.4	18.9	16.4	.0628
TACOMA	**6,857,644**	**24,514**	**22.8**	**27.5**	**17.3**	**14.0**	**.2129**
Pierce	6,857,644	24,514	22.8	27.5	17.3	14.0	.2129
• Tacoma	1,922,666	20,746	23.8	26.1	15.1	10.5	.0728
SUBURBAN TOTAL	4,934,978	26,345	22.3	28.2	18.3	15.7	.1401

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
VANCOUVER	**3,145,290**	**29,622**	**18.2**	**27.2**	**20.1**	**19.8**	**.0863**
Clark	3,145,290	29,622	18.2	27.2	20.1	19.8	.0863
• Vancouver	595,874	21,243	24.3	24.8	13.9	13.9	.0187
SUBURBAN TOTAL	2,549,416	31,725	16.5	27.8	21.9	21.6	.0676
YAKIMA	**1,938,205**	**21,806**	**24.3**	**26.4**	**15.4**	**12.1**	**.0627**
Yakima	1,938,205	21,806	24.3	26.4	15.4	12.1	.0627
• Yakima	614,457	20,531	25.0	24.7	14.1	12.3	.0249
SUBURBAN TOTAL	1,323,748	22,427	24.0	27.2	16.0	12.0	.0378
OTHER COUNTIES							
Adams	160,687	28,566	18.4	28.6	20.5	17.9	.0040
Asotin	222,150	25,096	22.0	23.0	19.0	16.7	.0058
Chelan	637,773	22,987	24.5	25.9	15.7	14.5	.0207
Clallam	677,575	23,165	25.0	28.7	15.9	11.9	.0207
Columbia	50,274	25,000	21.6	27.0	18.7	13.9	.0012
Cowlitz	1,040,016	27,828	18.3	27.0	20.6	16.2	.0309
Douglas	307,585	25,503	22.7	26.5	18.7	15.6	.0091
Ferry	72,583	26,977	18.3	26.9	20.0	16.1	.0020
Garfield	29,445	26,222	21.5	28.6	18.2	16.7	.0006
Grant	582,423	23,745	23.2	28.5	16.0	13.6	.0182
Grays Harbor	898,702	28,491	18.8	24.0	18.7	21.4	.0242
Island	804,577	26,498	24.4	28.0	16.6	18.6	.0206
Jefferson	280,670	23,596	23.5	26.6	16.1	15.1	.0072
Kittitas	256,881	17,120	26.5	24.6	11.2	7.6	.0088
Klickitat	218,642	28,427	21.3	24.7	20.3	19.8	.0052
Lewis	692,768	23,711	22.3	26.0	16.4	15.2	.0215
Lincoln	143,261	30,708	18.2	28.6	18.4	23.8	.0032
Mason	471,332	24,960	22.7	28.3	17.0	15.5	.0126
Okanogan	385,388	22,931	23.6	24.4	16.7	14.3	.0115
Pacific	225,204	20,833	25.1	24.9	15.1	11.9	.0061
Pend Oreille	85,428	19,117	26.0	24.9	14.7	8.9	.0024
San Juan	156,531	25,620	21.3	28.6	16.0	17.3	.0042
Skagit	956,090	24,050	22.7	27.4	16.1	14.3	.0301
Skamania	64,810	17,608	31.7	31.1	7.5	2.9	.0017
Stevens	329,603	23,057	23.2	27.7	16.5	12.4	.0091
Wahkiakum	35,050	21,893	20.0	32.4	13.2	8.2	.0010
Walla Walla	561,577	23,939	22.3	26.5	16.5	15.1	.0164
Whitman	472,542	23,963	24.5	24.7	15.2	18.0	.0125
TOTAL METRO COUNTIES	**60,715,434**	**30,866**	**18.0**	**24.3**	**18.8**	**24.7**	**1.7140**
TOTAL STATE	**71,535,001**	**29,612**	**18.9**	**24.7**	**18.5**	**23.0**	**2.0255**

West Virginia

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
CHARLESTON	**249.2**	**.0994**	**36.4**	**8.4**	**15.4**	**22.2**	**30.1**	**99.8**
Kanawha	206.0	.0822	36.9	8.5	15.2	21.7	31.3	84.0
• Charleston	56.8	.0226	37.8	8.2	15.6	20.8	33.5	25.1
Putnam	43.2	.0172	34.3	8.1	16.2	23.9	25.0	15.8
SUBURBAN TOTAL	192.4	.0768	36.0	8.4	15.3	22.5	29.2	74.7
HUNTINGTON-ASHLAND	**310.7**	**.1239**	**35.5**	**10.2**	**14.4**	**21.8**	**29.7**	**119.0**
Cabell	95.9	.0383	36.0	12.5	14.0	19.8	31.6	38.8
• Huntington	54.3	.0216	37.0	14.9	13.1	17.6	34.8	23.2
Wayne	41.2	.0165	35.5	9.4	14.0	21.5	29.3	15.5
Boyd, Ky.	*50.8*	*.0202*	*36.7*	*8.4*	*15.4*	*21.6*	*31.0*	*19.7*
• *Ashland*	*23.5*	*.0094*	*39.5*	*7.8*	*14.1*	*18.6*	*37.3*	*10.1*
Carter, Ky.	*24.3*	*.0096*	*33.1*	*11.3*	*14.6*	*20.6*	*26.6*	*8.7*

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
CHARLESTON	**1,851,453**	**397,314**	**173,755**	**282,848**	**75,468**	**437,061**	**80,995**
Kanawha	1,645,124	343,607	152,886	271,345	68,796	378,524	73,477
• Charleston	823,249	107,802	83,186	203,027	40,566	157,399	30,226
Putnam	206,329	53,707	20,869	11,503	6,672	58,537	7,518
SUBURBAN TOTAL	1,028,204	289,512	90,569	79,821	34,902	279,662	50,769
HUNTINGTON-ASHLAND	**1,901,247**	**389,482**	**161,561**	**328,312**	**84,699**	**392,389**	**84,073**
Cabell	872,333	155,729	83,641	184,216	42,403	174,009	32,918
• Huntington	520,964	96,648	62,263	90,036	26,694	96,775	24,841
Wayne	104,212	35,250	8,159	15,815	4,421	7,939	3,981
Boyd, Ky.	*471,809*	*74,642*	*36,518*	*90,045*	*13,076*	*117,922*	*23,813*
• *Ashland*	*401,251*	*50,098*	*30,643*	*87,625*	*12,798*	*107,728*	*20,875*
Carter, Ky.	*102,001*	*18,058*	*7,463*	*13,846*	*6,731*	*18,277*	*4,871*

POPULATION

S&MM ESTIMATES: 12/31/90

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Population (Thousands)	% Of U.S	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
Greenup, Ky.	*36.7*	*.0147*	*35.7*	*8.7*	*14.4*	*23.0*	*28.0*	*13.4*	*107,865*	*36,045*	*7,782*	*4,370*	*6,152*	*25,264*	*5,916*
Lawrence, Ohio	*61.8*	*.0246*	*34.3*	*9.4*	*14.4*	*20.5*	*28.5*	*22.9*	*243,027*	*69,758*	*17,998*	*20,020*	*11,916*	*48,978*	*12,574*
SUBURBAN TOTAL	232.9	.0929	34.8	9.4	14.7	22.0	27.8	85.7	979,052	242,736	68,655	150,651	45,207	187,886	38,357
PARKERSBURG-MARIETTA	**148.4**	**.0592**	**35.6**	**9.0**	**14.9**	**21.7**	**29.2**	**57.5**	**1,073,448**	**210,287**	**85,950**	**200,429**	**46,600**	**245,343**	**36,374**
Wood	86.3	.0344	36.2	8.6	14.9	22.0	29.8	33.9	723,311	122,324	59,028	167,732	30,805	167,706	24,750
• Parkersburg	33.6	.0134	38.6	8.7	14.3	19.6	35.4	14.4	469,705	94,389	43,559	66,333	12,977	147,737	18,377
Washington, Ohio	*62.1*	*.0248*	*34.7*	*9.6*	*15.0*	*21.3*	*28.3*	*23.6*	*350,137*	*87,963*	*26,922*	*32,697*	*15,795*	*77,637*	*11,624*
• *Marietta*	*15.0*	*.0060*	*34.1*	*13.5*	*14.9*	*18.4*	*30.3*	*5.9*	*195,349*	*44,973*	*19,374*	*28,226*	*10,164*	*32,789*	*8,230*
SUBURBAN TOTAL	99.8	.0398	34.9	8.4	15.2	22.9	26.9	37.2	408,394	70,925	23,017	105,870	23,459	64,817	9,767
STEUBENVILLE-WEIRTON	**141.2**	**.0563**	**37.9**	**8.9**	**13.4**	**20.9**	**33.4**	**54.6**	**752,041**	**174,905**	**60,735**	**123,197**	**28,502**	**136,464**	**32,954**
Brooke	26.7	.0106	37.5	10.6	12.7	21.3	32.6	10.0	105,167	31,100	12,719	8,279	7,365	23,731	6,488
Hancock	34.9	.0139	38.0	8.1	14.1	21.5	33.2	13.6	152,433	51,468	12,469	22,983	3,439	16,734	8,555
• Weirton	21.9	.0087	40.4	7.4	14.1	20.5	37.6	9.0	126,076	31,617	15,002	21,057	4,244	16,712	6,928
Jefferson, Ohio	*79.6*	*.0318*	*37.9*	*8.7*	*13.3*	*20.5*	*33.7*	*31.0*	*494,441*	*92,337*	*35,547*	*91,935*	*17,698*	*95,999*	*17,911*
• *Steubenville*	*21.9*	*.0087*	*38.9*	*10.5*	*12.9*	*17.5*	*37.4*	*8.9*	*289,617*	*36,090*	*21,670*	*63,610*	*14,054*	*56,317*	*11,484*
SUBURBAN TOTAL	97.4	.0389	37.1	8.9	13.3	21.7	31.6	36.7	336,348	107,198	24,063	38,530	10,204	63,435	14,542
WHEELING	**157.8**	**.0629**	**37.7**	**8.7**	**13.7**	**20.7**	**33.5**	**62.3**	**1,011,542**	**232,785**	**96,687**	**170,437**	**48,242**	**173,180**	**41,284**
Marshall	37.1	.0148	36.8	8.5	14.1	22.1	30.6	14.0	189,363	63,918	16,560	31,128	6,225	31,118	8,897
Ohio	50.3	.0200	38.0	10.2	13.3	20.0	34.4	20.4	329,420	63,603	41,555	26,358	16,803	70,483	14,362
• Wheeling	34.5	.0138	40.2	8.6	13.1	19.2	38.0	14.9	273,286	58,129	37,582	26,266	15,727	60,291	10,257
Belmont, Ohio	*70.4*	*.0281*	*38.1*	*7.8*	*13.7*	*20.3*	*34.4*	*27.9*	*492,759*	*105,264*	*38,572*	*112,951*	*25,214*	*71,579*	*18,125*
SUBURBAN TOTAL	123.3	.0491	37.1	8.8	13.8	21.1	32.2	47.4	738,256	174,656	59,105	144,171	32,515	112,889	31,127
OTHER COUNTIES															
Barbour	15.6	.0063	35.1	10.7	13.7	20.1	30.0	5.8	51,116	18,287	4,070	3,251	436	9,581	3,080
Berkeley	60.3	.0240	33.3	9.5	17.2	21.6	25.4	22.8	348,106	79,063	28,657	42,418	10,659	52,147	10,478
Boone	25.4	.0101	34.6	8.8	14.5	22.6	26.8	9.5	112,769	41,121	4,031	12,815	2,636	18,506	8,913
Braxton	12.9	.0052	36.6	7.9	13.6	20.6	31.9	4.9	99,611	23,964	4,146	5,360	375	18,434	5,185
Calhoun	7.8	.0031	35.7	7.6	14.1	20.9	30.2	2.9	23,984	11,272	1,281	1,364	838	1,750	2,245
Clay	9.9	.0039	32.9	8.8	14.0	20.4	26.7	3.6	20,284	9,683	587	1,078	794	2,818	1,615
Doddridge	6.9	.0028	35.6	7.6	14.7	19.9	30.9	2.6	7,022	2,619	184		434	599	184
Fayette	47.1	.0187	36.4	9.4	13.0	20.3	31.9	18.0	207,934	56,830	13,897	32,270	8,195	37,233	19,449
Gilmer	7.6	.0031	33.3	15.4	13.4	17.6	30.2	2.7	18,209	9,452	895	339	310	3,493	1,616
Grant	10.4	.0041	35.8	9.0	14.2	22.3	29.0	3.9	41,213	11,212	2,427	1,230	2,389	7,806	603
Greenbrier	34.4	.0137	37.5	8.0	14.3	21.3	32.4	13.7	201,642	50,820	13,810	21,092	6,966	37,931	10,689
Hampshire	16.7	.0067	34.6	9.3	14.4	21.0	28.5	6.3	51,302	11,409	3,889	1,909	381	11,018	3,685
Hardy	11.1	.0044	36.2	8.8	15.5	20.5	31.3	4.3	36,491	15,619	1,814	2,805	283	4,519	1,950
Harrison	68.8	.0275	37.0	8.4	14.0	20.2	32.7	26.8	558,571	108,637	41,859	104,007	21,050	108,882	22,036
Jackson	25.9	.0103	35.8	8.2	14.4	20.6	30.6	9.6	120,454	34,268	9,652	5,498	2,537	27,385	6,431
Jefferson	36.5	.0145	32.7	12.0	15.7	22.1	24.4	13.1	147,247	44,679	20,545	7,154	3,488	21,167	4,891
Lewis	17.0	.0068	36.7	8.6	14.6	20.9	31.7	6.5	75,563	27,189	5,973	11,167	2,711	8,272	4,538
Lincoln	21.2	.0084	33.5	9.4	14.8	20.9	26.8	7.6	44,541	16,699	1,166	10,110	454	1,438	2,881
Logan	42.4	.0169	33.9	9.2	14.4	21.5	26.9	15.2	231,544	61,239	11,504	29,711	6,216	47,012	19,679
McDowell	33.9	.0135	34.1	8.2	14.1	19.9	28.7	12.4	116,816	44,427	6,087	13,211	4,487	17,287	11,806
Marion	56.6	.0226	37.5	10.6	13.0	20.5	33.1	22.4	326,626	67,383	20,963	56,389	8,700	61,486	17,323
Mason	25.1	.0100	36.0	7.8	14.7	21.3	30.2	9.6	77,173	26,596	5,859	3,668	1,353	4,867	9,341
Mercer	64.2	.0256	36.6	10.0	13.5	20.9	31.4	25.1	438,491	80,119	31,898	101,533	13,905	95,385	17,418
☐ Mineral	26.7	.0106	35.5	10.5	13.5	21.2	29.5	10.0	82,918	23,468	8,953	4,525	5,031	17,865	4,367
Mingo	33.3	.0133	30.9	10.0	15.9	20.6	22.9	11.7	131,993	24,860	6,411	14,380	11,748	23,530	10,036
Monongalia	75.5	.0301	29.4	22.7	15.8	19.1	22.0	29.1	476,136	105,656	46,048	54,702	20,926	92,639	20,897
Monroe	12.4	.0050	37.6	8.7	12.8	21.2	32.7	4.7	19,128	6,981	355	1,330	133	4,061	1,913
Morgan	12.3	.0049	38.3	8.3	14.0	20.7	34.0	4.8	34,350	9,116	1,356	1,085	2,595	3,328	2,756
Nicholas	26.6	.0106	34.8	8.5	14.2	21.3	28.4	9.9	154,574	36,624	11,647	16,969	3,570	40,814	9,222
Pendleton	8.1	.0033	36.8	8.4	14.8	20.0	32.6	3.1	21,594	7,052	905	855	426	5,106	548
Pleasants	7.5	.0029	35.1	8.6	15.6	21.3	28.8	2.8	31,761	11,876	1,460	383	52	12,163	1,880
Pocahontas	8.9	.0036	38.6	7.4	14.0	20.4	34.9	3.6	37,327	13,783	1,177	1,849	837	9,175	383
Preston	28.9	.0115	34.6	8.5	14.7	21.1	28.4	10.6	108,133	29,770	6,104	13,069	1,823	30,227	3,653
Raleigh	75.6	.0302	36.3	8.1	13.5	22.2	30.0	29.0	503,611	104,491	39,366	96,596	19,605	115,041	26,956
Randolph	27.7	.0110	35.6	9.9	15.0	21.4	29.4	10.3	157,407	39,562	13,764	17,150	5,103	28,513	7,279
Ritchie	10.1	.0041	36.6	8.5	14.6	20.0	32.2	3.9	41,808	14,422	1,536	1,875	1,088	14,647	472
Roane	15.1	.0060	36.2	7.8	13.4	21.2	30.6	5.7	60,974	20,779	2,805	4,714	68	17,261	3,211
Summers	14.1	.0056	37.6	7.5	14.9	20.7	33.5	5.2	37,646	15,650	4,232	4,671	451	2,838	3,831
Taylor	15.0	.0060	35.8	8.5	14.7	20.8	30.5	5.7	47,166	20,262	2,953	3,079	2,380	6,629	2,831
Tucker	7.7	.0031	37.3	8.8	13.4	21.8	31.8	3.0	26,337	7,266	2,442	1,149	1,206	3,921	891
Tyler	9.7	.0038	36.5	8.4	13.7	20.8	31.4	3.7	27,484	11,586	850	190	593	6,173	2,519
Upshur	22.6	.0090	33.5	12.6	13.8	20.3	27.7	8.1	117,225	33,776	16,455	9,645	2,355	20,562	5,677
Webster	10.6	.0042	34.9	8.6	14.0	20.2	29.7	3.9	30,525	13,778	744	1,771	810	5,755	2,606
Wetzel	19.0	.0076	36.3	8.9	13.4	20.9	30.9	7.2	127,884	44,446	10,589	12,348	5,075	20,962	6,178
Wirt	5.2	.0020	34.5	8.0	15.9	20.1	29.2	1.9	8,331	4,052	207	967	91	1,309	214
Wyoming	28.4	.0114	33.5	8.8	14.6	22.3	25.5	10.3	89,071	31,150	3,996	10,070	3,399	9,798	8,594
TOTAL METRO COUNTIES	**648.3**	**.2585**	**36.5**	**9.4**	**14.5**	**21.5**	**30.8**	**256.0**	**4,410,610**	**944,174**	**416,839**	**743,884**	**191,960**	**946,646**	**185,313**
TOTAL STATE	**1,780.3**	**.7099**	**35.5**	**9.8**	**14.5**	**21.0**	**29.8**	**683.5**	**10,059,784**	**2,403,699**	**827,435**	**1,481,110**	**375,891**	**2,020,114**	**493,896**

W.VA. (cont.)

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over A	B	C	D	Buying Power Index
CHARLESTON	**3,224,716**	**25,647**	**21.0**	**27.9**	**17.8**	**15.0**	**.0968**
Kanawha	2,735,804	25,449	21.2	27.5	17.4	15.5	.0829
• Charleston	652,747	23,082	22.2	23.2	14.5	17.9	.0304
Putnam	488,912	26,583	19.2	31.1	20.1	12.1	.0139
SUBURBAN TOTAL	2,371,969	26,396	20.5	29.6	18.9	14.0	.0464
HUNTINGTON–ASHLAND	**3,266,105**	**20,583**	**23.6**	**26.8**		**9.7**	**.1031**
Cabell	1,046,712	19,352	26.0	25.5		9.7	.0371
• Huntington	593,456	17,044	27.1	23.6	10.8	9.0	.0215
Wayne	443,081	21,799	22.7	25.8	16.2	11.6	.0115
Boyd, Ky.	*572,655*	*21,976*	*21.9*	*26.2*	*16.6*	*10.7*	*.0200*
• *Ashland*	*289,032*	*19,749*	*23.2*	*24.1*	*14.0*	*11.3*	*.0127*
Carter, Ky.	*188,523*	*15,029*	*27.0*	*24.5*	*9.2*	*5.1*	*.0063*
Greenup, Ky.	*359,205*	*21,630*	*23.2*	*32.0*	*14.4*	*7.2*	*.0098*
Lawrence, Oh.	*655,929*	*22,769*	*21.8*	*27.7*	*16.8*	*10.8*	*.0184*
SUBURBAN TOTAL	2,383,617	21,731	23.0	27.9	15.9	9.7	.0689
PARKERSBURG–MARIETTA	**1,729,846**	**23,794**	**22.6**	**30.2**	**17.1**	**11.0**	**.0544**
Wood	1,020,691	23,933	22.3	29.4	17.0	11.7	.0334
• Parkersburg	388,008	20,155	25.1	27.4	13.5	9.5	.0160
Washington, Ohio	*709,155*	*23,621*	*23.2*	*31.0*	*17.3*	*10.0*	*.0210*
• *Marietta*	*163,619*	*19,685*	*27.0*	*27.9*	*11.9*	*9.4*	*.0068*
SUBURBAN TOTAL	1,178,219	25,813	21.1	31.5	19.3	11.8	.0316
STEUBENVILLE–WEIRTON	**1,690,701**	**25,730**	**20.2**	**27.7**	**23.5**	**12.0**	**.0478**
Brooke	282,880	24,564	22.1	31.8	18.9	7.8	.0079
Hancock	441,720	27,530	18.7	27.0		14.2	.0116
• Weirton	307,548	29,215	17.6	25.2	22.6	17.3	.0082
Jefferson, Ohio	*966,101*	*25,343*	*20.2*	*26.4*	*20.4*	*12.5*	*.0283*
• *Steubenville*	*270,720*	*21,467*	*20.9*	*22.4*	*16.9*	*13.3*	*.0104*
SUBURBAN TOTAL	1,112,453	25,872	20.6	29.6	20.9	10.4	.0292
WHEELING	**1,838,842**	**23,425**	**22.0**	**28.2**	**17.6**	**10.8**	**.0556**
Marshall	439,476	26,269	20.0	28.3	20.2	12.8	.0123
Ohio	592,624	20,995	23.6	26.3	15.1	10.8	.0180
• Wheeling	414,667	19,386	24.3	24.3	13.8	10.6	.0132
Belmont, Ohio	*806,742*	*23,744*	*21.8*	*29.5*	*18.1*	*9.9*	*.0253*
SUBURBAN TOTAL	1,424,175	24,604	21.3	29.3	18.8	10.9	.0424
OTHER COUNTIES							
Barbour	121,317	15,727	30.3	25.4	9.4	3.7	.0038
Berkeley	640,504	21,501	24.1	28.1	15.6	9.5	.0196
Boone	266,476	23,383	22.0	30.0	17.3	8.9	.0078
Braxton	117,372	17,371	26.5	23.9	13.1	7.0	.0044
Calhoun	59,778	14,592	30.5	23.6	8.3	4.1	.0019
Clay	80,451	16,806	26.0	25.8	10.8	5.0	.0022
Doddridge	49,997	14,392	32.		.3	6.1	3.8	.0014
Fayette	437,304	17,907	30.1		.3	12.4	6.4	.0135
Gilmer	54,576	13,947	30.5	24.8	5.0	3.8	.0017
Grant	94,685	18,105	28.0	25.4	13.1	6.5	.0028
Greenbrier	333,475	17,622	29.2	26.7	10.9	6.7	.0108
Hampshire	138,357	16,294	30.9	26.0	9.4	4.8	.0043
Hardy	94,942	16,984	29.5	27.8	10.5	3.6	.0027
Harrison	693,911	19,219	26.4	27.7	12.6	7.9	.0248
Jackson	266,880	23,401	19.0	29.1	17.9	9.4	.0079
Jefferson	371,405	21,736	27.1	30.1	15.1	9.1	.0106
Lewis	155,415	17,455	26.5	26.9	12.1	5.5	.0048
Lincoln	181,041	18,438	24.1	28.0	12.7	6.4	.0050
Logan	433,331	21,609	25.3	27.8	15.3	10.5	.0135
McDowell	279,008	16,490	29.8	25.3	11.5	4.9	.0087
Marion	652,682	22,385	23.8	27.4	16.3	11.7	.0192
Mason	234,814	19,318	25.8	29.5	12.3	6.6	.0066
Mercer	633,476	18,590	27.6	27.6	11.9	7.0	.0216
☐ Mineral	250,098	20,004	25.5	31.0	12.3	6.8	.0070
Mingo	265,960	16,283	26.0	25.1	11.1	5.6	.0086
Monongalia	880,304	20,498	25.3	23.4	13.8	13.9	.0266
Monroe	123,922	20,031	27.6	26.8	14.9	8.3	.0031
Morgan	120,245	18,026	27.1	27.1	12.3	5.9	.0031
Nicholas	296,434	22,754	24.3	26.4	16.5	12.7	.0090
Pendleton	62,775	15,179	34.8	25.8	7.5	2.8	.0018
Pleasants	72,514	20,912	22.9	32.2	13.1	6.8	.0022
Pocahontas	67,989	14,069	31.2	22.	7.3	3.1	.0023
Preston	250,489	17,464	27.2	27.	10.5	5.6	.0077
Raleigh	796,585	20,990	26.2	28.9	14.7	8.6	.0258
Randolph	253,809	17,723	28.6	27.6	10.3	6.1	.0084
Ritchie	76,263	14,414	31.5	23.1	8.1		.0026
Roane	132,330	17,030	28.7	27.5	10.4		.0041
Summers	124,946	16,103	28.2	24.5	10.7	6.6	.0034
Taylor	153,217	20,672	25.7	27.4	14.4	9.7	.0042
Tucker	57,101	14,067	31.2	24.4	7.3	2.4	.0020
Tyler	122,292	26,611	21.5	22.6	21.3	16.7	.0029
Upshur	198,981	18,670	26.5	28.9	12.2	5.8	.0065
Webster	89,736	16,939	29.2	25.3	11.5	5.7	.0027
Wetzel	178,075	20,091	21.8	28.5	16.1	5.5	.0061
Wirt	38,468	16,000	26.2	31.1	7.8	2.6	.0011
Wyoming	279,383	22,672	22.1	29.6	17.6	7.9	.0077
TOTAL METRO COUNTIES	**7,741,998**	**23,674**	**22.2**	**27.8**	**16.9**	**12.4**	**.2356**
TOTAL STATE	**18,775,913**	**20,694**	**24.9**	**27.3**	**14.6**	**9.6**	**.5771**

Wisconsin

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
APPLETON–OSHKOSH–NEENAH	**317.5**	**.1266**	**31.9**	**10.8**	**17.7**	**20.4**	**24.2**	**116.4**
Calumet	34.6	.0138	31.2	8.2	17.6	20.4	23.0	11.9
Outagamie	141.8	.0565	31.5	9.8	18.0	20.7	22.9	51.0
• Appleton	66.3	.0264	31.7	9.9	18.7	20.6	23.2	25.0
Winnebago	141.1	.0563	32.6	12.5	17.4	20.2	25.6	53.5
• Neenah	23.3	.0093	32.5	8.4	18.5	20.6	24.7	9.1
• Oshkosh	55.3	.0220	30.8	19.0	16.9	17.4	23.3	21.1
SUBURBAN TOTAL	172.6	.0689	32.3	8.9	17.4	21.3	24.0	61.2

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
APPLETON–OSHKOSH–NEENAH	**2,498,906**	**412,988**	**233,543**	**375,084**	**150,408**	**568,553**	**57,841**
Calumet	164,039	71,870	18,725	5,253	8,907	32,558	2,420
Outagamie	1,191,818	159,132	109,066	212,337	56,118	299,563	19,659
• Appleton	521,422	110,174	50,041	54,510	38,186	101,844	12,053
Winnebago	1,143,049	181,986	105,752	157,494	85,383	236,432	35,762
• Neenah	202,058	37,126	15,934	6,915	7,496	70,181	12,244
• Oshkosh	383,067	99,343	62,425	101,497	23,288	98,412	13,034
SUBURBAN TOTAL	1,190,359	166,145	105,143	204,162	81,438	298,116	20,510

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
EAU CLAIRE	**138.2**	**.0551**	**31.6**	**13.6**	**15.2**	**19.9**	**24.9**	**50.6**
Chippewa	52.5	.0209	33.5	8.1	15.7	20.3	27.3	19.1
Eau Claire	85.7	.0342	30.4	17.0	14.8	19.7	23.4	31.5
• Eau Claire	57.2	.0228	28.6	21.2	15.1	17.9	22.5	21.2
SUBURBAN TOTAL	81.0	.0323	33.6	8.3	15.3	21.3	26.6	29.4
GREEN BAY	**196.2**	**.0783**	**31.5**	**10.9**	**18.2**	**21.2**	**22.4**	**72.9**
Brown	196.2	.0783	31.5	10.9	18.2	21.2	22.4	72.9
• Green Bay	97.3	.0388	31.6	11.1	19.3	19.6	23.9	38.7
SUBURBAN TOTAL	98.9	.0395	31.3	10.7	17.3	22.8	20.9	34.2
JANESVILLE-BELOIT	**139.3**	**.0556**	**33.1**	**9.6**	**16.2**	**20.6**	**26.3**	**52.2**
Rock	139.3	.0556	33.1	9.6	16.2	20.6	26.3	52.2
• Beloit	35.5	.0142	31.1	11.4	16.1	18.0	25.7	13.3
• Janesville	52.1	.0208	32.8	9.4	17.6	20.6	25.6	20.4
SUBURBAN TOTAL	51.7	.0206	34.9	8.6	14.7	22.3	27.5	18.5
KENOSHA	**129.0**	**.0515**	**32.6**	**10.1**	**17.0**	**20.4**	**25.5**	**47.3**
Kenosha	129.0	.0515	32.6	10.1	17.0	20.4	25.5	47.3
• Kenosha	80.9	.0323	31.9	10.6	17.6	19.0	25.6	30.1
SUBURBAN TOTAL	48.1	.0192	33.8	9.3	16.1	22.7	25.3	17.2
LA CROSSE	**98.4**	**.0393**	**31.2**	**15.2**	**16.0**	**19.5**	**24.4**	**36.9**
La Crosse	98.4	.0393	31.2	15.2	16.0	19.5	24.4	36.9
• La Crosse	51.3	.0205	29.8	21.9	15.5	15.2	26.8	20.1
SUBURBAN TOTAL	47.1	.0188	32.6	8.0	16.4	24.2	21.8	16.8
MADISON	**370.4**	**.1476**	**30.9**	**15.5**	**19.7**	**22.2**	**19.7**	**144.1**
Dane	370.4	.1476	30.9	15.5	19.7	22.2	19.7	144.1
• Madison	193.0	.0770	29.7	21.7	20.2	20.3	18.9	78.1
SUBURBAN TOTAL	177.4	.0706	32.3	8.7	19.1	24.3	20.6	66.0
MILWAUKEE	**1,436.8**	**.5730**	**32.8**	**10.0**	**17.4**	**20.7**	**25.4**	**539.4**
Milwaukee	958.7	.3823	32.4	10.7	18.2	19.1	26.1	372.8
• Milwaukee	627.7	.2503	30.5	12.0	18.7	17.9	23.7	240.4
Waukesha	49.3	.0197	38.1	6.3	16.7	20.9	33.9	19.8
West Allis	63.3	.0252	34.8	8.8	19.7	18.4	31.2	26.8
Ozaukee	73.6	.0294	34.7	8.2	15.1	24.0	25.5	26.0
Washington	96.5	.0385	32.5	9.0	16.7	22.7	23.1	33.4
Waukesha	308.0	.1228	34.1	8.3	15.8	24.5	24.0	107.2
• Waukesha	57.6	.0230	31.0	11.4	20.0	21.5	20.4	21.5
SUBURBAN TOTAL	751.5	.2997	35.2	8.1	16.2	23.0	27.2	277.5

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
EAU CLAIRE	**1,078,933**	**197,098**	**165,431**	**159,649**	**47,868**	**215,952**	**22,003**
Chippewa	421,092	73,900	31,997	38,626	6,966	159,612	7,099
Eau Claire	657,841	123,198	74,434	121,023	40,902	56,340	14,904
• Eau Claire	579,904	116,340	68,401	120,031	36,353	35,631	10,179
SUBURBAN TOTAL	499,029	80,758	38,030	39,618	11,515	180,321	11,824
GREEN BAY	**1,749,640**	**274,797**	**160,043**	**332,519**	**120,123**	**364,318**	**26,240**
Brown	1,749,640	274,797	160,043	332,519	120,123	364,318	26,240
• Green Bay	1,056,174	200,587	97,391	180,965	76,875	173,023	20,380
SUBURBAN TOTAL	693,466	74,210	62,652	151,554	43,248	191,295	5,860
JANESVILLE-BELOIT	**1,099,829**	**228,760**	**102,317**	**147,869**	**50,102**	**247,023**	**37,995**
Rock	1,099,829	228,760	102,317	147,869	50,102	247,023	37,995
• Beloit	372,679	98,793	33,243	51,562	13,196	73,900	14,147
• Janesville	581,259	102,471	50,578	91,209	31,401	141,431	19,180
SUBURBAN TOTAL	145,891	27,496	18,496	5,098	5,505	31,692	4,668
KENOSHA	**740,516**	**122,714**	**81,077**	**69,485**	**32,504**	**108,423**	**19,484**
Kenosha	740,516	122,714	81,077	69,485	32,504	108,423	19,484
• Kenosha	531,317	94,962	61,015	33,956	30,265	79,221	14,780
SUBURBAN TOTAL	209,199	27,752	20,062	35,529	2,239	29,202	4,704
LA CROSSE	**841,963**	**119,114**	**93,234**	**147,226**	**50,827**	**194,665**	**19,219**
La Crosse	841,963	119,114	93,234	147,326	50,827	194,665	19,219
• La Crosse	681,590	82,935	76,010	131,161	37,459	159,727	15,315
SUBURBAN TOTAL	160,373	36,179	17,224	16,165	13,368	34,938	3,904
MADISON	**3,293,944**	**527,518**	**337,049**	**376,558**	**240,073**	**657,264**	**86,529**
Dane	3,293,944	527,518	337,049	376,558	240,073	657,264	86,529
• Madison	2,070,269	348,120	238,702	329,572	118,276	378,186	63,243
SUBURBAN TOTAL	1,223,675	179,398	98,347	46,986	121,797	279,078	23,286
MILWAUKEE	**11,214,996**	**1,976,948**	**1,165,879**	**1,389,902**	**749,819**	**2,341,837**	**471,092**
Milwaukee	7,359,491	1,307,627	836,465	952,200	513,244	1,354,514	347,007
• Milwaukee	3,775,546	765,704	546,743	424,175	225,290	542,499	200,175
Waukesha	812,714	75,282	59,494	107,743	67,147	200,116	28,918
West Allis	768,354	124,490	60,717	100,397	52,159	230,746	27,814
Ozaukee	490,679	88,222	49,104	25,472	24,950	132,917	18,559
Washington	554,372	116,640	60,187	56,924	20,216	117,480	16,420
Waukesha	2,810,454	464,459	220,123	355,306	191,409	736,926	89,106
• Waukesha	837,902	109,805	57,161	107,406	82,858	289,590	28,762
SUBURBAN TOTAL	6,601,548	1,101,439	561,975	858,321	441,671	1,509,748	242,155

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WISC. (cont.)

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
MILWAUKEE-RACINE CONSOLIDATED AREA	***1,612.4***	***.6430***	***32.8***	***9.8***	***17.4***	***20.8***	***25.4***	***603.3***
RACINE	**175.6**	**.0700**	**32.9**	**8.8**	**16.9**	**21.1**	**25.3**	**63.9**
Racine	175.6	.0700	32.9	8.8	16.9	21.1	25.3	63.9
• Racine	84.6	.0337	31.4	9.3	17.8	18.7	24.9	31.9
SUBURBAN TOTAL	91.0	.0363	34.4	8.4	15.9	23.3	25.6	32.0
SHEBOYGAN	**104.2**	**.0415**	**33.8**	**8.6**	**16.4**	**20.5**	**27.5**	**38.7**
Sheboygan	104.2	.0415	33.8	8.6	16.4	20.5	27.5	38.7
• Sheboygan	49.8	.0199	33.9	8.9	17.4	18.6	29.4	19.8
SUBURBAN TOTAL	54.4	.0216	33.8	8.3	15.5	22.3	25.8	18.9
WAUSAU	**115.9**	**.0462**	**32.7**	**9.1**	**16.4**	**21.0**	**25.2**	**41.7**
Marathon	115.9	.0462	32.7	9.1	16.4	21.0	25.2	41.7
• Wausau	37.2	.0148	34.2	9.7	16.6	18.6	30.0	14.8
SUBURBAN TOTAL	78.7	.0314	32.0	8.8	16.3	22.1	27.0	26.9
OTHER COUNTIES								
Adams	15.8	.0063	40.6	6.4	14.9	25.3	38.3	6.0
Ashland	16.3	.0065	33.8	9.9	14.6	18.2	30.0	6.3
Barron	41.0	.0163	34.6	7.9	14.8	19.3	30.1	15.5
Bayfield	14.1	.0056	37.4	6.1	13.5	21.0	32.6	5.6
Buffalo	13.6	.0054	35.0	7.3	15.6	18.8	31.2	5.1
Burnett	13.1	.0052	39.8	5.9	12.5	19.2	37.2	5.2
Clark	31.6	.0126	33.9	7.3	13.9	18.0	30.5	11.2
Columbia	45.4	.0181	35.3	7.8	15.2	20.8	29.7	17.0
Crawford	15.9	.0064	35.0	7.2	13.6	19.2	30.9	5.9
Dodge	76.8	.0307	33.8	8.3	16.8	20.1	27.9	26.9
Door	25.8	.0103	36.7	6.4	15.1	20.7	31.8	10.1
☐ Douglas	41.7	.0166	34.9	9.5	14.9	20.5	29.3	16.4
• Superior	27.1	.0108	34.2	10.9	15.3	19.3	29.5	11.0
Dunn	36.0	.0143	28.6	20.1	14.1	18.2	22.7	12.3
Florence	4.6	.0018	36.4	6.7	14.6	19.9	32.1	1.8
Fond du Lac	90.3	.0360	33.4	9.6	15.5	20.5	27.0	32.7
Forest	8.8	.0035	35.9	8.8	12.8	17.3	33.8	3.3
Grant	49.1	.0196	31.6	13.8	14.0	17.5	27.7	17.1
Green	30.4	.0121	34.5	7.6	15.7	21.0	28.3	11.6
Green Lake	18.7	.0075	37.0	7.2	13.9	19.2	33.6	7.2
Iowa	20.2	.0081	33.1	8.0	16.2	20.0	27.0	7.4
Iron	6.1	.0024	42.4	6.3	12.8	18.4	41.1	2.6
Jackson	16.6	.0066	35.6	7.7	14.1	19.7	31.2	6.3
Jefferson	68.1	.0272	32.9	11.5	15.6	20.7	26.0	24.1
Juneau	21.8	.0086	33.7	7.0	14.7	18.2	32.6	8.3
Kewaunee	18.9	.0075	33.8	8.4	15.1	19.6	28.6	6.8
Lafayette	16.0	.0063	33.6	7.4	15.5	18.1	29.7	5.8
Langlade	19.5	.0078	36.8	6.9	13.9	18.7	33.7	7.6
Lincoln	27.1	.0108	35.0	7.9	15.1	18.9	31.1	10.2
Manitowoc	80.2	.0320	34.7	8.5	15.3	20.0	29.6	30.0
Marinette	40.7	.0162	35.8	7.3	14.6	19.5	31.6	15.6
Marquette	12.4	.0050	39.6	6.4	13.0	17.9	38.0	4.9
Menominee	3.9	.0015	24.4	9.3	14.9	14.4	19.9	1.1
Monroe	36.9	.0147	33.7	7.8	14.8	20.2	27.9	13.2
Oconto	30.4	.0121	35.2	7.3	15.1	19.5	30.7	11.3
Oneida	31.8	.0127	39.0	6.2	14.1	20.5	35.2	12.7
Pepin	7.1	.0028	35.3	6.6	14.0	18.5	31.8	2.6
Pierce	33.0	.0131	29.3	15.7	16.2	19.6	21.2	11.1
Polk	35.0	.0140	34.7	6.7	15.0	20.5	29.1	13.1
Portage	61.8	.0246	29.4	17.0	15.9	19.4	21.8	21.5
Price	15.6	.0063	37.1	6.7	13.9	18.5	34.3	6.1
Richland	17.5	.0069	35.4	8.1	13.9	19.3	31.4	6.6
Rusk	15.0	.0060	35.3	7.9	13.9	18.5	32.0	5.7
☐ St. Croix	51.0	.0203	31.5	8.4	17.6	22.5	21.3	17.9
Sauk	47.2	.0188	34.3	8.1	15.6	20.1	28.8	17.8
Sawyer	14.3	.0057	38.4	6.1	13.0	19.0	35.6	5.6
Shawano	37.3	.0149	35.5	7.8	14.6	18.3	32.3	13.8
Taylor	18.9	.0076	32.3	7.9	16.0	17.8	27.9	6.7
Trempealeau	25.2	.0100	35.9	7.9	14.6	19.6	31.7	9.5
Vernon	25.6	.0102	36.4	6.6	13.9	19.3	32.7	9.7
Vilas	17.8	.0071	43.1	5.4	11.3	19.1	41.5	7.3
Walworth	75.4	.0301	33.1	13.6	15.1	19.9	27.2	27.8
Washburn	13.8	.0055	38.3	6.1	12.9	20.5	34.2	5.5
Waupaca	46.3	.0184	35.2	7.8	15.0	19.3	30.9	17.1
Waushara	19.5	.0078	38.8	6.5	13.4	19.2	36.0	7.7
Wood	73.7	.0293	33.3	8.4	16.3	20.1	27.2	27.5
TOTAL METRO COUNTIES	**3,314.2**	**1.3216**	**32.3**	**10.9**	**17.4**	**20.8**	**26.6**	**1,238.4**
TOTAL STATE	**4,912.1**	**1.9584**	**32.9**	**10.3**	**16.7**	**20.4**	**26.1**	**1,829.8**

RETAIL SALES BY STORE GROUP

METRO AREA County City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse. ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
MILWAUKEE-RACINE CONSOLIDATED AREA	***12,560,681***	***2,206,159***	***1,287,611***	***1,568,446***	***834,841***	***2,683,778***	***516,584***
RACINE	**1,345,685**	**229,211**	**121,732**	**178,544**	**75,022**	**341,941**	**45,492**
Racine	1,345,685	229,211	121,732	178,544	75,022	341,941	45,492
• Racine	734,383	160,799	74,840	152,951	52,339	73,240	30,616
SUBURBAN TOTAL	611,302	68,412	46,892	25,593	22,683	268,701	14,876
SHEBOYGAN	**685,409**	**142,007**	**63,577**	**117,479**	**18,170**	**140,992**	**23,032**
Sheboygan	685,409	142,007	63,577	117,479	18,170	140,992	23,032
• Sheboygan	427,127	94,552	40,388	98,975	12,066	69,631	18,138
SUBURBAN TOTAL	258,282	47,455	23,189	18,504	6,104	71,361	4,894
WAUSAU	**829,767**	**150,134**	**73,245**	**151,511**	**36,868**	**175,810**	**11,006**
Marathon	829,767	150,134	73,245	151,511	36,868	175,810	11,006
• Wausau	491,385	77,071	36,759	115,026	25,698	92,311	9,637
SUBURBAN TOTAL	338,382	73,063	36,486	36,485	11,170	83,499	1,369
OTHER COUNTIES							
Adams	33,495	11,848	4,639	441	220	4,588	1,346
Ashland	119,871	26,390	13,402	11,099	3,774	25,220	4,379
Barron	265,414	35,590	25,133	22,938	7,268	70,038	8,398
Bayfield	50,297	11,352	10,839	119	648	2,363	2,026
Buffalo	40,887	7,718	6,441	45	761	3,948	1,606
Burnett	64,637	16,577	7,769	3,153	428	12,496	282
Clark	112,895	28,092	12,213	2,485	3,300	31,567	3,844
Columbia	315,376	58,859	36,616	10,467	7,230	69,217	9,555
Crawford	109,199	21,539	12,408	11,719	2,178	27,037	1,996
Dodge	363,634	78,230	43,829	53,160	8,500	59,676	7,928
Door	208,044	42,999	30,029	13,160	6,608	37,251	5,536
☐ Douglas	300,996	56,870	31,429	39,806	4,310	62,561	9,820
• Superior	268,304	50,639	25,699	39,806	3,194	59,083	9,820
Dunn	167,031	39,225	19,749	34,275	3,741	25,554	5,758
Florence	13,785	1,242	2,089	142	55	2,744	709
Fond du Lac	618,272	100,577	67,059	121,774	17,917	143,942	24,757
Forest	30,662	14,368	3,989	418	277	370	649
Grant	266,136	66,408	32,531	27,472	8,190	48,587	6,331
Green	375,884	38,269	15,872	26,662	4,984	53,124	4,083
Green Lake	91,076	21,866	11,390	2,039	2,067	24,811	2,639
Iowa	529,105	16,936	10,446	7,068	4,071	13,090	3,258
Iron	42,771	16,145	5,468	138	368	3,518	1,406
Jackson	88,704	18,537	10,226	1,517	644	11,809	630
Jefferson	394,156	81,642	50,318	67,510	15,931	67,448	9,041
Juneau	111,997	17,274	10,545	3,047	2,776	12,056	3,360
Kewaunee	81,529	20,827	11,573	265	2,236	21,500	1,356
Lafayette	53,061	14,902	4,134	137	1,382	9,478	2,679
Langlade	133,298	29,189	12,633	19,492	2,574	31,275	5,153
Lincoln	157,363	38,103	15,140	10,320	3,825	36,569	6,323
Manitowoc	420,658	114,905	47,922	55,143	14,884	75,652	12,541
Marinette	246,682	56,768	26,104	24,191	9,770	42,974	6,494
Marquette	41,633	9,988	8,564	1,366	178	6,167	201
Menominee	3,800	139	1,296	178			
Monroe	212,440	45,182	20,370	34,002	8,218	32,653	4,756
Oconto	126,711	36,068	19,203	1,612	2,392	26,835	3,294
Oneida	276,522	45,876	30,094	28,623	10,302	61,351	5,501
Pepin	40,541	9,400	3,674	149	2,360	15,053	661
Pierce	162,183	32,181	20,051	1,275	7,799	31,278	7,175
Polk	179,223	50,510	18,575	3,081	7,837	24,360	7,391
Portage	427,724	64,676	54,324	71,741	21,275	69,661	5,112
Price	77,878	23,799	8,071	1,353	1,849	14,639	2,796
Richland	96,883	24,400	6,328	988	2,251	24,897	2,411
Rusk	59,662	17,415	7,744	1,297	865	5,372	3,050
☐ St. Croix	314,164	60,075	29,797	32,607	8,018	83,503	3,235
Sauk	350,83	81,761	44,887	33,664	7,290	61,994	6,864
Sawyer	103,767	38,328	10,369	1,665	1,849	11,111	1,148
Shawano	180,454	49,413	24,068	12,083	6,742	27,842	6,247
Taylor	83,576	23,468	9,218	1,255	3,067	18,694	1,171
Trempealeau	146,078	31,720	13,284	1,704	982	48,903	3,817
Vernon	98,564	19,757	8,719	2,434	8,203	17,304	3,280
Vilas	153,215	35,167	21,389	3,406	6,710	19,112	3,217
Walworth	496,322	101,465	66,371	45,100	9,991	78,353	14,999
Washburn	127,755	35,200	9,430	4,579	3,559	37,994	6,797
Waupaca	258,312	60,811	34,769	16,816	9,846	62,279	9,211
Waushara	83,726	21,709	8,492	1,067	1,539	20,455	1,007
Wood	742,576	119,517	46,985	128,092	26,714	140,741	7,380
TOTAL METRO COUNTIES	**25,994,688**	**4,498,234**	**2,599,353**	**3,518,339**	**1,584,109**	**5,502,842**	**832,988**
TOTAL STATE	**36,030,983**	**6,522,581**	**3,656,134**	**4,446,245**	**1,872,554**	**7,227,792**	**1,084,537**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
APPLETON–OSHKOSH–NEENAH	**4,244,134**	**29,473**	**19.3**	**30.2**	**21.6**	**16.9**	**.1273**
Calumet	437,423	30,347	18.6	31.6	23.0	16.3	.0116
Outagamie	1,915,984	30,561	17.5	30.8	22.6	17.7	.0584
• Appleton	941,875	30,114	18.3	30.3	21.6	17.9	.0274
Winnebago	1,890,727	28,077	21.1	29.5	20.3	16.2	.0573
• Neenah	346,082	30,683	17.6	30.6	22.3	18.6	.0102
• Oshkosh	675,664	23,609	26.2	28.5	16.2	13.0	.0238
SUBURBAN TOTAL	2,280,513	30,788	17.6	30.8	23.3	17.5	.0659
EAU CLAIRE	**1,628,882**	**24,099**	**24.8**	**28.4**	**17.4**	**12.9**	**.0523**
Chippewa	658,223	26,356	22.6	28.7	18.2	16.0	.0206
Eau Claire	970,659	22,783	26.1	28.3	16.9	11.0	.0317
• Eau Claire	636,912	21,624	27.7	27.4	15.9	10.3	.0233
SUBURBAN TOTAL	991,970	25,873	22.8	29.2	18.4	14.8	.0290
GREEN BAY	**2,559,642**	**28,491**	**19.6**	**30.5**	**21.1**	**15.0**	**.0812**
Brown	2,559,642	28,491	19.6	30.5	21.1	15.0	.0812
• Green Bay	1,217,696	24,984	22.6	30.9	17.5	11.8	.0427
SUBURBAN TOTAL	1,341,946	32,248	16.1	30.1	25.1	18.7	.0385
JANESVILLE–BELOIT	**1,829,480**	**29,129**	**18.9**	**29.3**	**21.6**	**15.8**	**.0556**
Rock	1,829,480	29,129	18.9	29.3	21.6	15.8	.0556
• Beloit	426,797	25,678	20.9	27.7	19.0	13.8	.0151
• Janesville	722,466	29,525	18.3	30.7	21.9	16.0	.0241
SUBURBAN TOTAL	680,217	30,494	18.1	29.0	23.1	17.1	.0164
KENOSHA	**2,039,184**	**35,536**	**15.7**	**23.0**	**21.7**	**29.2**	**.0517**
Kenosha	2,039,184	35,536	15.7	23.0	21.7	29.2	.0517
• Kenosha	1,238,284	33,536	17.0	23.9	21.3	26.3	.0330
SUBURBAN TOTAL	800,900	38,849	13.6	21.5	22.2	34.3	.0187
LA CROSSE	**1,296,381**	**26,270**	**22.2**	**28.4**	**19.1**	**15.4**	**.0404**
La Crosse	1,29[illegible]31	26,270	22.2	28.4	19.1	15.4	.0404
• La Crosse	6[illegible]	22,483	25.7	26.0	15.9	13.2	.0246
SUBURBAN TOTAL	651,695	30,577	17.9	31.4	22.8	18.0	.0158
MADISON	**5,627,120**	**30,218**	**19.2**	**26.2**	**20.2**	**21.9**	**.1646**
Dane	5,627,120	30,218	19.2	26.2	20.2	21.9	.1646
• Madison	2,916,566	27,208	21.1	25.2	17.8	20.4	.0914
SUBURBAN TOTAL	2,710,554	33,166	16.8	27.4	23.2	23.6	.0732
MILWAUKEE	**22,621,810**	**33,549**	**16.6**	**24.4**	**21.6**	**25.9**	**.6239**
Milwaukee	14,240,820	29,899	19.0	25.6	20.2	21.3	.4019
• Milwaukee	8,275,049	26,662	21.1	26.1	19.1	17.2	.2310
Wauwatosa	949,133	38,063	15.0	22.8	22.6	32.6	.0310
West Allis	1,012,477	30,967	18.3	28.5	22.5	19.8	.0323
Ozaukee	1,283,918	40,163	12.1	22.6	23.6	35.3	.0324
Washington	1,342,037	33,938	14.4	28.9	25.6	21.9	.0361
Waukesha	5,755,035	44,592	10.0	19.1	24.8	40.8	.1535
• Waukesha	948,301	37,408	14.1	23.8	25.4	28.6	.0321
SUBURBAN TOTAL	13,398,460	38,985	12.8	22.9	23.5	33.3	.3608
MILWAUKEE–RACINE CONSOLIDATED AREA	**25,072,807**	**33,345**	**16.6**	**24.6**	**21.8**	**25.4**	**.6953**
RACINE	**2,450,997**	**31,751**	**16.8**	**27.0**	**23.0**	**20.7**	**.0714**
Racine	2,450,997	31,751	16.8	27.[illegible]	23.0	20.7	.0714
• Racine	1,095,829	27,998	19.8	27.4	20.8	16.4	.0346
SUBURBAN TOTAL	1,355,168	35,131	13.8	26.4	25.3	25.0	.0368
SHEBOYGAN	**1,479,715**	**31,176**	**18.7**	**27.6**	**23.1**	**19.3**	**.0409**
Sheboygan	1,479,715	31,176	18.7	27.6	23.1	19.3	.0409
• Sheboygan	704,682	28,609	20.9	27.3	21.0	16.9	.0211
SUBURBAN TOTAL	775,033	33,628	16.3	[illegible]1	25.3	21.8	.0198
WAUSAU	**1,410,335**	**27,274**	**20.2**	**30.3**	**20.2**	**14.0**	**.0431**
Marathon	1,410,335	27,274	20.2	30.3	20.2	14.0	.0431
• Wausau	477,818	24,418	22.0	26.7	17.9	13.5	.0180
SUBURBAN TOTAL	932,517	28,549	19.3	31.9	21.7	14.3	.0251

EFFECTIVE BUYING INCOME

METRO AREA County City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 (B) $20,000-$34,999 (C) $35,000-$49,999 (D) $50,000 & Over				Buying Power Index
			A	B	C	D	
OTHER COUNTIES							
Adams	183,132	22,611	26.3	27.5	15.8	12.2	.0045
Ashland	170,442	20,013	29.2	28.3	13.3	8.4	.0038
Barron	426,712	20,781	27.3	29.8	13.6	8.6	.0138
Bayfield	148,518	19,640	28.9	26.7	13.8	8.6	.0040
Buffalo	156,973	22,361	26.0	28.0	15.1	12.5	.0040
Burnett	145,341	20,574	28.3	28.8	13.4	9.2	.0043
Clark	295,393	19,377	27.5	28.2	11.7	8.6	.0087
Columbia	528,554	24,859	22.7	31.3	17.9	11.6	.0163
Crawford	155,541	18,551	29.9	27.6	10.9	7.8	.0053
Dodge	920,634	27,268	21.1	31.0	19.7	14.5	.0[illegible]55
Door	319,438	24,018	24.7	32.1	15.6	11.8	.0[illegible]9
☐ Douglas	520,132	24,724	23.1	27.0	17.9	13.7	.0[illegible]58
• Superior	347,523	23,768	24.0	25.4	16.9	14.3	.0116
Dunn	342,638	19,582	29.0	28.5	12.2	8.2	.0105
Florence	60,351	24,500	23.6	24.8	16.7	16.8	.0013
Fond du Lac	1,135,474	28,062	20.6	30.9	21.2	14.5	.0337
Forest	84,084	19,289	31.5	29.6	11.7	6.2	.0024
Grant	535,873	23,040	23.6	28.9	15.4	12.5	.0160
Green	386,494	25,206	22.8	29.8	17.5	13.9	.0143
Green Lake	207,728	22,012	27.0	31.0	14.2	9.8	.0060
Iowa	188,218	18,935	30.4	30.1	9.7	7.1	.0131
Iron	52,319	14,906	34.5	25.9	6.4	2.7	.0019
Jackson	159,629	18,945	27.7	28.5	13.0	5.7	.0050
Jefferson	847,041	27,951	19.7	30.6	20.7	15.0	.0241
Juneau	235,663	20,869	27.8	29.0	12.8	10.3	.0069
Kewaunee	219,390	24,881	23.3	29.3	17.5	13.4	.0061
Lafayette	170,999	22,831	24.1	30.4	15.4	11.0	.0045
Langlade	213,969	20,784	27.3	28.7	12.3	10.8	.0069
Lincoln	287,996	21,305	27.4	30.9	14.1	8.1	.0089
Manitowoc	991,980	26,603	21.5	31.4	19.8	12.8	.0275
Marinette	423,080	21,107	25.9	30.0	15.0	7.3	.0135
Marquette	114,181	17,436	30.6	28.9	8.1	5.9	.0033
Menominee	32,344	23,880	30.1	37.5	11.2	11.0	.0009
Monroe	432,799	24,493	23.6	29.5	16.9	13.2	.0128
Oconto	313,346	21,121	27.2	29.1	14.6	9.0	.0090
Oneida	358,897	21,776	28.1	30.7	15.6	7.9	.0122
Pepin	83,301	24,471	22.7	29.0	16.7	13.8	.0025
Pierce	399,160	27,290	21.0	29.0	17.9	17.6	.0110
Polk	366,214	21,220	26.5	29.3	14.8	8.9	.0110
Portage	774,676	27,645	20.7	27.0	20.2	17.1	.0230
Price	165,059	20,034	26.3	26.7	15.3	8.2	.0050
Richland	197,371	22,378	25.4	30.2	14.3	10.9	.0057
Rusk	138,095	17,503	32.7	27.5	10.2	5.1	.0041
☐ St. Croix	705,561	32,356	17.0	25.2	22.5	22.8	.0193
Sauk	570,443	24,329	23.5	31.2	17.3	11.5	.0179
Sawyer	138,494	17,788	29.8	26.9	10.7	7.2	.0048
Shawano	382,261	20,582	27.1	28.8	13.6	9.0	.0114
Taylor	192,287	21,027	27.8	28.3	14.6	9.7	.0055
Trempealeau	253,919	20,208	27.7	30.6	12.0	7.9	.0081
Vernon	264,187	19,473	27.1	26.0	13.5	9.2	.0075
Vilas	207,745	20,929	29.3	30.5	12.8	9.1	.0069
Walworth	1,005,689	27,924	20.3	27.8	20.8	16.7	.0287
Washburn	131,608	17,793	32.2	27.3	10.5	5.3	.0050
Waupaca	322,853	23,533	23.0	31.1	16.1	10.9	.0154
Waushara	194,294	18,385	29.8	28.1	11.2	6.5	.0057
Wood	967,809	28,072	20.4	27.8	20.3	17.0	.0319
TOTAL METRO COUNTIES	**48,413,373**	**31,055**	**18.2**	**26.4**	**21.2**	**21.7**	**1.3875**
TOTAL STATE	**66,614,009**	**28,292**	**20.2**	**27.5**	**19.6**	**18.4**	**1.9416**

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Wyoming

POPULATION

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total Population (Thousands)	% Of U.S.	Median Age Of Pop.	% of Population by Age Group: 18-24 Years	25-34 Years	35-49 Years	50 & Over	Households (Thousands)
CASPER	**60.2**	**.0240**	**32.6**	**8.1**	**16.4**	**22.1**	**24.0**	**23.4**
Natrona	60.2	.0240	32.6	8.1	16.4	22.1	24.0	23.4
• Casper	46.0	.0183	32.6	8.6	16.4	21.6	24.5	18.2
SUBURBAN TOTAL	14.2	.0057	32.5	6.7	16.2	23.8	22.2	5.2
CHEYENNE	**73.3**	**.0292**	**32.0**	**9.8**	**17.6**	**21.8**	**22.8**	**28.2**
Laramie	73.3	.0292	32.0	9.8	17.6	21.8	22.8	28.2
• Cheyenne	50.1	.0200	33.3	9.2	17.2	21.8	25.3	20.3
SUBURBAN TOTAL	23.2	.0092	29.2	11.0	18.4	21.9	17.5	7.9
OTHER COUNTIES								
Albany	30.8	.0123	26.6	25.3	17.5	18.6	16.8	12.0
Big Horn	10.3	.0041	36.4	6.4	11.4	19.4	32.4	3.8
Campbell	29.3	.0117	28.4	7.2	20.3	24.1	12.5	9.9
Carbon	16.3	.0065	32.7	7.2	16.6	23.6	22.7	5.9
Converse	10.7	.0043	31.5	6.7	15.6	22.9	21.6	3.9
Crook	5.3	.0021	33.4	5.8	14.2	21.6	26.0	1.9
Fremont	33.1	.0132	32.8	7.4	14.2	21.6	25.2	11.8
Goshen	12.3	.0049	34.7	8.0	14.0	19.8	29.8	4.8
Hot Springs	4.7	.0019	38.8	5.2	12.9	21.1	34.5	1.9
Johnson	6.0	.0024	37.9	6.3	12.1	22.3	32.3	2.3
Lincoln	12.4	.0049	29.1	5.9	14.1	20.6	21.1	4.1
Niobrara	2.4	.0010	38.9	5.8	14.5	20.1	35.3	1.0
Park	23.1	.0092	33.9	8.6	14.6	22.2	26.3	8.7
Platte	7.9	.0031	36.5	6.1	12.5	22.2	30.2	3.1
Sheridan	23.3	.0093	36.5	6.8	13.6	23.9	28.8	9.3
Sublette	4.7	.0019	35.5	6.2	14.6	25.2	25.6	1.8
Sweetwater	38.0	.0152	29.7	7.8	17.0	23.7	17.2	13.3
Teton	11.4	.0045	33.2	7.6	21.9	28.5	17.7	4.7
Uinta	18.5	.0074	26.8	6.9	17.7	22.1	13.3	5.8
Washakie	8.2	.0032	34.6	6.4	13.9	21.6	27.9	3.1
Weston	6.4	.0026	34.4	6.2	15.0	22.2	26.8	2.4
TOTAL METRO COUNTIES	**133.5**	**.0532**	**32.2**	**9.0**	**17.0**	**22.0**	**23.4**	**51.6**
TOTAL STATE	**448.6**	**.1789**	**31.8**	**8.9**	**16.2**	**22.2**	**22.6**	**167.1**

RETAIL SALES BY STORE GROUP

METRO AREA / County / City	Total Retail Sales ($000)	Food ($000)	Eating & Drinking Places ($000)	General Mdse ($000)	Furniture/ Furnish. Appliance ($000)	Automotive ($000)	Drug ($000)
CASPER	**460,287**	**108,682**	**43,090**	**55,474**	**25,169**	**101,770**	**6,771**
Natrona	460,287	108,682	43,090	55,474	25,169	101,770	6,771
• Casper	427,429	107,851	39,807	52,629	23,822	94,740	6,771
SUBURBAN TOTAL	32,858	831	3,283	2,845	1,347	7,030	
CHEYENNE	**531,612**	**83,686**	**55,524**	**75,222**	**18,106**	**127,439**	**4,807**
Laramie	531,612	83,686	55,524	75,222	18,106	127,439	4,807
• Cheyenne	470,995	69,704	50,220	67,723	17,424	123,514	4,503
SUBURBAN TOTAL	60,617	13,982	5,304	7,499	682	3,925	304
OTHER COUNTIES							
Albany	176,902	39,728	19,765	13,476	7,704	31,520	6,943
Big Horn	24,602	9,274	3,671	738	772	2,183	1,251
Campbell	160,903	42,362	15,811	15,278	4,757	29,694	5,864
Carbon	88,063	23,463	9,297	5,730	1,665	13,306	3,721
Converse	45,147	10,701	4,292	3,883	1,033	8,551	2,177
Crook	16,062	3,771	2,069	943	98	639	425
Fremont	170,548	41,455	15,101	18,719	3,594	32,190	4,717
Goshen	48,978	12,563	5,288	5,079	621	5,818	1,775
Hot Springs	21,445	5,022	1,812	305	299	2,396	1,220
Johnson	24,053	3,451	2,540	676	860	1,029	1,154
Lincoln	53,603	11,071	3,498	3,028	1,618	13,533	1,170
Niobrara	12,451	1,546	1,306	399	41	2,033	203
Park	140,897	21,258	18,160	28,864	3,397	20,561	4,456
Platte	37,138	10,844	4,251	1,097	466	6,823	910
Sheridan	162,007	40,406	20,779	13,180	5,709	35,535	3,932
Sublette	18,799	5,585	3,467	1,319	430	574	128
Sweetwater	239,705	45,784	21,570	23,033	11,441	62,620	4,706
Teton	135,399	12,939	24,770	4,461	4,284	11,891	3,482
Uinta	79,519	18,912	5,165	6,773	913	12,790	670
Washakie	45,166	14,783	4,085	4,303	1,119	9,569	1,556
Weston	32,769	7,334	2,426	1,823	641	8,515	1,391
TOTAL METRO COUNTIES	**991,899**	**192,368**	**98,614**	**130,696**	**43,275**	**229,209**	**11,578**
TOTAL STATE	**2,726,055**	**574,620**	**287,737**	**283,903**	**94,737**	**540,979**	**63,429**

EFFECTIVE BUYING INCOME

S&MM ESTIMATES: 12/31/90

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
CASPER	**809,444**	**28,933**	**18.0**	**30.5**	**21.6**	**16.3**	**.0239**
Natrona	809,444	28,933	18.0	30.5	21.6	16.3	.0239
• Casper	634,634	29,204	18.2	28.2	22.3	17.0	.0198
SUBURBAN TOTAL	174,810	28,289	16.8	39.3	19.4	13.9	.0041
CHEYENNE	**830,863**	**22,853**	**25.6**	**27.0**	**16.8**	**12.0**	**.0266**
Laramie	830,863	22,853	25.6	27.0	16.8	12.0	.0266
• Cheyenne	592,070	23,00[illegible]	24.7	27.0	16.9	11.9	.0203
SUBURBAN TOTAL	238,793	22,49[illegible]	28.1	26.7	16.4	12.2	.0063
OTHER COUNTIES							
Albany	344,805	21,025	24.0	25.7	13.9	12.4	.0105
Big Horn	101,555	20,885	25.2	29.5	13.3	9.2	.0026
Campbell	418,070	37,328	13.3	25.7	28.2	26.2	.0110
Carbon	201,100	29,246	17.1	29.4	23.0	15.6	.0056
Converse	135,387	30,182	15.6	33.1	24.0	15.4	.0036
Crook	49,122	20,245	30.2	30.0	12.1	8.5	.0013
Fremont	341,646	25,137	22.8	33.5	18.1	9.6	.0105

EFFECTIVE BUYING INCOME

METRO AREA / County / City	Total EBI ($000)	Median Hsld. EBI	% of Hslds. by EBI Group: (A) $10,000-$19,999 A	(B) $20,000-$34,999 B	(C) $35,000-$49,999 C	(D) $50,000 & Over D	Buying Power Index
Goshen	120,873	18,889	27.5	27.5	10.3	9.5	.0034
Hot Springs	59,530	25,389	20.1	27.5	17.6	15.2	.0015
Johnson	60,100	18,396	27.9	25.9	10.8	9.7	.0018
Lincoln	118,022	23,924	24.3	31.5	15.1	11.4	.0036
Niobrara	23,051	16,455	26.9	24.9	8.1	8.2	.0008
Park	265,807	24,733	24.3	29.4	16.5	12.8	.0080
Platte	80,222	22,833	22.1	34.7	16.4	6.0	.0024
Sheridan	316,609	27,660	20.8	25.5	20.3	17.2	.0089
Sublette	52,949	23,692	24.0	30.5	16.5	11.5	.0016
Sweetwater	504,998	33,030	14.4	29.9	25.9	20.1	.0142
Teton	150,143	24,689	23.1	33.7	14.1	14.3	.0053
Uinta	212,201	32,461	14.3	30.9	27.2	16.6	.0058
Washakie	103,032	27,552	21.8	29.9	19.2	16.3	.0030
Weston	87,474	32,844	17.3	24.8	27.5	17.9	.0022
TOTAL METRO COUNTIES	**1,640,307**	**25,945**	**22.2**	**28.5**	**19.0**	**14.0**	**.0505**
TOTAL STATE	**5,387,203**	**26,618**	**21.1**	**28.9**	**19.4**	**14.5**	**.1581**

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SALES & MARKETING MANAGEMENT

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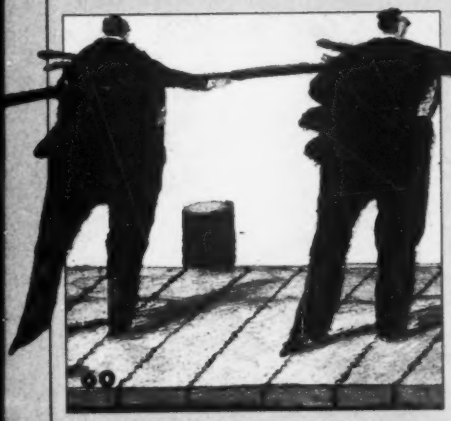

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ABP BPA

THE RACE

WELCOME TO THE WINDY CITY

My first business trip to Chicago nearly 10 years ago was something of a crash course in Windy City aesthetics.

It was February. One of those typical Chicago days where the frigid blasts off Lake Michigan had even the natives on the run, with the slush ankle-deep beneath a cold steel sky. By the time I crossed the river on my way to the Loop, I was a man in desperate search of earmuffs. Five minutes in this deep freeze was enough to remind me that winter on the Great Lakes isn't to be taken lightly. I began to understand why most of what happens in Chicago happens indoors.

Still, the city was new to me, and I was determined not to let the elements discourage my wanderings. On the other hand, every warm, well-lit bar or restaurant beckoned, and after a brief visit to the Picasso and Miro near the Civic Center, I gave in to the temptation and ducked into a nearby tavern.

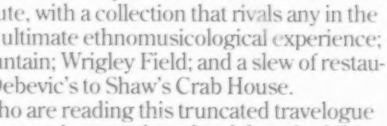
It was late afternoon by that time, and the place began to fill with people as I watched from my perch at the bar. The scene was like something out of the Great American Novel, a lot of friendly banter, laughter, and the occasional shouted greeting to a comrade just in from the cold. This was Chicago in all its gregarious glory.

Later, I took a cab over to the John Hancock building at the suggestion of the bartender, who said the view from the observatory wasn't to be missed. He was right. With the lights of the city stretched out before me, I sipped a second scotch and breathed a sigh warm with peaceful reflection.

Next stop: Lawry's, the venerable Chicago prime rib emporium. Again, the cast of characters was vintage Windy City—worldly, open and honest, and utterly without pretension. I took my time over dinner, soaking up the atmosphere, along with a thick cut, mashed potatoes, and the obligatory Yorkshire pudding. Heading back out into the icy night, the snow swirling about me, I decided to walk the three blocks to my hotel. Except for an occasional passing cab, the city was silent. Back in my room, I turned up the heat and switched on the TV. As luck would have it, I was just in time to catch Cagney in *Public Enemy*, providing the ultimate bit of historical perspective to a day filled with wonders, Chicago-style.

Since that first fruitful trip, I've been back to this city more than a dozen times, each return bringing with it new exploration and experience: Greek Town's incomparable color and cuisine; the Art Institute, with a collection that rivals any in the world; the blues clubs of Old Town, the ultimate ethnomusicological experience; Grant Park's fantastic Buckingham Fountain; Wrigley Field; and a slew of restaurants from Bub City to Carson's to Ed Debevic's to Shaw's Crab House.

There's more, but for any of you who are reading this truncated travelogue while killing some time between seminar sessions or after a hard day of exhibit hopping at POWER SELLING '91, this ought to be enough to get you started. At the risk of luring you away from an event I spent the better part of the last year putting together, do yourself a favor—make sure you find some time to get out and experience this glorious city. And if you happen to see me sitting at the next table, don't worry, it'll be our little secret.



Richard P. Kern
Editor

EXCELLENCE

POWER SELLING

AMERICA'S BEST SALES FORCES

A look at the six winners of our seventh annual survey on sales force quality provides some valuable insights into what constitutes a top-notch sales organization.

BY WILLIAM KEENAN, MANAGING EDITOR

What a difference a year makes.

Just 12 months ago, the current recession was little more than a rumbling on the horizon—a distant spectre, nebulous and not yet threatening. For most companies, the gung-ho, wide-open attitude that characterized business in the 1980s remained the order of the day. And while most people would admit that the recession was out there somewhere, it seemed that whenever you heard about it, it was always happening to someone else.

Of course, this had all changed dramatically by January. Suddenly, money was scarcer and companies were more tightfisted and bottom-line conscious. Competition grew fiercer, and customers were more willing to shop around, altering—if not wholly abandoning—traditional relationships in favor of a more attractive price point.

This economic downturn created a flurry of changes, and its destabilizing effects have been felt in a number of industries—even those once thought mature and seemingly immune to such radical budgetary surgery and marketing malaise. ►

Given all this, it's not that surprising that the results of S&MM's annual Best Sales Force Survey also reveal some dramatic changes this year. A number of previous winners—even some repeat winners from years past—were dislodged from their place in the rankings, replaced by contenders and competitors who had dogged them for years, waiting for the right opportunity to pull off just such an upset.

- In the Chemical industry, perennial bridesmaid Dow Chemical moved into the top spot, nudging out E.I. du Pont de Nemours & Co., which finished first the last time this industry was surveyed two years ago.
- In the Computers & Office Equipment category, Hewlett-Packard narrowly edged out IBM, another longtime favorite.
- In the Pharmaceuticals industry, Eli Lilly moved ahead of Merck & Co., garnering top honors after a long wait in the wings.

Only Scott Paper, this year's winner in the Forest Products category, held on to its former first-place spot. Two new categories and winners—Hyatt in the Hotel industry and Progressive Corp. in Property and Casualty Insurance—round out the slate of 1991's outstanding sales forces.

However, even these companies weren't altogether immune to the recession, although most of our 1991 Best Sales Force winners found some way to turn the current crisis into a competitive advantage—and that, more than anything else, was what determined the final outcome in this year's competition.

For example, despite the fact that competitive pricing in commercial insurance markets, coupled with a decline in auto sales, hurt Progressive Corp.'s business during the last 12 months—"There's just less potential volume for us out there," notes senior vice president Alan Bauer—the company has nonetheless been aided by the withdrawal of many competitors from the auto insurance business. And in more general terms, says Bauer, "The recession has helped our hiring capabilities—there are more qualified salespeople out there."

In the hotel industry, the recession and the Gulf War conspired to wreak havoc with occupancy rates, making an already bad situation even worse in a number of key markets. To its credit, Hyatt countered with an effort to keep its customers in closer contact with the company's senior management, as well as with managers and sales directors of its individual properties. This strategy, along with an emphasis on targeting previously untapped market segments, is being used to fashion a sales and marketing program that Hyatt hopes will help solidify its position and allow it to prosper when conditions eventually improve.

"The recession has definitely made doing business tougher," says Dennis Stewart of Scott Paper. In Stewart's industry, as in many others, orders are smaller, retailers' inventories have shrunk, and shoppers are spending less. By convincing customers that they've got, as Stewart says, "the right products and the right people," however, Scott has weathered the recession better than most, evidenced by its continued success in the face of widespread industry cutbacks and consumer defections.

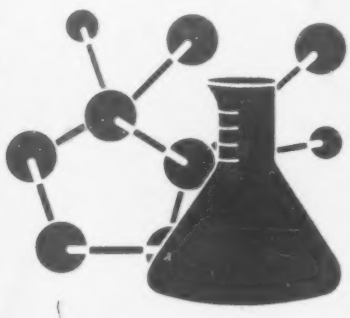
The computer industry suffered a double whammy this past year, undergoing an industry shakeout in the midst of an anemic economic environment. The good news, however, is that this has hastened a trend toward industry partnerships, alliances, and interconnectivity. And with an array of new products and a strategy that stresses customer/company relationships, Hewlett-Packard feels it's uniquely positioned to take advantage of this.

Similarly, the recession has accelerated the consolidation of Dow Chemical's domestic customer base, which has in turn encouraged the chemical firm to hasten its cultivation of global markets, searching out opportunities wherever they exist. Long a believer in international marketing, Dow's strategy has helped it grow and prosper in an otherwise flat economy, and its emphasis on team selling and other innovative programs places it among the leaders in its industry.

At least one of our winners—in the Pharmaceuticals category—

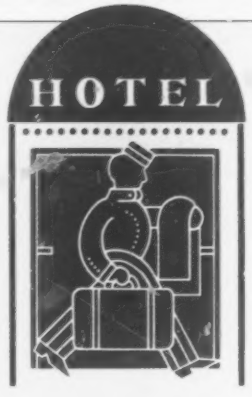
INTERPRETING THE NUMBERS

Survey participants in each industry category were asked to rate the top companies in that category on their effectiveness in seven sales functions (see page 44). Ratings were based on a scale ranging from 1 (poor) to 10 (excellent). The scores represent the average of the seven ratings that each company received.



CHEMICALS

COMPANY	SCORE
Dow Chemical	7.8
Du Pont	7.3
Bayer USA	7.3
American Cyanamid	6.9
Union Carbide	6.8
Hoechst-Celanese	6.7
Monsanto	6.6
Lyondell	6.5
W.R. Grace	6.5
BASF	6.4



HOTELS

COMPANY	SCORE
Hyatt	8.0
Marriott	7.7
Hilton	7.0
Radisson	6.5
Sheraton	6.4
Holiday Inn	5.9
Ramada	5.6
Best Western	4.7
Howard Johnson	4.5
Helmsley	3.6

COMPUTERS & OFFICE EQUIPMENT

COMPANY	SCORE
Hewlett-Packard	7.1
IBM	6.9
Pitney Bowes	6.7
Sun Microsystems	6.7
Apple	6.7
Compaq	6.6
Digital Equipment	5.9
NCR	5.2
Unisys	4.9
Wang Laboratories	4.4

FOREST PRODUCTS

COMPANY	SCORE
Scott Paper	7.3
Boise Cascade	7.2
International Paper	7.2
Stone Container	6.7
Georgia-Pacific	6.7
Weyerhaeuser	6.6
Kimberly-Clark	6.4
Mead	6.4
Champion	6.4
James River	5.8

PHARMACEUTICALS

COMPANY	SCORE
Eli Lilly	7.6
Merck	7.0
Pfizer	6.8
Abbott Laboratories	6.6
Upjohn	6.2
Warner-Lambert	6.0
Johnson & Johnson	5.7
Schering-Plough	5.6
Bristol-Myers Squibb	5.5
American Home	5.1

PROPERTY & CASUALTY INSURANCE

COMPANY	SCORE
Progressive	6.8
Chubb	6.6
Hanover	6.1
Ohio Casualty	5.9
Continental	5.7
St. Paul Companies	5.7
USF&G	5.1
Allegheny	5.0
Fund American	4.6
Geico	3.7

claims not to have suffered at all as a result of the recession. One Eli Lilly insider sums it up by saying, "Illnesses aren't sensitive to economic indicators," and adds, a little more realistically, "I wouldn't say our industry is recession-proof, but it certainly doesn't experience large swings in business."

In more general terms, the fierce competition resulting from the recession is reflected in the narrow margins of victory posted by this year's winners—the largest being no more than six-tenths of a point in the overall averages that determined who finished first in each industry group.

That competition is also evident in the fact that none of our winners scored a clean sweep by getting the highest rating in all seven areas of sales force quality (see page 44). Hyatt came the closest, topping the list in five of seven areas and tying for top honors in a sixth. On the other hand, although Hewlett-Packard had the highest overall rating for the Computers & Office Equipment industry, it posted top honors in only one quality component—appropriately, Reputation Among Customers—tying for first place in one other.

In addition, the economy seems to have made itself felt in terms of customer satisfaction—or dissatisfaction—with certain companies, reflected in the overall ratings posted in this year's survey. This is evident not so much in the scores of companies at or near the top of each industry category—most of these numbers are comparable to those from previous years—but in the scores of those at the bottom. Two years ago (the last time we surveyed most of these industries), no company scored less than 5.0 in their overall rating. This year, however, no fewer than eight companies scored 5.0 or lower overall.

But lest we forget, our purpose here is to honor those companies whose sales effectiveness made them stand—if not head and shoulders, at least a hair or two—above the competition this year. In the pages that follow, we'll take a closer look at the winners in each of our six categories, examining the people, programs, strategies, and philosophies that helped make them the best in the eyes of their customers and peers. As to the runners-up, our congratulations on keeping the competition close and the pressure on. If this year's survey is any indication, perseverance most definitely *does* pay off—just ask Hewlett-Packard or Dow. ►

The Best in Seven Categories of Selling

COMPANIES, FOLLOWED BY SCORES, WITH A HIGHEST POSSIBLE SCORE OF 10.

Industry	Recruiting Top Salespeople	Ability to Keep Top Salespeople	Quality of Training	Opening New Accounts	Holding Accounts	Product/ Technical Knowledge	Reputation Among Customers
Chemicals	Dow Chemical **8.2**	Du Pont **7.6**	Dow Chemical **7.7**	Bayer USA **7.6**	Dow Chemical **8.1**	Dow Chemical **8.0**	Dow Chemical **8.7**
Computers & Office Equipment	IBM **7.5**	IBM **7.2**	IBM **7.6**	Sun Micro-systems **7.5**	Pitney-Bowes/ Sun Micro-systems **7.0**	IBM/Hewlett-Packard **7.6**	Hewlett-Packard **7.8**
Forest Products	Scott Paper **7.2**	Boise Cascade **7.1**	Scott Paper **7.7**	Scott Paper **7.6**	Scott Paper/ Boise Cascade **7.3**	International Paper **7.8**	International Paper **7.8**
Hotels	Hyatt **8.2**	Hyatt **7.8**	Hyatt **8.2**	Marriott **7.5**	Hyatt/ Marriott **7.7**	Hyatt **8.1**	Hyatt **8.4**
Pharma-ceuticals	Eli Lilly **8.4**	Eli Lilly **7.6**	Eli Lilly **7.8**	Abbott Labs **6.8**	Pfizer **6.7**	Eli Lilly **8.4**	Eli Lilly **8.3**
Property & Casualty Insurance	Progressive **6.7**	Progressive **7.0**	Progressive **7.8**	Chubb **6.1**	Chubb **6.8**	Progressive **7.3**	Chubb **7.3**

DOW MAKES IT BIG BY THINKING SMALL

"We're number one because we recruit good people," states Robert M. Baughman, vice president of human resources for Dow Chemical.

To some, this may sound like a cliché. But Baughman, who's also a member of the operating board of Dow U.S.A., isn't purveying platitudes. He means what he says—and backs it up.

Over the course of the last decade, Dow has built a unique recruiting program into a state-of-the-art salespeople-making machine that turns out some of the best people-product in the chemical business. The secret, says Baughman, is simple. Since Dow recruits almost exclusively from college campuses, its policy is to treat the schools like business partners.

"We 'penetrate' the account," Baughman explains. "We make sure our relationship to each school is like our relationship with a supplier. For instance, we get to know the president and vice president of the school. We learn what their needs and goals for the institution are." Over the years, Dow has selected a group of about 35 colleges and universities for this special treatment, primarily in the Midwest and South.

While the new hires recruited by Dow tend to be evenly split between those who have technical degrees and those who have less specialized credentials, all recruits are processed through the company's training program. "It's one of our best-kept secrets," confides Richard E. Sosville, vice president of sales and marketing for U.S. Dow Plastics and himself a veteran of the program. "What makes it so special," Sosville says, "is that it aims to produce a fully balanced seller, not just someone trained in product knowledge alone."

During the year-long program, trainees spend equal amounts of time in classroom situations and working on three related training projects that involve such things as working in Dow's customer service center taking customer calls and orders, or producing an in-depth marketing study involving customers or new markets. Finally, the students spend actual field time selling to—and interacting with—the company's customers and prospects.

By the time a new recruit is assigned to one of its 23 sales offices in the U.S., Dow has made a substantial investment in each trainee. "We've calculated that after about four years with the company, our investment is in the hundreds of thousands of dollars," notes Baughman.

And Dow fights hard to keep its investment intact—and out of the hands of raiding competitors—by offering its salespeople a clear career path and plenty of opportunity.

"Dow has a good, solid career ladder for people who want to sell as a career," explains John W. Tysse, vice president of sales and marketing for chemicals and performance products. "There are many steps between an entry level sales position and a spot as a senior sales executive. At the top of the ladder, for example, are fourteen salespeople who each handle three to four of Dow's largest accounts, and those positions can involve a number of different divisions and product lines."

While salespeople are on their way up that ladder, Dow also tries to see to it that they remain motivated and informed, using structured evaluations and constant manager/salesperson communication to achieve these objectives. "We believe in rigorous goal setting," Tysse explains. "As managers, we try to make sure our people meet their personal goals and their business goals. The aim is to make our people feel challenged throughout their career."

Dow's investment in its own people is only one side of the coin, however. The other is the company's concentration on building similar relationships with its customers. "We see it as a long-term investment," says Baughman. "And it's not just sales service and technical service. Occasionally, we've even provided financial assistance and loans for new projects."

Because of the company's size and diversity, each Dow division has its own way of growing its partnerships. Dow Plastics, for instance, teams salespeople with engineers who jointly call on accounts and report to one manager. Sosville says that sending both a salesperson and an engineer on sales calls helps the buyer make a more knowledgeable selection.

Which may all sound very cutting-edge and customer-driven, but this philosophy actually has its roots in something much more basic. Despite its status as the sixth largest chemical company in the world, there's a lot about Dow that harkens back to an earlier time, a time before global marketing and concepts like team selling and value-added. Back then, the relationship between a company and its employees—and its customers—was something sacred. And, at Dow, it still is.

In a way, this only makes sense, since Dow is still headquartered in Midland, Mich., the town where the company was founded back in 1897. Baughman speaks volumes about this historic link—and its effect on Dow's corporate philosophy—when he notes that in spite of Dow's successful globalization, "I think we've been able to maintain the solid, everyday values of a small town."—*B.V.* ►

CHEMICALS

Company: Dow Chemical Co.

Major Product or Service: Chemicals and performance products

1990 Sales Volume: $19.8 billion

Number of Salespeople: 500

Sales Philosophy: "We do not succeed unless our customers succeed."

Robert M. Baughman of Dow Chemical

HEWLETT-PACKARD STRIVES TO CONNECT WITH ITS CUSTOMERS

"Our goal is to deploy the best sales force in the industry," says Manuel Diaz, Hewlett-Packard's director of sales and marketing for the U.S., Canada, and Latin America. "For us, that means fielding the best quality people at the lowest cost and at the highest levels of customer satisfaction."

With those three tenets acting as cornerstones to Hewlett-Packard's sales effort, the giant computer company has already assured itself some measure of success. For the first time since *S&MM* began including Computers & Office Equipment in its Best Sales Force Survey (this being its fourth appearance in seven years), H-P is the only company ever to knock IBM out of the top spot.

And although Diaz gives credit for this distinction to his company's sales force, he also cites H-P's sales training efforts, its "thrust toward providing the best, the fastest, and the most powerful technology," and its "continuing focus on the customer as our number one priority" as contributing factors. "When you have a lot of new products," he says, "selling is a lot easier."

Which is not to say that Hewlett-Packard is just "peddling iron"—or hardware—as Diaz puts it. "There's a significant movement in our industry away from mainframes and more toward a client-server approach to automation and to greater 'connectivity' between systems," he says. "As a result, big computer operations will be decentralized and broken into smaller operating components—and not all of those components will come from the same manufacturer. The company that thrives in this type of selling environment will be the one that offers the best solutions for connecting and integrating those systems—and that can best articulate that strategy to the customer and explain what it means to them."

This trend toward systems and solutions, says Diaz, is prompting a corresponding evolution in the role and skills of the salesperson. "The new salesperson," he notes, "will have to be able to understand customer requirements and explain solutions in terms the customer can understand. He'll have to deal with a number of partners, including value-added resellers, software vendors, and even competitors whose equipment may also be integrated into a customer's system." In this regard, Diaz acknowledges, his salespeople may have to be as knowledgeable about the technology of competitors' equipment and of industry standards as they are of H-P's own products.

In fact, Hewlett-Packard's salespeople are already making a mark in terms of their Product/Technical Knowledge, finishing in a tie with IBM at the top of that category of sales force effectiveness as demonstrated in this year's Best Sales Force Survey.

Diaz attributes those high marks in some part to his company's commitment to new product development, but he also links them to H-P's emphasis on training. "Many of our people come from technical backgrounds and move into sales," says Diaz. "We also demand a lot of know-how from them."

Every member of the company's sales staff receives basic training in such areas as strategic selling and account management, with custom-training videos that get the latest information about new products out to its field salespeople. The company also uses interactive TV/satellite training sessions to aid sales groups on specific projects or for regional groups whose customers might benefit from new H-P products.

The company also puts its salespeople through an advanced training course on open systems and client-server technologies (the terms are often used interchangeably, though Diaz insists they aren't synonymous) and teaches them how to relate those technologies to their customers' needs. H-P frequently sends *customers* through this same training program as well.

This kind of industry-specific training has become a major component of H-P's training and development effort. This is primarily due to the fact that the H-P sales force, while organized geographically, is expected to develop a focus on specific industries that may dominate certain geographic areas—whether it's the auto industry in Detroit, the oil and gas industry in the Southwest, or financial services in New York City.

Diaz sees the near term dominated by alliances such as the recent agreement between IBM and Apple. Still, he cautions, "It's important that alliances such as these don't inhibit customer choices."

Customer satisfaction plays a very important part in Diaz's projections about how his company will fare in the years ahead. "Our strategy is to be as open as anyone," Diaz says, "and to have the customer choose H-P because we have a better product and because our company is one customers like to deal with."—*W.K.* ►

COMPUTERS & OFFICE EQUIPMENT

Company: Hewlett-Packard Co.

Major Product or Service: Computers and peripherals.

1990 Sales Volume: $2 billion (U.S.)

Number of Salespeople: 1,000

Sales Philosophy: "Make sure we satisfy customers' needs now and maintain that satisfaction in the future."

Hewlett-Packard's Manuel Diaz

SCOTT PAPER IS ON A ROLL

Being a salesperson for Scott Paper Co. has never been easier. And it has never been harder.

At the end of the 1980s, Scott had the consumer paper products market all wrapped up. Its ubiquitous 1,000-sheet roll of toilet tissue and ScotTowel paper towels were staples in every pantry and commanded premium positions in the hotly contested battle for supermarket shelf space. It was—and still is—one of the few paper companies to put its name on its products, making the name Scott synonymous with old-fashioned value and reliability.

A funny thing happened on the way to the store, however. Heady competitors such as Procter & Gamble were introducing or revitalizing brands that were positioned to butt heads with the Scott stalwarts. Retailers, squeezed by shrinking profit margins and a newly sobered economy, started demanding that manufacturers play *their* game. Rather than having salespeople dictate product mix and shelf allocations, store managers started asking, "What can you do for *me*?" In turn, salespeople suddenly found themselves doubling as financial strategists, category analysts, and marketing researchers.

Many marketers were ill-prepared for the turnabout, but not Scott. By switching its sales mission from volume at any cost to profitability—both for the brand and the customer—the company breathed new life into its mature products and nudged up market share on new ones.

"It was quite a massive change," reflects Lee Griffith, vice president of North American consumer marketing. "It required months of preparation, entirely new systems, and big changes in our corporate culture and training. We had to redirect our sales force around what the senior objective really is, and quite frankly, not everyone was up to the task."

Those salespeople who did make the cut were in for a rough ride. "We started the move from volume to profitability in the mid-eighties, changed salespeople's compensation in 1987 and 1988, and are still fine-tuning the system," says Griffith. "It's no longer a volume or promotional approach to customers—it's a lot broader than that. It's understanding brands and how the [consumer's] response to various actions on our part is timed so that we can eliminate waste and improve profit."

To accomplish the task, Scott salespeople were trained to be alchemists of a sort, blending their persuasive powers, knowledge of the market, and reams of data in order to arrive at the most profitable product mix for both company *and* customer. If, for instance, a particular customer features "Brand X" napkins in its advertisements for one week every month but the brand commands only a 10% share of the napkin market, "that's probably a misallocation of ad space," says Dennis Stewart, vice president for consumer sales. If, instead, the retailer advertised the leading brand in that category, "the store could really build category profits," he says.

"It's bringing a scientific approach to the selling encounter," he adds. "Many retailers have built relationships with suppliers over time and may tend to over-allocate space to the suppler's brands. Often, these brands don't pay the rent. Through the science of knowledge interpretation and communication, you can break down some of those harmful habits."

Salespeople had a few harmful habits of their own to break. To get them to buy into Scott's new and improved way of doing things, time, money, and resources were poured into teaching new skills, such as data processing and financial analysis. Whereas salespeople used to "go off on their own" and rely on their instincts, a new sense of discipline was infused throughout the ranks, says Stewart.

"Discipline isn't suppression," he explains. "It's correct teaching of ways and methods. We've tried to bring a sense of capitalism to how our people think and perform."

There are some things, however, the company won't change; namely, its reliance on the equity of the Scott brand. "Since brands have a unique ability to speak universally of quality, consistency, and value, it's in every marketer's interest to understand their power, and the ways and the means of their management," says John C. Holt, CEO of A.C. Nielsen, the Northbrook, Ill.-based media measurement and market research firm. Exemplary brand management has been Scott's hallmark throughout its long history, and 1991 will be no different.

Which is not to say that Scott will become complacent about its success. Quite the contrary. Dennis Stewart sees the next few years as some of the most challenging for his sales force. "They're going to have to be better thinkers and initiators," he says of Scott's salespeople. "They're going to have to think categories versus brand and products to an even greater degree. And they're going to have to take more of a business approach, rather than just a sales approach. We've made a lot of progress, but we have a lot more progress to make."—*B.W.* ►

FOREST PRODUCTS

Company: Scott Paper Co.

Major Product or Service: Consumer paper goods

1990 Sales Volume: $5.4 billion worldwide (includes all divisions)

Number of Salespeople: 500

Sales Philosophy: "We want to help our customers maximize their return on category space."

Dennis M. Stewart of Scott Paper

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HYATT HAS NO RESERVATIONS ABOUT SALES EXCELLENCE

Because they're friendly folks by nature, hotel salespeople traditionally have been longer on charm than textbook-style selling skills.

For some, upholding that tradition is regarded as a noble enough goal. But for Jim Evans, senior vice president of sales for Hyatt Hotels Corp., only a perfect balance will do. "It's a very social business," Evans says, "but I believe that it's our customer-centered selling skills that distinguish us from the competition."

Echoing this view from his own perspective is Evans's comrade-in-bookings, Marc Yanofsky, Hyatt's senior vice president of marketing. "The days of mass marketing in the hotel business are over," he says, "and one result is that the lines between sales and marketing are blurring."

Getting field reps to dig for facts on a sales call so they can perform an intelligent needs-analysis is just one example of how Evans improves sales performance while creating a steady stream of information for Yanofsky's marketing database. And even though it may require some extra effort by Hyatt's reps, most of them appreciate it when the time comes to plan their next call on behalf of one of the company's 106 U.S. properties.

"We can send [the rep] a customer profile that tells them a lot of things, including where the prospect stayed, how long, and what airline he or she used," says Yanofsky.

This vivid view of the marketing landscape has emerged only since Hyatt's grand design for greater customer-orientation was put into place during the past year. One of Evans's key moves: adding middle managers and having them check out of headquarters so they can be closer to the market.

These 10 managers, called divisional directors of sales and marketing, now work from one of the hotels in their region instead of the home office in Chicago. Evans says this puts them in a better spot to oversee operations of the individual hotel sales forces and keep them abreast of programs generated by corporate. The organization is headed up by Frank Calaguire.

Even an ambitious upgrading of sales and marketing can only do so much to improve things right off the bat. Typically, hoteliers sleep best when occupancy rates are 70% or more, but according to Mark Lomanno, research manager of Smith Travel Research in Gallatin, Tenn., the occupancy rate for U.S. luxury hotels slumped to 62.7% during the first five months of 1991—down from 65.8% a year earlier.

"Because of the Gulf War and the recession, we've had more corporate cancellations than at any time in our history," says Evans, who counters the trend with a tactic he perfected even before the crisis: Working from a list of companies tentatively holding space at Hyatt hotels, Evans parcels the names out to senior executives—including himself.

Naturally, any marketer would kill for this kind of high-level support. Still, it's not easy to make this kind of program both consistent *and* successful. At Hyatt, however, everyone in the top ranks—from president Darryl Hartley-Leonard on down—is committed to calling five "tentatives" a month in order to help close the sale. Says Evans matter-of-factly: "The senior officers of the company are responsible for our key customers."

Hospitality, of course, is still a persuasive part of courting the customer, but Hyatt makes sure that it's parceled out by market segment. Thus, a covey of travel managers from, say, the insurance industry may be invited to a Hyatt resort for food, fun, and feedback, providing valuable input. Similar advisory boards give Hyatt marketers insight into segments as diverse as association buyers, nonprofit groups, and African-Americans.

This kind of segmentation has affected the sales force as well. Referring to the nation's 35,000 travel agents, Yanofsky notes that "in the hotel business, agents are both your representative *and* your customer." Thus, Evans has 20 people selling out of regional offices who call only on travel agents—and he plans to double that number over the next 12 months. The goal: Make it easy for agents to sell Hyatt. At the same time, other sales "specialists" are concentrating on corporate travel managers or trade associations, and Evans says he's steadily adding people in these areas as well.

"To be effective," he says, "our salespeople must understand how the customer makes a decision. They have to know the basic economics of the business." And that philosophy isn't just for the rep in the field, either; it's practiced throughout the entire corporation.

"Every piece of business must be examined for its profitability," says Evans, "but we're all out fighting in the trenches. In the end, the sales force with the best selling skills will be the one that wins."—*M.E.* ►

HOTELS

Company: Hyatt Hotels Corp.

Major Product or Service: Deluxe hotels

1990 Sales Volume: $2.2 billion

Number of Salespeople: 625

Sales Philosophy: "Put the highest possible priority on selecting a sales staff capable of wrapping our sales and marketing programs around the customer's needs."

Hyatt sales chief Jim Evans

ELI LILLY LAUDED FOR ITS BEDSIDE MANNER

When asked what contributed to his company's success, E.M. Cavalier, vice president of sales for Eli Lilly & Co., says without hesitation: "Our people. Lilly people work together and recognize the importance of quality. We try to create an environment where problems aren't ignored, they're seen as a growth opportunity."

And Lilly salespeople certainly had their share of growth this year. The company saw a tremendous increase in sales due to its newest product, Prozac.

That success wasn't without controversy, however. Although the majority of patients for whom Prozac was prescribed claimed to experience immediate relief from their symptoms of depression, there was allegedly a handful of patients who suffered psychotic episodes.

"It was due to the expertise and professionalism of our sales force that these false accusations were diffused and Prozac gained the largest market share during the course of the year," says Cavalier. "Our salespeople were equipped with the appropriate clinical data to refute the false claims and convince our customers that there was no relationship between our product and these types of negative side effects." *[Note: After a formal investigation, the FDA recently disclosed that there is no substance present in Prozac that is accountable for such dangerous tendencies.—Ed.]*

It's no wonder that Lilly's salespeople were capable of saving the reputation of their product: Recruiting Top Salespeople and Product/Technical Knowledge were the two categories in our Best Sales Force Survey in which the company scored highest. In fact, the only two areas where Lilly didn't outstrip its competitors were Opening New Accounts and Holding Accounts.

When asked to comment on this, Cavalier contends that low scores in these areas should be expected if you understand their operations. "We only sell to distributors," he says. "We have 240 in the U.S. alone, and because we like to keep close ties with each and every one of them, we don't see a need in opening a number of unnecessary accounts. We only sell to wholesalers on an as-needed basis. At this point, we feel we have a sufficient distributorship to meet the needs of the corporation."

"We take our responsibility to customers very seriously," says Cavalier. "Every employee adheres to the company's mission statement and vision, which decrees, among other things, that all company activities should be conducted with a thirst for excellence, with the highest ethical standards, and with a customer orientation."

Also, the company continues to recognize its employees as its most important asset. "Our objective," states Cavalier, "is to attract and retain outstanding people at all levels of the organization."

When hiring, the company prefers candidates to have some sort of science or health-care background; only 20% of its work force have earned business degrees. Still, Lilly offers a defined training program in order to allow salespeople to study their products and learn how best to promote them. In addition, after an intensive two-year training period, sales reps are given a battery of psychological tests in an effort to teach them more about themselves. The idea is to put salespeople in touch with their own strengths and weaknesses so they can concentrate on reinforcement and improvement.

"I think the growth opportunity we offer our employees is the major thing that distinguishes our sales force from the competition," says Cavalier. "Our employees aren't just offered positions, but careers. We promote primarily from within. Therefore, we look at a number of different qualities when recruiting. Aside from the ability to sell, we expect our force to possess good 'people skills,' as well as problem-solving and analytical abilities."

Such diligence and hard work certainly pay off for Lilly's salespeople: Compensation was the largest sales cost component in 1990. "We had a very good year," says Cavalier, "and we like to reward our salespeople accordingly. Our reps rely on a bonus program that's based on the company's sales and profit achievements. Still, we review our position in the marketplace annually to make sure we remain in the top compensation tier of the industry."

In spite of this, cost-containment efforts directed at the health-care industry—particularly prescription drugs—are going to change the role of the pharmaceuticals salesperson. "Traditionally, our sales reps were the basic communicators of professional and technical information," says Cavalier. "But that's changing. Now they're going to have to demonstrate economic justifications for buying our products.

"We need to communicate the value of innovative products in *controlling* health-care costs," Cavalier adds, "as well as increasing productivity and improving the quality of life."—*K.R.*

PHARMACEUTICALS

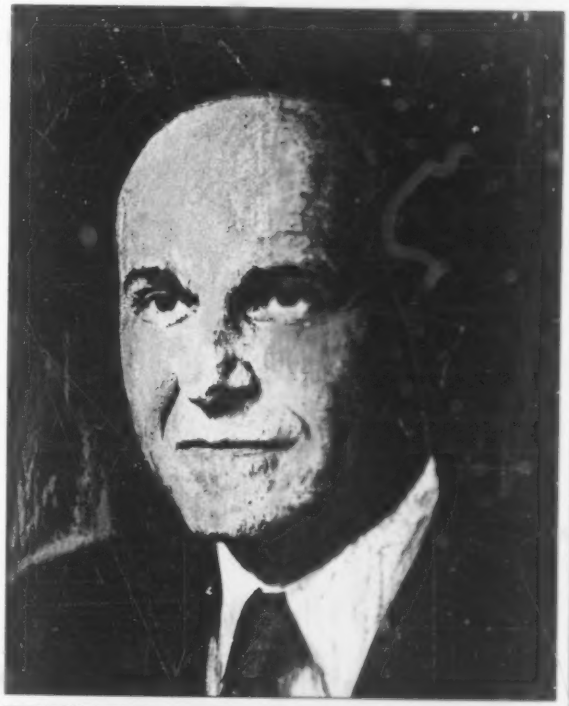
Company: Eli Lilly & Co.

Major Product or Service: Pharmaceuticals, medical instruments, and diagnostic products

1990 Sales Volume: $4.1 billion

Number of Salespeople: 1,700

Sales Philosophy: "Success through people."



Eli Lilly's E.M. Cavalier

PROGRESSIVE'S SUCCESS IS NO ACCIDENT

Alan Bauer will be the first to admit that insurance isn't exactly the most glamorous product in the world.

"There are few products less satisfying to buy," concedes Bauer, senior vice president of products and services for Progressive Corp. "When you buy insurance, you have one of two outcomes: Either nothing happens and you've wasted your money; or something *does* happen and you get into the nightmare of deductibles and phone calls and paperwork."

Nonetheless, in the lackluster world of loss ratios and actuarial tables, Progressive has become something of an anomaly on several fronts. It has scored big profits with a product most companies lose their shirts on: auto insurance. Its primary customer base is high-risk drivers whose policies have been canceled or who have been refused insurance by other carriers. And, once a customer has an accident, the company actually tries to make filing a claim quick and hassle-free. One call to its 24-hour hotline will dispatch teams of claims adjusters to the site who have been trained to respond empathetically to victims' physical and emotional trauma.

Which may all be well and good for Progressive's present customers. But as Bauer points out, expedient claims-handling hardly brings new customers stampeding to Progressive's door. "If I were to say, 'Buy our insurance because we've got great claim service,' your reaction would be, 'I'm probably never going to have a claim anyway, so that doesn't turn me on.'"

What does turn new customers on is Progressive's singular breed of salesperson. In an era when "empowerment" is just another cliché, Progressive actually gives its salespeople decision-making muscle. "In most insurance companies, the ultimate responsibility for a given policy is spread among a number of people: the underwriters, the actuary, the salesperson, and the claims person," says Bauer. "All of that ultimately rests on one person at Progressive. He or she typically isn't as good an underwriter as the underwriter for another company, not as good a claims person or salesperson, and probably isn't legally an actuary. But because Progressive reps wear all of these hats at the same time, they can make the trade-offs necessary. We really do give that sort of authority, and that's very frightening for a lot of people. This isn't a company for everybody."

Indeed. Peter Lewis, the company's flamboyant CEO, brags that he has fired more Harvard Business School graduates than most other insurance companies have hired. Still, argues Bauer, by offering a more lucrative compensation package than other insurance companies, Progressive has filled its ranks with top-notch salespeople who otherwise might not have considered a career in insurance.

Although salespeople can earn incremental bonuses that are tied to volume, bonuses represent a smaller proportion of compensation than at other insurance companies. Bauer's rationale: Progressive wants its salespeople to spend time in the field digging up marketing intelligence. "If someone is very good at this, we want to make sure he or she is recognized," he explains. Any change in a competitor's prices or products, as well as any customer complaint, is promptly channeled back to company headquarters. "The sooner we know about it, the sooner we can react," he says.

Another reason the company downplays bonuses tied to volume, notes Bauer, is that "we found that substantial compensation contingent on achieving certain goals didn't produce team thinking. It also didn't necessarily produce the best output for the company."

Besides exhaustive technical training for new hires, each of the company's 16 operating divisions continually keeps salespeople up to date on the ever-changing swirl of regulations and procedures in the insurance industry. In addition, many salespeople participate in a new off-site program that enhances salespeople's sensitivity, empathy, and awareness. "We're about ten times bigger than we were ten years ago," says Bauer, "which means many of our people don't have the management and communications skills people from another organization of our size might have. We wanted to address that."

Coping with the industry's increasing complexity will be the most formidable challenge Progressive's sales force faces in the coming years. Says Bauer: "There's a great lack of knowledge [about insurance options] among consumers. As the industry becomes more complex, both through natural evolution and increasing regulatory and legislative demands, customers' needs will be harder to fulfill."

That may be the case. But if the past is any indication, Progressive will continue to stand out as an insurance company that really cares about its customers.

And that's no accident.—*B.W.*

PROPERTY & CASUALTY INSURANCE

Company: Progressive Corp.

Major Product or Service: Property and casualty insurance

1990 Sales Volume: $1.4 billion

Number of Salespeople: 30 who call directly on customers, 150 who call on independent agencies

Sales Philosophy: "To position ourselves as an organization that reduces the economic and human trauma associated with accidents and thefts."

Alan Bauer of Progressive Corp.

REPS AND RECOGNITION: UNDERSTANDING WHAT MOTIVATES

Since independent reps respond differently than company salespeople to incentives, you must first know what motivates them before you can set up a successful program.

BY EDWIN E. BOBROW

According to data recently published in *S&MM's* annual *Sales Manager's Budget Planner* (June 17), the median cost of a sales call averages $210.34 for those selling consumer goods, $250.54 for industrial goods, and $222.66 for services. Considering these costs—and the fact that they continue to escalate—making sales calls more effective and minimizing the number of calls necessary to obtain an order should be essential goals of every sales executive, regardless of what, where, or how they're selling.

Of the many factors that go into an efficient and effective sales call, motivation is one of the most important. A good motivational program that taps the inner resources of sales reps can make the difference between getting the order—or getting the brush-off—from customers and prospects.

Motivating independent sales agents, however, is different than motivating company salespeople. What will work for a dedicated sales force may not work for a force of independent reps. In addition, what will work for the principals of an independent sales agency may not work as well for the reps who work for that agency. Therefore, it's necessary to look at both of these groups carefully and understand what motivates the majority of individuals in each. Only then can you expect to develop an incentive program that will have the optimum motivational effect.

Dick Berry, himself an independent agent, writes in his book, *Understanding and Motivating the Manufacturers' Agent* (CBI Publishing, Boston), "Each of us is a bundle of interests, attitudes, and values instilled through a lifetime of learning. We respond to situations that provide satisfaction and rewards. A manufacturers' agent, like everyone else, is continuously going through a sorting process. The outcome determines, for example, whether or not he or she will call on a given account or spend time on a particular line or product."

A HIERARCHY OF NEEDS

In order to understand the motivational process, you must first understand some of the basics behind motivation itself. Abraham Maslow, the father of the "Humanistic School" of psychology, contends that people have a hierarchy of five levels of needs and that the higher level needs can't be addressed until lower level needs in the hierarchy have been satisfied. Maslow's Hierarchy—from bottom to top—includes:

- **Physiological needs:** the basics, such as hunger, thirst, shelter, clothing, reproduction, etc.
- **Safety/security needs:** stability, law and order, pensions, and the need for structure, etc.
- **Love/belonging needs:** belonging, acceptance, love, etc.
- **Self-esteem needs:** respect, recognition, attention, a feeling of importance, etc.
- **Self-actualization needs:** creative expression, full-self expression, challenge, etc.

Recognizing where the people on your sales force are within this hierarchy can help you develop the motivational program that's most effective

ALASTAIR FINLAY

for each group. Keep in mind, however, that a person's life's work isn't to achieve any particular level on the hierarchy (shown on page 86) but the stages can provide a convenient motivational benchmark for determining the needs of different—and differing—groups at different points in time. The same individual or group might be more responsive to safety/security motivators at one point and self-actualization motivators at another, depending on such things as age or maturity, economic conditions, the job market, corporate culture, family matters, and a variety of other factors well out of the control of any sales executive.

As part of the research for his book, Dick Berry developed a test that indicated where people from different walks of life would fall on Maslow's Hierarchy pyramid. He called it a "Motiquiz" and administered it to a number of salespeople, independent agents, sales managers, graduate students, executives, and others. Berry discovered that owners or partners in independent rep agencies most often fell into the self-actualization level, while those who worked for them were more likely to be on the safety/security level. Given this, it's easy to see why the principals of sales reps' organizations respond well to involvement with manufacturers, while those who work for them respond best to bonuses, contests, and incentives.

Many years ago, our sales agency represented two manufacturers, both of which produced identical income ($25,000 in commissions per year), shipped orders promptly, and paid their commissions on time. The difference, however, was that one—let's call it Ignore Inc.—never had its national sales manager come to our territory; we worked only with the regional manager. We met the president only on rare occasions, and then only when we were at his plant or at a national sales meeting.

By contrast, the other company—we'll call it Dream Co.—sent birthday cards, phoned if one of our people was ill or had had a baby, and in general took a personal interest in our people and our company. The president of Dream Co. visited and worked with us at least once a year; the national sales manager met and worked with us twice a year. The regional sales manager was in constant touch and worked with us about six times a year. We received token "quota buster" gifts, recognition awards at Dream Co. sales meetings,

Motivational Techniques—What Works for Me

TECHNIQUE	IMPORTANCE AS A MOTIVATOR: NONE	LITTLE	MODERATE	CONSIDERABLE
Highest possible commission	0%	0%	21%	79%
	0	2	35	63
Volume-progressive commission	0	14	57	29
	7	18	47	28
Quotas or sales goals (commission based on quota)	7	43	50	0
	30	41	27	2
Product training (specifications and applications)	0	14	43	43
	2	7	30	61
Backup and support (individual help on customer problems)	7	0	21	72
	0	4	8	88
Promotion and advertising (directed to customer)	0	36	64	0
	0	12	69	19
Fear ("Perform or else!")	29	71	0	0
	72	20	6	2
Contests (short-term for special programs)	7	79	7	7
	25	43	31	1
Incentives for new accounts or business	0	31	62	7
	8	19	47	26
Recognition (congratulations, awards, visits by principals, etc.)	0	15	62	23
	5	34	40	21

Key:
Corporate sales managers
Manufacturers' agents

SOURCE: Bobrow Consulting Group.

trips and contests for our salespeople, bonuses for the agency when we exceeded quota, and more. Dream Co.'s president even called regularly to get ideas from our principals and to find out how things were going, and they sent us chocolate-covered matzoh balls at Easter time.

Now you tell me, which of the two companies would you drop everything for in order to do something special?

Obviously, our relationship with Dream Co. proved to be a great motivator. All the other things that Ignore Inc. did were good, but they hadn't built the "special" relationship that proved to be an effective motivator for us—and for the people who worked for us. Needless to say, we always went the extra mile in our dealings with Dream Co.

KEY POINTS FOR PLANNING

A good relationship between the independent rep agency and the manufacturer is paramount in motivation, but there are other issues involved as well. To give you an idea of how motivational factors might differ for different groups, we surveyed a group of rep agency partners who were members of the Wisconsin Assn. of Manufacturers Agents—as well as agency sales managers—who were attending a two-day workshop on Marketing Through Manufacturers' Agents at the Univ. of Wisconsin Business Center.

As you can see from the results of the survey (page 84), money is important, but it's certainly not the only thing principals of rep agencies and their sales managers will respond to. A good reputation, a reliable manufacturer to represent, and training are all high on their lists as well.

Knowing this, it's most important to develop a motivational plan that takes into consideration what will move the principals *and* the salespeople working for them. Here are some key points to consider when developing such a plan:

1. Figure out where on the hierarchy of needs the majority of your independent reps fall. Keep agency principals separate from salespeople.

2. Develop separate programs for principals and salespeople.

3. Obtain input from salespeople and principals about what they think of your motivational plan.

4. In general, the partners of independent rep agencies first want to increase income for their agency—and then make more money for them-

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selves. The salespeople who work for them, on the other hand, want first to increase their earnings, and then make more money for the agency.

The rest of the list includes things that should apply not just to your incentive program, but to all aspects of your relationship with an independent rep agency:

- Treat principals as professionals. They won't respond well to being bossed, but they do like strong leadership.
- Show them you care about them.
- Trust them to do the job.
- Make them feel secure.
- Recognize their independence.
- Don't measure their activities, measure their results.
- Be consistent and clear in your expectations.
- Give them realistic programs and sales tools.

If you keep these simple rules in mind when putting together an incentive plan for independent reps, you should have no problem motivating them successfully. The main thing to remember, however, is that despite the similarities in what they sell and how they sell it, salespeople and independent reps are *not* created equal when it comes to the fundamental aspects of motivation. □

Edwin E. Bobrow, president of Bobrow Consulting Group in New York City, is an author and frequent lecturer on sales and marketing topics.

Where your salespeople are on the hierarchy can help you develop the right program.

A Hierarchy of Needs

SELF-ACTUALIZATION
Self-fulfillment, opportunity to become what one is able to become, creative expression

SELF-ESTEEM
Recognition, status, appreciation, respect

LOVE/BELONGING
To love and to be loved, acceptance, affection

SAFETY/SECURITY
Order, discipline, protection of material acquisitions

PHYSIOLOGICAL
Food, water, shelter

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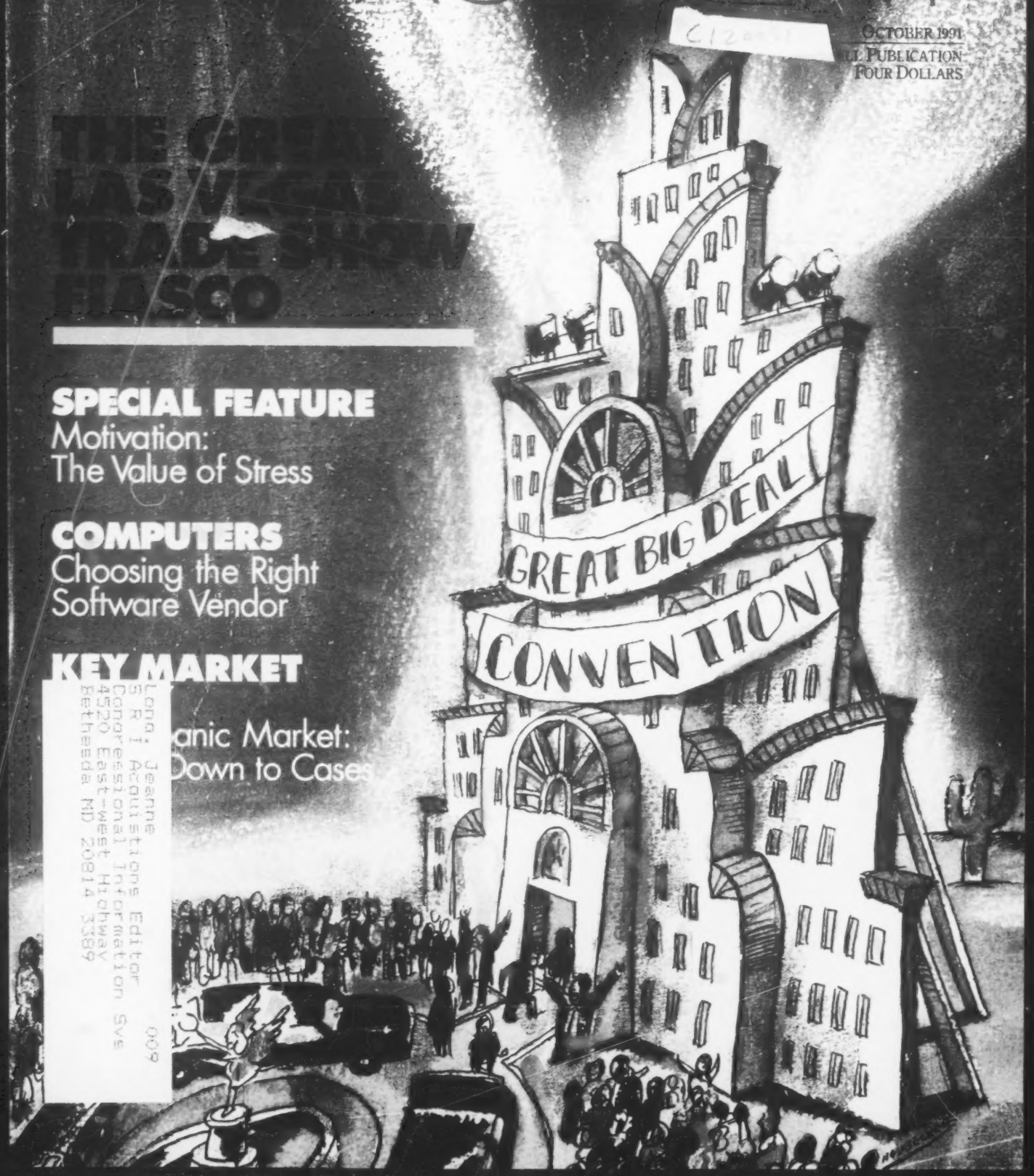

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ABP BPA

THE RACE

AN EXPO EXPOSÉ

If you're like me, you end up attending at least half-a-dozen conferences and trade shows each year—some good, some bad, some both. Having just returned from our POWER SELLING Conference and Exposition in Chicago, I have a new-found respect for meeting planners and show managers in general. Once you've been on the inside, you can appreciate the monumental effort it takes to pull off a successful—or even an unsuccessful—event. Happily, the initial indications are that POWER SELLING '91 fell squarely into the former category, and I'd just like to publicly thank those of you who helped make our first outing a hit. We couldn't have done it without you.

Of course, appreciative attendees and exhibitors are only part of this equation. A lot of what goes into a successful, well-run event happens long before the registration desk opens on the first day: months and months of groundwork, negotiations, wrangling with contracts, lining up seminars and speakers, the inevitable logistical logjams—enough stuff to render even the most savvy and sophisticated planner semicomatose.

Fortunately, Fred Hufnagel, Kate Turner, and the rest of the gang (Karen, Nicole, Kate, Dave, Craig, Lorraine, Beth, Kerry, et al.) at the BillCom Exposition & Conference Group are a hell of a lot more experienced at this sort of thing than we are, and it's largely due to their collective expertise and attention to detail that POWER SELLING came off without a major hitch or glitch.

Which is not to say that the event was without its share of problems. There were plenty. The trick was to keep them to a minimum—and, more important, to learn something from them. In this business, inexperience can't be used as an excuse. Nor should it be. In our case, the warm glow of satisfaction at a job well done that we were all feeling as POWER SELLING '91 wound down on Friday night was quickly doused by our first read-through of the conference evaluation forms—a truly sobering experience. Granted, there were only around 150 of them (about 20% of the attendees), but what they had to say was nonetheless revealing.

What you find out first of all is that people who fill out evaluation forms rarely have anything positive to say—useful and constructive, perhaps, but usually not what you'd call laudatory. And while they may not be pleasant to read, the comments are really the only way you have of finding out what went wrong, because the good stuff tends to be verbalized, while the bad gets written down—often in painful detail. Such are the advantages of anonymity.

But not always. For example, this month's cover story, "The Great Las Vegas Trade Show Fiasco," is kind of an evaluation form carried to extremes—both literally and literarily—with author Harry Foster weaving a tantalizing tale of one such event gone horribly awry. Style-wise, it's a bit of a departure for us, but I think you'll find the information and insights are right on target.

I only wish I'd had a copy of this article back in April or May—it would've saved me more than a few sleepless nights.

Richard P. Kern
Editor

CHOOSING THE RIGHT SOFTWARE VENDOR: A CASE OF NATURAL SELECTION

Thinking of automating? A recent report offers managers the inside scoop on vendors, services, and applications.

BY THAYER C. TAYLOR, SENIOR EDITOR

The success or failure of a sales force automation program often hinges on whether salespeople buy into it. And the one factor that shapes their reaction more than any other is the software that will be their entree to the world of computers. As a result, when it comes to implementing an SFA program, the selection of the right software vendor is probably the most critical decision a marketer makes.

A recent report on the sales automation software market by International Data Corp. (IDC), a Framingham, Mass., computer industry research firm, contains material that can be used by marketers either planning to launch computer-in-sales programs or upgrading existing ones. IDC's analysis of the SFA market, while written from the perspective of SFA software vendors (and priced at a hefty $4,000), offers sales and marketing executives clues on pinpointing the search for the vendor most suitable to their particular needs, ammunition for negotiating prices and services, and a peek into the future of such software.

Finally, because these software vendors have done the brunt of the missionary sell on spreading the SFA gospel (hardware vendors, except for Hewlett-Packard and Digital Equipment Corp., have so far sat on the sidelines), their experience in dealing with all sizes and types of SFA users provides lessons for like-minded marketers.

IDC structures the SFA software market into three tiers, with each offering a particular mix of price, technology, support, and services to match the needs of various-sized clients. "Service and support are especially significant when it comes to sales force automation," stresses Clare Gillan, IDC senior analyst and author of the report, because "the software vendor must succeed at changing the behavior of salespeople who are frequently computer averse." In general, she adds, "Company size determines the required mix of price, product, and services."

TIERING UP THE MARKET

First-tier vendors, such as Sales Technologies of Atlanta and Envoy Systems in Waltham, Mass., "target corporations with a large (more than 50 people), often multinational sales force requiring highly customized systems. Data consolidation and system integration are standard. Programs reside on corporate host computers, service bureau systems, and, increasingly, on LANs [local area networks]." If you deal with first-tier vendors, you can expect project management, consulting, implementation planning, support in pilot tests, and training services as part of the SFA solution. Naturally, the bundle doesn't come cheap: "Pricing begins around $40,000 for development licenses," IDC says, "with additional charges for customization, user licenses, and additional services."

The first SFA vendors focused on Fortune 500-type prospects for a number of reasons, the three most obvious being: 1) their deep pockets allow them to amortize costs over a larger base of salespeople; 2) they're less price sensitive; and 3) they're more likely to be looking to gain a competitive edge through advanced technology. However, there are other factors as well. As IDC notes, "Large corporations demand custom systems because they have their own cultural and technical requirements, as well as well-defined corporate identities and procedures to be incorporated into the system design."

Hence, first-tier vendors tend to market large-scale, integrated systems with modular applications. According to IDC, they typically provide the following applications: customer database, activity planning, mail-merge, forecasting, quoting, reporting, optional order processing and inventory access, two-way communications between field and group offices, links to external and host data sources, as well as industry-specific tools (i.e., extensions to a particular program). They also offer such services as 24-hour/7-day hotline support, software upgrades, data load and conversion, hardware setup and testing, and hardware swap services.

Small to medium-size companies are targeted by second-tier SFA software vendors, such as SNAP Software in Manchester, N.H., and SaleMaker Software of Grand Prairie, Texas. Selecting a second-tier vendor requires more picking and choosing because, as IDC notes, the level of services varies among software firms in this tier.

If they have anything in common, second-tier systems "provide timely customer and activity information to both the sales team and sales management," says IDC. In addition, these systems "offer basic productivity tools with options to record more detail about customers, products, and activities than would be found in third-tier

IMAGE BANK/STEVEN HUNT/MITCHELL FUNK

applications."

Second-tier systems are mostly "designed to support marketers with long sales cycles, complex product lines, and multiple contacts within customer sites." Another trait of second-tier vendors: They tend to support both the field and inside sales departments. Thus, several second-tier vendors build telemarketing features such as autodialers and inbound call processing into their systems.

Prices for second-tier single-user programs run around $695, IDC says. LAN licenses, becoming increasingly popular for connecting field sales to central computers, range from $1,295 to $2,000.

According to IDC, second-tier vendors usually bundle the following features with their offerings: customer database, activity planner, mail-merge, forecasting, product/customer purchase history files, reference files, quote and proposal forms, ad hoc reporter, data downloads from such databases as Dun & Bradstreet and *Money Market Directory*, and customization and data conversion protocols.

Whereas first-tier vendors predominantly sell direct, dealing with second-tier vendors may be more of a mixed bag. On the one hand, to gain penetration they often rely on VARs (value-added resellers) to market vertical industry versions of their systems. If you deal with a VAR, IDC says you can expect the firm to "either bundle the software with training and support or bundle it with hardware and other business applications."

On the other hand, to gain credibility, second-tier vendors often forge marketing agreements with well-known hardware vendors. Laptop makers favored by SFA software vendors include GRiD, Toshiba, Zenith, and Compaq.

There's another element that influences what you can expect from a second-tier vendor. IDC points out that because most of these firms have limited resources and therefore must choose their priorities, "the technology and service trade-offs they make differentiate second-tier vendors from each other. Frequently, technical development is weighted against implementation and consulting. Vendors choosing the technology route tend to farm out training and implementation consulting to VARs. About half the vendors generate revenue from implementation consulting and customization services. Approximately 50% offer maintenance agreements covering software upgrades while others offer liberal upgrade policies featuring deep discounts."

Third-tier vendors, such as Contact Software Int'l of Irving, Texas, and Scherrer Resources in Philadelphia, focus on the single user and small businesses, offering "low cost, easy-to-use solutions." Designed to support individual productivity, IDC says "the packages support the salesperson's need to maintain records, identify opportunities, schedule meetings, create quotes, and generate correspondence."

Components of a typical third-tier application, IDC says, include a customer demographics database, an activity/transaction database, picklist or menu-driven data entry and navigational tools, word processors integrated or linked with direct mail some user-customized fields, and preset customer and activity reports, including hot lists.

IDC says pricing is highly sensitive at this level, with tags that range from under $100 to approximately $400. LAN versions typically go for $1,000.

With these kinds of prices, third-tier vendors don't have much to invest in marketing programs. Hence, their distribution pattern is more scrambled than the other two tiers. For example, IDC estimates that around 60% of third-tier sales are direct, 10%-15% through VARs, and 25%-30% retail.

However, IDC warns, "the retail channel offers little support to vendors." Thus, marketers should beware before being tempted by the price deals retailers offer.

Despite their low price image—and the limited functionality of their packages—third-tier vendors are winning attention in the corporate marketplace. As IDC observes: "Some corporations find the simple, single-user systems perfectly adequate for their sales automation needs. There are

Rx for SFA Success

Canvassing software vendors on their experiences with the most successful SFA programs, IDC senior analyst Clare Gillan, who heads the research firm's ongoing SFA project, comes up with this checklist of what should be done to achieve the goals of an SFA program:

- **Include sales reps early on.** "Vendors agree that sales reps must be included early in the implementation process," she says. "Their reactions identify obstacles, opportunities, and priorities. Reps must be committed to the project and feel it meets their needs and reflects their tastes."
- **Pick software reps will love.** "A system's value depends on how willingly the rep buys into it and uses it. It has to make his or her job easier, become part of the daily routine. It needs to be perceived as a benefit to the rep's bottom line."
- **Enlist management support.** "Top management support is essential in getting large projects funded and under way. To implement a change this dramatic, one that essentially rewrites the flow of information within the organization, top management must be in absolute support of the project. Nonetheless, a successful implementation can't be forced on the rep. Management's role is to reinforce learning and provide motivation and backup. Finally, while management's support is important, concerns about Big Brother are often present, as well. Thus, management may do well to take a background role in the early stages of implementation."
- **Enlist a champion.** "Pick someone who will spearhead and coordinate the task force, who can smooth the organizational change. Anyone, from sales rep up to vice president of sales, is a potential champion. First- and second-tier vendors target the sales manager because he or she is looking to increase sales. Third-tier vendors target individual sales professionals.

"The ambitious regional manager who wants the vice president of sales job is a favorite vendor target because a successful implementation means high visibility."

■ **Run a pilot test.** "Focus groups and pilots are well-advised for even small departmental installations and are critical to large-scale projects. Steering committees and focus groups comprised of sales-team members are essential. A small pilot team loaded with sales professionals who are also computer 'hackers' is weighted for success. This is a change from the earlier-held belief that pilot teams be diversified, with many levels of computer expertise represented. With the proverbial hacker, success is more likely because: 1) there'll be a short learning curve; 2) computer users willingly apply concepts and challenge the system; 3) software and hardware snafus won't be as frustrating. Pilot team members frequently become project champions who then sell the organization with personal success stories."

■ **Match training to the size of the project.** "The amount of training is proportional to the scope of the project. The more the company hopes to transform the sales organization, the more training is necessary. SFA puts increasingly strategic information into the rep's hands. With proper training, the informed sales rep assumes the role of strategic marketer and business consultant to customers. The sales manager, using detailed activity and customer information, has the tools to better direct and coordinate the sale team effort. To fully exploit the information resources, everyone in the organization, from top manager to field manager, needs to understand what SFA information means, how to get it, and what to do with it."

■ **Walk before you run.** "Staged implementation is more likely to be successful. Vendors recommend that communications modules and basic tools such as word processing be installed first. After the reps have become acclimated to using a computer and exchanging information, new functions can be rolled out. Customer databases, pricing tools, quote modules, order links, and inventory access are introduced later. Advanced reporting, analysis, and fancy modeling applications come last."

some clear benefits to these systems: 1) groups are up and running immediately, 2) both software and training costs are low, and 3) the systems will hold the reps until either they demand more power or the corporation decides how to proceed with an automation project."

Also, IDC notes, "a corporation may use a third-tier system as a de facto pilot. For a minimal investment, a corporation can try automation. When the time comes to upgrade, people will know what they want and what they can do without."

THE FUTURE OF SFA

While marketers may find it relatively easy to categorize SFA software vendors today, the distinctions will blur tomorrow. Few such vendors plan to diversify into non-SFA fields, but, IDC reports, "most plan to beef up their technologies, add complementary modules, or expand consulting services." The latter is becoming a necessity for all tiers, observes James Leavey, president of Manchester N.H.-based SNAP Software, because for "automation to do what it promises, you have to study the client's sales organization, philosophy, and practices, and explain how each element will inevitably change."

To cast a wider net, IDC says some first-tier vendors already market off-the-shelf applications for midsized companies because "service-oriented second-tier vendors are building their consulting practices, and those that are technology-focused are developing integration techniques and additional operating-system versions that may qualify them with large corporations. Third-tier vendors are introducing support packages and LAN versions."

However, diversification won't be easy. Jim Harpath, president of Modatech, a Vancouver, B.C.-based first-tier vendor that plans to expand into the second-tier market, warns, "It's not a trivial decision. Given the broad price differentials between the tiers and the contrasting distribution patterns, it requires considerable thought as to how you package your offerings, as well as the mix of support and services you can afford."

One catalyst spurring diversification strategies is the greater demands experienced users are putting on SFA systems. Although single-user lead-tracking applications have dominated the market to date, IDC says, multiuser, multifunction systems have begun gaining acceptance as the corporate standard.

A prime catalyst is that marketers now see SFA as crucial to improved customer service. Says IDC: "SFA provides tools and the structure to create and keep extensive customer records that can be shared throughout the organization."

Strategic databases are being developed in order to improve both customer awareness and service. "Enterprise-wide information systems that connect sales, customer service, accounting, and field service are long-term goals," says IDC. "As the critical databases develop, organizations begin to imagine the possibilities created by information systems. According to the largest vendors, high-level information applications will begin to arise as a major field of interest for many companies, large and small."

Interestingly, there seems to be a generation gap among vendors as to the timetable for these integrated systems. The older, established vendors feel that technical and organizational barriers will postpone their debut. Not so, say the younger vendors, which contend "any company visionary enough to try SFA has the strategic awareness to put competitive knowledge into use today."

Communications, which has always been a knotty problem with salespeople scattered in remote territory locations, will also figure more importantly in SFA. "Companies look to SFA systems as communications circuits complementary to voice mail," says IDC. "For example, in communicating service and pricing policies, written communication such as E-mail provides documentation available for future reference."

Feeding salespeople more information about the external environment in which they operate is another long-term goal. This is shown by increased attention to the importance of third-party data. ►

Trends in SFA Cost Justification

While software vendors as a whole put sales productivity at the top among clients' SFA goals, overall strategic information was ranked No. 1 by first-tier companies.

TREND	SCORE
Sales productivity	4.8
Sales management	4.3
Overall customer service	4.0
Overall strategic information	4.0
Communications/E-mail	3.9
Order entry/EDI*	3.1
Inventory control/access	2.7
Sales presentations	2.5

Note: 5 = most important; 1 = least important
*Electronic data interchange

SOURCE: International Data Corp., Sales Force Automation Markets and Trends

As IDC observes, "Sales and marketing professionals are discovering competitive databases. They're asking for ways to dump third-party data directly into SFA systems. Data sources include public-access databases, proprietary P-O-S (point-of-sale) data, stock market data, and competitive industry data." IDC sees SFA software vendors establishing strategic alliances with suppliers of third-party data.

The passion for linking databases flames within companies, as well. SFA vendors report that businesses want their SFA systems linked to accounting records, customer and field service files, and order entry and inventory functions.

Linking the salesperson to various databases is spurring greater interest in distributed computing, a technology that disperses computer power throughout remote locations. "Linking field reps to central databases is a key objective of many companies implementing automation programs," IDC says. The perceived benefits: centralized databases from which to manage territories, a centralized database for marketing analysis, and better control of disseminated sales and marketing information.

While boosting the salesperson's productivity remains the prime driving force behind SFA programs, companies are now beginning to expect comparable gains from the rep's bosses. "Midsize and large companies are looking for productivity gains in sales and marketing management," vendors contend. "Regional databases create the opportunity for proactive, information-based management. The astute manager can readily identify opportunities and weaknesses from current data on customers and sales reps' activities. Databases support open territory coverage and realignment. Managers can identify and cover hot accounts in unassigned territories, for example. However, managerial productivity gains can only be possible if the software supports roll-ups and regional databases."

Significantly, the greater preoccupation with linking SFA to distributed systems puts in bolder light the many unresolved organizational issues that accompany the varied assortment of technical issues. According to IDC, some of the organizational issues the framers of automation programs must eventually tackle are:

- Who has the highest priority in editing data?
- Who manages the system?
- How is system access determined?
- What is the organizational tolerance for flexibility vs. the system's ease of use and speed?

Just as SFA programs restructure the way sales reps do their jobs, IDC says, so does it introduce fundamental (sometimes painful) organizational changes. "Middle managers, for example, find themselves in a new role. They lose their power as information gatekeepers and are forced to develop new skills.

"Middle managers' jobs are threatened," IDC continues. "Some companies may be tempted to eliminate middle managers as sales reps take on more responsibilities. Handled insensitively, the change can traumatize an organization."

Then, too, there's the traditional face-off between sales and marketing to be bridged. As IDC notes, "The marketing manager has different demands from SFA systems: 1) feedback on promotion and advertising programs and 2) direct communication with salespeople."

Software vendors warn that if system responsibility is given to the marketing department, it might "cause tension and frustration." They stress that "SFA systems can't be forced on reps by marketing. Reps can't be asked to compile detailed customer information early in the implementation. If it adds work, reps will reject it. Marketing must work with sales to select mutually beneficial solutions."

SFA's Power Brokers

While first- and second-tier companies view sales management as the key decision maker in the SFA process, third-tier firms bestow that accolade on salespeople. Each tier has its own No. 2 influential: First-tier companies pick MIS; second-tier, marketing; and third-tier, sales management.

POSITION	SCORE
Sales management	4.7
MIS	4.2
Marketing	4.0
CEO	3.8
Other corporate	3.7
Salespeople	3.7
Task force	3.7
Proprietor	3.4
Telemarketing	3.4

Note: 5 = most important; 1 = least important
SOURCE: International Data Corp., Sales Force Automation Markets and Trends

What Makes for Success in SFA Programs

Among first-tier companies, immediate end-user impact and management support were considered equally important, while third-tier companies tended to cite user interface and end-user impact with the same frequency.

AREA OF CONCERN	SCORE
Immediate end-user impact	4.8
User interface	4.7
Champion	4.5
Level of customization	4.4
Management support	4.3
Compatibility with third-party applications	3.9
Hands-on training	3.9
Hardware	3.9
Tutorial training	3.4
User's computer expertise	3.3
Size of implementation group	3.1

Note: 5 = most important; 1 = least important
SOURCE: International Data Corp., Sales Force Automation Markets and Trends

THE HISPANIC MARKET: GETTING DOWN TO CASES

The melting pot is out; the salad bowl is in. Here's how to make sure your Hispanic marketing program provides the right dressing.

FPG INTERNATIONAL JEFFERY MYERS

BY GARY L. BERMAN

The key words now are "target," "micro," "segmented," "niche," and "Hispanic." Gone is the notion of a single, homogeneous marketplace. This is the "age of diversity." Marketers are focusing their efforts on a process called "demassification." The demassification of marketing is corporate America's response to living in the age of diversity. The Hispanic market is one of the targets of demassification and has been receiving more and more marketing support from corporate America.

Since the popularization of television in the 1950s, marketers have used this medium to impact the largest possible audience. This shotgun approach was successfully used by giants such as Coca-Cola, McDonald's, Kraft, and Sears. But that was then. Now, these same giants are leading the pack with their demassification programs.

The basic premise underlying mass marketing has been the melting pot theory of assimilation. ►

The theory postulates that as they settled here, immigrant groups eventually blended into the American way of life and became part of the mass market. Corporate America identified the lowest common denominator in all of us: We are Americans, therefore we should be targeted the same.

But is it possible that we're changing from a "melting pot" conception of society to that of a "salad bowl"—a salad bowl where each ethnic group maintains its culture and heritage and yet very much participates in the American way of life? Harvard sociologist Nathan Glazer calls the current demographic trend "the permanently unfinished story" of America, a nation that continues to take in more immigrants each year than all the rest of the countries of the world combined.

Dr. Robert Buzzell, professor of business administration at Harvard Univ., is confident that if data on segments within markets were available, "they would show that most businesses achieving major share gains did so by focusing their efforts on selected segments—often ones that were relatively small at first."

With an increasing number of competitive offerings cluttering the media and battling for limited shelf space, mass marketers are finding it more difficult to dominate their product categories and score large-scale victories. In addition, there's less perceived differentiation among similar products, and many categories and brands are approaching maturity in their product lifecycle. When a product reaches maturity, there are generally three ways for a manufacturer to increase sales:

- Develop line extensions.
- Reposition the product for other uses.
- Identify the needs of a particular segment and develop a target marketing effort.

TARGETING HISPANICS

Demassification defines a target market by age, sex, socioeconomic characteristics, geography, or, in this case, ethnicity. To segment or not to segment? This is the question. There are three major tests that may be used to determine if a given segment is suitable for a target marketing effort:

1. Is the segment viable?
2. Is the segment reachable?
3. Is the segmented effort measurable?

Let's apply these three tests to the Hispanic segment, assuming we're a major consumer goods company offering products to the mass market.

1. Is the segment viable? According to the *1990 Current Population Survey* published by the U.S. Census Bureau, there are currently 22.4 million Hispanic-Americans living in the United States, amounting to over 8% of the total population. That's an increase of 35% over the 1980 Census. By comparison, the non-Hispanic population increased by only 6.6% during the same period. Between 1982 and the year

Hispanic Markets Coming on Strong

Marketing budgets live and die on the basis of information. One of the main reasons brand managers often find it hard to increase their budgets for marketing to Hispanics (or get initial funding) is the difficulty in digging up accurate and usable data, particularly since the Hispanic market changes daily. Even the basic question of how many Hispanics there are in the United States hasn't been answered definitively. Current population estimates range from 20 million to 30 million, depending on who's doing the estimating. And if you can't even nail down the size of the target market, the subtleties of measuring success or failure become especially difficult.

What information source, then, can a marketer count on? The U.S. Census is one. While many claim the Census underrepresents minorities in general (and Hispanics in particular), it's probably better to err on the side of conservatism and be pleasantly surprised if a Hispanic marketing effort is more far-reaching than was hoped, rather than operating on the basis of overstated projections that might lead to the premature cancellation of a particular program.

The most recent data available on the ever-changing Hispanic market is the U.S. Census report *The Hispanic Population in the United States: March 1989*. It contains revealing statistics that increase and influence our understanding of the Hispanic market.

The report pegs the Hispanic market at 21.9 million and growing—at a rate five times faster than the general population. The momentum behind this trend is primarily immigration from Latin America: Slightly over 50% of this growth comes directly from immigration. And if historical trends are an indicator, immigration will continue to increase.

In 1950, the relative population of North and South America were the same. But by 1988, South America had leaped 164 million inhabitants ahead, and by the year 2050 its population is expected to be triple that of North America. Accompanying economic and social pressures, the competition for jobs, health care, education, and transportation resources, plus the political instability of countries like Panama, Nicaragua, and Colombia, are only accelerating the exodus. The lure of North America, with its social, economic and political opportunities, has never been stronger. For the marketer, this is a crucial point.

Also, since Hispanics have a strong tendency to marry other Hispanics, this means these new immigrants will [illegible] and reinforce the use of Spanish and Spanish-language media. Simply put—even by conservative Census estimates—Hispanics will represent a significantly larger portion of the U.S. population in the near future, a portion that, due to constant reinforcement from its many native cultures, isn't following assimilation patterns laid down by previous waves of immigrants that have swept U.S. shores. When coupled with the fact that Hispanics are also more geographically concentrated and more urbanized compared

to the general market (approximately 92% of Hispanic households reside in urban areas, compared to 75% of general market households), this translates into a targeted marketing opportunity that requires identifying and improving distribution to urban Hispanic stores.

But don't assume that just because you have distribution in major chains in high Hispanic-density urban areas that you're getting your share of Hispanic consumer dollars. A large chunk of that dollar is flowing into small to midsized retailers; it's estimated that 40% of total commodity purchases by Hispanics are made in stores that do less than $1 million in sales. The geographic concentration of Hispanics also offers cost-efficiencies relating to media buys, in-store promotions, and, ultimately, moving product.

Hispanics lag behind the non-Hispanic population in terms of median household income—$21,769 to $33,124, respectively. This should be taken with a grain of salt, however, as many Hispanics are moving up the socioeconomic ladder and the emerging middle and upper classes are growing ever larger. Also, the relatively low median figures for Hispanics are skewed somewhat by the temporary economic condition of many new arrivals.

This move toward greater affluence hasn't been lost on manufacturers of high-end goods. Traditionally, the majority of products targeted toward the Hispanic market were from the food, beverage, and personal health care categories. Now, credit card, insurance, computer, and travel companies are realizing the potential of the emerging middle- and upper-class segments.

Still, even though Hispanics have less disposable income than non-Hispanics, they tend to spend a disproportionately higher amount on food and beverage items. Since most Hispanics are interested in providing "the best" for their families, they're willing to spend to obtain it. Also, Hispanics are usually more brand loyal than their general market counterparts, a fact at least partly driven by their lack of disposable income; they don't want to buy products their families won't like, resulting in wasted money.

As previously mentioned, Hispanics tend to marry other Hispanics. Some 85% of Hispanic husbands were married to a Hispanic wife, and 82% of Hispanic wives were married to Hispanic husbands. Again, the significance of this for marketers can't be understated: Unlike previous immigrant cultures that assimilated into mainstream America, Hispanic culture and language aren't being lost through mixed marriages. In addition, Hispanic families are larger than non-Hispanic families. The average household size for Hispanics is 3.4 people, compared to 2.6 for the general market. Significant variations are found by ethnicity, with Mexicans having the largest average and Cubans the smallest. Finally, the average Hispanic is younger than the average non-Hispanic (25.9 versus 33.2 years). This has implications for such products as cereal, soft drinks, candy, and other items aimed at the youth market.

2000, the Hispanic population will account for over one-fourth of the total growth in the United States. (The U.S., in fact, has the fifth largest Hispanic population in the world.) In addition, Hispanic-Americans represented over $171 billion in purchasing power in 1990.

These statistics are important, but a marketer doesn't live by the Census alone. Before entering the Hispanic market, a company must assess the return on investment for its segmented marketing effort. For instance, what's the brand development index or usage index—on a category and brand basis—comparing Hispanic and non-Hispanic consumption?

One of the first steps marketers have to face when entering the Hispanic market is to conduct a Hispanic market segmentation study, which will identify the similarities and differences between the Hispanic and general markets. Ideally, the research will also identify variations within the Hispanic market as well as isolate any regional marketing opportunities. For example, it's widely known that Hispanics index higher in the bean category. But does that mean we should flood the market with our new black bean product? Before we do we should know that Mexicans eat refried beans, Cubans eat black beans, and Puerto Ricans eat red beans. It's a matter of knowing your target market.

2. Is the segment reachable? Initially, the quality and quantity of Hispanic media wasn't up to par in comparison to the general market. Until the 1980s, only local groceries, furniture stores, and a few pioneering general marketers targeted the Hispanic consumer, using limited media outlets. Since 1983, however, Hispanic market media expenditures have tripled from $224 million.

This increase in expenditures has been driven by both growing opportunity and improved Hispanic media availability. There are currently two major Spanish-language television networks, and an increasing amount of U.S.-produced Hispanic television programming is being developed, in addition to increasing the variety of available Latin American viewing options. Hispanic cable television is growing, hundreds of radio stations are presently broadcasting in Spanish, and an increasing number of both newspapers and magazines are targeting Hispanic U.S.A.

3. Is the segmented effort measurable? Research on Hispanics is improving. In the Dark Ages of the Census (before 1970), Hispanics weren't counted separately. In 1970, Hispanics were classified as "Spanish," a term that resulted in great confusion. Then, in 1980 a self-description methodology was employed. And although the Census still has a long way to go in counting Hispanics accurately, the 1990 Census has done a better job in providing a more reliable count than ever before.

One of the fundamental challenges

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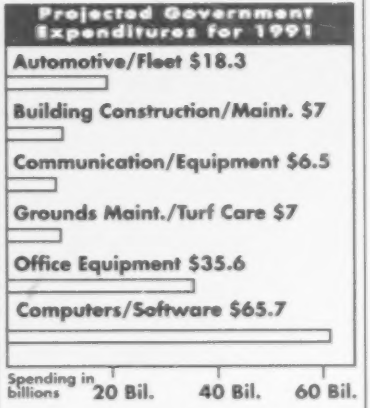

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facing mass marketers is the lack of product usage information within the Hispanic market. These are a few of the questions being asked in corporate meetings dealing with marketing to Hispanics:

- "Do Hispanics consume my product?"
- "Are Hispanics being reached by my general market media?"
- "Which commercial execution is the most effective?"
- "What will the advertising's effects be on increasing awareness, trial, and usage?"
- "How many cases of my product will my target market budget move?" ►

1990 Hispanic Consumer Spending Index (HCSI) for Selected Items

CATEGORY	AVERAGE ANNUAL EXPENDITURE PER HOUSEHOLD	HCSI
Alcoholic beverages	$222	97
Cereals & bakery products	351	126
Dairy products	338	141
Food	4,114	125
Food away from home	1,531	109
Fruits & vegetables	470	144
Meats, poultry, fish & eggs	739	153
Nonalcoholic beverages	226	131
Other food at home	686	124
Sugar & other sweets	81	119
Drugs	122	63
Personal care products & svcs.	337	116
Tobacco products & smoking supplies	141	67
Electricity	523	87
Natural gas	209	105
Owned dwellings	1,982	88
Rented dwellings	2,526	205
Telephone	568	124
Utilities, fuels & public svcs.	1,479	99
Household furnishings & equip.	724	80
Housekeeping supplies	341	109
Laundry & cleaning supplies	131	151
Major appliances	115	87
Small appliances & misc. hardwares	45	86
Apparel & services	1,520	119
Footwear	229	143
Infants' apparel (children under 2)	88	158
Men's & boys' apparel	398	122
Women's & girls' apparel	557	108
Cars & trucks, new	601	56
Cars & trucks, used	974	115
Gasoline & motor oil	810	102
Public transportation	293	125
Vehicle purchases	1,588	82
Health care	890	79
Health insurance	312	74
Life & other personal insurance	141	51
Medical services	409	92
Entertainment	913	80
TV, radios & sound equip.	373	106

Note: The HCSI shows, relative to the population as a whole, how much more (or less) likely Hispanic households are to purchase particular items. Per-household expenditures for the general population equal 100 on the HCSI scale. Using this formula, we find that Hispanic households are 3% less likely to spend their money on Alcoholic beverages, or 26% more likely to purchase Cereals & bakery products.

SOURCE: Bureau of Labor Statistics; *1988-89 Consumer Expenditure Survey*, "Origin of Reference Person." HCSI figures calculated by *Sales & Marketing Management*.

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TOOLS FOR EFFECTIVE TARGETING

The research community is responding. Focus groups conducted by bilingual moderators are being used for strategic development and to identify the cultural "hot buttons" that will motivate the trial and use of a product. Communication effectiveness tests using normative data are available to aid in creative development and executional issues. Awareness, trial, and usage surveys answer strategic issues and measure the effectiveness of business building programs. Case movement analysis is gradually improving with the advent of volumetric projection models, scanner data, and other methodologies.

Once the decision to target the Hispanic market has been made, the question of how to allocate and organize company resources must then be answered. Until recently, the major consumer goods companies handled minority marketing with a "public affairs" mentality. An individual was given the responsibility for the Hispanic and African-American markets. As a "brand person" became interested in segmenting the market, the "minority affairs" person would try to assist, usually by providing some secondary statistics and personal experience. Needless to say, this approach wasn't usually successful because it wasn't marketing-oriented.

As corporations realized the profit potential of minority markets, they developed the position of "target market specialist" within their bureaucratic structures. These individuals were responsible for both the Hispanic and African-American segments, as well as other groups such as the mature market. Unfortunately, these same individuals generally didn't possess an in-depth understanding of the similarities and differences between Hispanics, African-Americans, and the general market. Therefore, their ethnic marketing efforts were generally unsuccessful.

Also, adequate funding wasn't available. Although companies now realize the importance of minority markets in their long-term orientation, it has taken them a long time to begin funding the marketing effort. Most major marketers didn't add budgets for marketing to minorities to their existing efforts—they simply shifted brand monies from general marketing to minority marketing budget catagories. Brand managers resisted because of their short-term inclination to move cases of their product as fast as possible, and they didn't want to make the

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Cases in Point

As competition for shelf space intensifies, marketers are looking for ways to increase sales. Naturally, many are looking to the Hispanic market. Here are three case studies that offer some valuable insights into reaching this segment:

CASE #1: A major (non-alcoholic) beverage manufacturer.

The Problem: The competition within the beverage category is intense. The company was looking for targeted marketing opportunities in which to expand its business. Target marketing was the chosen strategy, and research was conducted in the Mature (50+ years of age), Youth (12-17 years of age), African-American, Asian, and Hispanic markets.

Little was known about the consumption patterns of Hispanics in the category, and a hypothesis was drawn that Hispanics preferred sweeter-tasting beverages and might therefore be motivated to switch to the client's product.

The Research: As an initial step, research was conducted to assess whether or not the drink could be a substitute for the more traditional type of beverage. Additionally, a taste test was conducted to determine the strength and weaknesses of the product, as well as to identify market potential.

Research was also conducted to identify the product attributes that were important to Hispanic consumers. Finally, the issue of packaging was addressed by determining preference for cans, bottles, and/or aseptic packaging.

The Marketing Program: In the case of the Hispanic market, the research indicated a high return on investment was possible among Caribbean-based Hispanics found in New York City and Miami, but not among the Mexican population.

The Results: The company utilized a combination of Spanish and English media. Marketers opted to create new strategic executions while maintaining consistency with their general market advertising. They sponsored community festivals, as well as developing an extensive in-store sampling program. Buy-one-get-one-free coupons were handed out at the time of the sampling.

Preliminary results showed a sales increase of more than 30% when compared to 1989 levels in the two markets where the marketing effort was undertaken.

CASE #2: A major distributor and retailer of food, beverage, and over-the-counter drug products.

The Problem: Sales had decreased relative to key competitors. The company had tried a variety of strategies, including advertising, couponing, and in-store promotions such as two-for-one offers, all with limited success.

The Research: The company conducted a research project to identify the demographic composition of its patrons, as well as to clarify their "hot buttons." The company was surprised to learn that more than 50% of its clientele was Hispanic.

An analysis was done to determine what, if any, Spanish-language marketing efforts had been undertaken in the past. The only example of the use of Spanish was a sign in its stores that read: "Todos los rateros de tienda seran demandados en juicio bajo las leyes del estado!" ("All shoplifters will be prosecuted to the fullest extent of the law!").

As you might imagine, Hispanic consumers didn't feel welcome in the stores and shopped there only out of convenience.

The Marketing Program: In response to the decline in market share, the new marketing director instituted a broad-based marketing effort and hired a Spanish advertising agency. A mixture of Spanish-language radio, print, direct mail, and television were used (the majority of funds were spent in radio, followed by television). An interesting innovation was the use of a life-size cutout of a famous "Latina" actress. Cutouts were placed at the entrance of each store, carrying the message "Bienvenidos" ("Welcome").

The Results: A pre- and post-quantitative tracking study measured the effects of this marketing effort. Increases of 20% to 30% were seen across all key indices. Sales volume in Hispanic stores jumped by 7% in the first six months.

CASE #3: A major food manufacturer of side dishes.

The Problem: The company was interested in increasing its market share in the Hispanic market. However, its product didn't have a natural appeal to the Hispanic consumer.

The Research: Extensive qualitative and quantitative research was conducted to determine the specific product characteristics and flavors that would be most appealing to the Hispanic consumer.

The Marketing Program: As a result of this research, the company decided that the return on investment didn't warrant expanding its own product line to meet the needs of the Hispanic market. Instead, the company decided to purchase an existing Hispanic-owned food manufacturer within its product category. Because the company enjoyed tremendous distribution clout within the retail trade, it was able to gain instant distribution of the newly acquired line in Hispanic-oriented stores.

The Results: The new line was supported with Spanish-language radio and in-store promotions, as well as a recipe book featuring creative uses for the product. The company also sponsored a cooking contest, with the winner featured in a television commercial. Current plans involve line extensions and a 300% increase in media expenditures.

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commitment for long-term success since they might not be around long enough to realize the benefits. Brand managers were hardly ever behind the minority marketing effort because it was perceived as a detracting factor from the strength of their general market effort.

mented marketing," and "the futures group" are currently being assigned the task of identifying the segmented marketing opportunities for their companies and executing the appropriate marketing strategies. Brand managers, promotions, sales, research, and media departments are all working together

Companies now realize the importance of minority marketing in their long-term orientation.

Theodore Levitt, in his recent book, *Marketing Imagination*, says, "If you're not thinking segmentation, then you're not thinking." There are indications today that corporations are now beginning to think: For example, leading marketers have set up interdisciplinary teams on a corporate level to address the demassification issue. Internal organizations with names such as "target market group," "segwith the common goal of selling to a changing America.

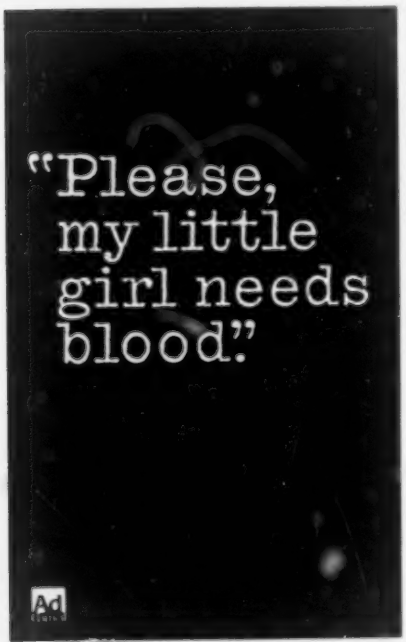
Is American marketing finally beginning to shift from the once-popular concept of a melting pot to a salad bowl? The answer depends on the perspective of the chef.

Gary L. Berman is president of Market Segment Research Inc., Coral Gables, Fla.

Major Metros with the Highest Percentage of Hispanic Population

RANK	METRO	HISPANIC POPULATION PERCENT	HISPANIC POPULATION TOTAL*
1.	Miami-Hialeah, FL	50.0%	982.6
2.	San Antonio, TX	47.8	633.0
3.	Los Angeles-Long Beach, CA	38.4	3,447.6
4.	Riverside-San Bernardino, CA	26.8	731.3
5.	Anaheim-Santa Ana, CA	23.9	586.8
6.	New York, NY	22.4	1,927.6
7.	Houston, TX	21.8	727.5
8.	San Jose, CA	21.2	321.2
9.	San Diego, CA	20.8	532.0
10.	Phoenix, AZ	16.4	356.8
11.	San Francisco, CA	14.8	238.3
12.	Dallas, TX	14.7	383.9
13.	Oakland, CA	13.2	280.2
14.	Denver, CO	13.1	214.1
15.	Chicago, IL	12.4	751.5
16.	Bergen-Passaic, NJ	11.9	152.1
17.	Sacramento, CA	11.7	78.9
18.	Fort Worth-Arlington, TX	11.5	156.2
19.	Newark, NJ	10.6	193.0
20.	Orlando, FL	9.2	102.1
21.	Fort Lauderdale-Hollywood-Pompano Beach, FL	8.9	114.0
22.	Middlesex-Somerset-Hunterdon, NJ	7.2	74.2
23.	Hartford-New Britain-Middletown-Bristol, CT	7.0	79.2
24.	Tampa-St. Petersburg-Clearwater, FL	6.8	144.4
25.	Nassau-Suffolk, NY	6.5	170.4

*Figures shown in thousands.
SOURCE: Sales & Marketing Management; *1991 Survey of Buying Power.*



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SECTION I: USER'S GUIDE AND HIGHLIGHTS

SECTION II: MEDIA MARKET PROFILES

SECTION III: 1995 METRO MARKET PROJECTIONS

SECTION IV: MERCHANDISE LINE SALES

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SALES & MARKETING MANAGEMENT

SURVEY OF MEDIA MARKETS
OCTOBER 21, 1991

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SECTION I:

USER'S GUIDE AND HIGHLIGHTS

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A USER'S GUIDE TO THE SURVEY OF MEDIA MARKETS

This companion volume to our annual *Survey of Buying Power* provides population, income, and retail sales data for Media Markets, as well as 1995 Metro Market Projections and current Merchandise Line sales statistics.

HOW THE GUIDE IS ORGANIZED

The *Survey of Media Markets* is divided into four distinct segments, with each of the three data sections representing a necessary "second step" in the marketing process. The statistics provide information essential to forecasting and long-range planning, selecting print and broadcast media for advertising, and gauging sales potential for specific product lines. To acquaint yourself with this issue, locate the section that deals with your particular needs and take a minute to read through the outlined procedures.

I. User's Guide and Highlights
II. Media Market Profiles
III. Metro Market Projections
IV. Merchandise Line Sales

The following explanations of each section will provide you with a better understanding of how these statistics can be used to fine-tune your marketing efforts, and the examples will help you get started toward generating the information and answers you require.

MEDIA MARKET PROFILES

The metropolitan markets that form the basic geographic framework for the August *Survey of Buying Power* are defined according to Census Bureau criteria that examine the population and/or urbanization level of each of the nation's 3,139 counties. In all cases, metro markets are comprised of either a single (core) county or a core county and any adjacent counties that have "a high degree of economic and social integration with that nucleus," according to the Bureau.

S&MM Media Markets, or what are more commonly known as ADIs (Areas of Dominant Influence), on the other hand, are based on the more nebulous reach of broadcast signal, which means that they're 1) sometimes made up of portions of counties rather than whole county units; and 2) generally larger than their metro-area counterparts. Definitions for these markets are produced by Arbitron, the Control Data subsidiary responsible for generating ratings for broadcast media. According to Arbitron's definitions, for example, the New York media market (or TV-ADI) is comprised of 29 counties or portions of counties, while the New York metropolitan area is made up of just 8 counties. Because of this larger scale, there are only 210 S&MM Media Markets as opposed to 320 metropolitan markets.

Due to the increased competition for readers/viewers and ad dollars among all forms of media these days (major networks, local affiliates, newspapers, cable networks, etc.) coupled with the greater sophistication of distribution and delivery systems, the distinction between TV and newspaper markets has become blurred, with many newspapers setting themselves up as direct competitors to local and regional broadcasters.

Because of this, S&MM's longstanding tradition of producing a separate data section of newspaper market profiles based on our own system of "dominant" and "effective" counties has ultimately proven to be ill-suited to the realities of today's marketplace, since most newspapers now use either metro areas or media markets (ADIs and DMAs) to define their territories and coverages.

Therefore, in an effort to make our data more useful to marketers in

S&MM Exclusive: 1990 Census Data in This Issue

Statistics in this year's *Survey of Media Markets* are based on recently released data from the 1990 Census of Population. Prior to this year, data reported in the Survey were based on the 1980 Census.

Whenever a new benchmark figure is incorporated into one of our *Survey* issues, trend lines are often skewed, and this year is no exception—specifically due to the impact and change the Census of Population figures bring with them every 10 years.

Keep in mind that all 1990 and 1995 Population and Household figures will be affected by the new benchmark (it's not uncommon to see uncharacteristically high or low figures as compared to last year's numbers), including any per-household retail sales figures. Also, due to the close relationship between households and income, *all* Effective Buying Income figures will be impacted by the new Census in some way as well.

In addition, Merchandise Line Sales in this year's Survey are based on benchmark data from the 1987 Census of Retail Trade. Readers should keep in mind that in prior years these figures were based on data from the 1982 CRT, and likewise, trend lines are often skewed when this type of adjustment is made.

SURVEY HIGHLIGHT

Tomorrow's Biggest Markets: The 50 Largest Metros in 1995

METRO	PROJECTED 1995 POP. (THOUS.)	PROJECTED % CHANGE 1990-95
Los Angeles-Long Beach	9,654.9	+7.7%
New York	8,879.4	+3.3
Chicago	6,152.7	+1.2
Philadelphia	5,068.6	+3.7
Detroit	4,438.2	+1.1
Washington, DC	4,369.7	+9.6
Boston-Lawrence-Salem-Lowell-Brockton	3,844.3	+1.4
Houston	3,525.2	+5.8
Atlanta	3,334.0	+14.4
Riverside-San Bernardino	3,315.4	+21.7
San Diego	2,947.3	+15.0
Dallas	2,884.7	+10.8
Minneapolis-St. Paul	2,715.2	+8.5
Anaheim-Santa Ana	2,702.0	+10.2
Nassau-Suffolk	2,665.0	+1.9
Baltimore	2,537.7	+5.5
St. Louis	2,535.7	+3.2
Phoenix	2,455.2	+13.2
Tampa-St. Petersburg-Clearwater	2,332.6	+10.5
Oakland	2,284.3	+8.2
Seattle	2,204.3	+9.8
Miami-Hialeah	2,114.2	+7.7
Pittsburgh	1,994.4	-2.6
Newark	1,821.1	-0.1
Cleveland	1,801.3	-1.3
Sacramento	1,752.6	+15.1
Denver	1,702.0	+4.2
Kansas City, MO-KS	1,687.9	+6.5
San Francisco	1,660.0	+3.0
San Jose	1,612.3	+6.6
Norfolk-Virginia Beach-Newport News	1,557.4	+9.7
Fort Worth-Arlington	1,535.0	+12.8
Cincinnati	1,493.4	+2.4
Milwaukee	1,468.6	+2.2
Columbus, OH	1,465.0	+5.4
San Antonio	1,456.3	+10.0
Fort Lauderdale-Hollywood-Pompano Beach	1,403.4	+9.8
Portland, OR	1,324.1	+5.8
Indianapolis	1,309.3	+4.1
Charlotte-Gastonia-Rock Hill, NC-SC	1,294.0	+9.5
Orlando	1,279.7	+15.8
Bergen-Passaic	1,271.6	-0.4
New Orleans	1,230.5	-0.5
Hartford-New Britain-Middletown-Bristol	1,173.7	+3.8
Salt Lake City-Ogden	1,157.5	+6.9
Middlesex-Somerset-Hunterdon	1,100.2	+6.7
Monmouth-Ocean	1,081.1	+8.0
Nashville	1,072.0	+7.5
West Palm Beach-Boca Raton-Delray Beach	1,051.4	+17.3
Jacksonville, FL	1,044.4	+12.7

SOURCE: Sales & Marketing Management; *1991 Survey of Media Markets.*

either camp—and to reflect these changes in market perception—we've decided to eliminate our section of Newspaper Market Profiles, folding it into an expanded ADI listing that breaks out metro and nonmetro counties within a particular area and renaming both the data section (S&MM Media Markets) and the Survey itself (*Survey of Media Markets*). This way, those marketers who use metropolitan areas and/or counties to define their markets can utilize the data in our August *Survey of Buying Power*, while those opting for ADI-based geography can now find expanded data on their markets in the October *Survey of Media Markets*. The example that follows illustrates just one of the many ways these data can be used to better target consumers and customers through more effective media-based marketing.

One of the most commonly used measures of media market potential is total households, which basically tells you how many families you'll be reaching with your TV, radio, or print ad message. However, by utilizing the expanded data in the *Survey of Media Markets*, you can further refine your choice of markets using such indicators as a market's share of total U.S. retail sales—data that reveal that households and spending don't always go hand in hand, as we can see from this list of four similarly sized markets.

Media Market	Households (Thous.)	% of U.S. Retail Sales
Austin	370.6	0.39%
Des Moines	370.0	0.37
Portland-Poland Springs	369.6	0.50
Shreveport-Texarkana	368.4	0.34

What we discover through this kind of basic analysis is that Austin, the largest (in terms of total households) of the four Media Markets charted, has nearly the same retail sales ratio as Des Moines, a market with roughly 600 fewer households. In addition, the Shreveport-Texarkana market posts a sales ratio only slightly smaller than that of either Austin or Des Moines but with far fewer households overall. The real surprise here, however, is Portland-Poland Springs, Maine, smaller than both Austin and Des Moines in terms of total households, but possessing a substantially higher retail sales ratio. With fewer households spending proportionately more retail dollars, this analysis shows Portland to be the market with the best potential when it comes to converting advertising expenditures to sales revenues.

Armed with these additional insights into the comparative appeal of

SURVEY HIGHLIGHT

Tomorrow's Wealthiest Metros: Average Household EBI in 1995

METRO	1995 AVERAGE HSHLD. EBI	METRO	1995 AVERAGE HSHLD. EBI
Nassau-Suffolk, NY	$81,455	Los Angeles-Long Beach, CA	[illegible]225
Middlesex-Somerset-Hunterdon, NJ	79,333	Hartford-New Britain-Middletown-Bristol, CT	58,112
Bridgeport-Stamford-Norwalk-Danbury, CT	78,720	Brazoria, TX	57,954
Trenton, NJ	76,092	Philadelphia, PA	57,652
Bergen-Passaic, NJ	75,884	San Diego, CA	57,601
Lake County, IL	74,715	Santa Barbara-Santa Maria-Lompoc, CA	57,500
San Jose, CA	72,567	Portsmouth-Dover-Rochester, NH	57,205
Newark, NJ	69,241	New Haven-Waterbury-Meriden, CT	57,043
Washington, DC	68,633	Joliet, IL	56,927
San Francisco, CA	67,832	West Palm Beach-Boca Raton-Delray Beach, FL	56,446
Anaheim-Santa Ana, CA	66,302	Omaha, NE	56,441
Monmouth-Ocean, NJ	65,343	Dallas, TX	56,310
Honolulu, HI	64,922	Milwaukee, WI	56,204
Oxnard-Ventura, CA	64,491	Waterloo-Cedar Falls, IA	56,045
Poughkeepsie, NY	63,556	Salinas-Seaside-Monterey, CA	56,042
Manchester-Nashua, NH	63,167	Fort Worth-Arlington, TX	55,731
Oakland, CA	62,177	Minneapolis-St. Paul, MN	55,677
Boston-Lawrence-Salem-Lowell-Brockton, MA	62,133	Denver, CO	55,574
Kenosha, WI	60,355	Santa Rosa-Petaluma, CA	55,374
Seattle, WA	60,192	Burlington, VT	55,178
Anchorage, AK	60,025	Rochester, MN	55,097
Grand Forks, ND	59,752	Aurora-Elgin, IL	55,067
Santa Cruz, CA	59,635	Orange County, NY	54,971
Huntsville, AL	58,410	Bloomington-Normal, IL	54,752
Chicago, IL	58,389	Lincoln, NE	54,505
		1995 U.S. AVERAGE	**$48,759**

SOURCE: Sales & Marketing Management, *1991 Survey of Media Markets.*

these markets, ad dollars can now be allocated according to the relative strength of local retail spending rather than population alone. Using this kind of measure, Portland-Poland Springs would receive a larger share of the ad budget than that indicated by its total population, whereas just the opposite would be true for Austin and Des Moines.

Another piece of the Survey's Media Market data that can help make ad campaigns more cost-effective is that concerning an area's racial and ethnic mix. For companies targeting black consumers, for example, a bit of quick arithmetic reveals that the 16 ADIs with black populations of 500,000 or more are home to nearly half (49.5%) of the nation's 31 million blacks but only around 35% of the population as a whole. With this kind of market concentration attainable by targeting only 16 out of 210 ADIs, it's easy to see just how much time and money can be saved by using these data to eliminate unnecessary coverage. In addition, these 16 markets can be further refined by examining the breakouts of metro and nonmetro counties within each area, which will tell you whether your heaviest concentrations of advertising should be aimed at the core metro area itself or at the nonmetro counties which surround it.

METRO MARKET PROJECTIONS

Savvy marketers make it their business to stay one step ahead of change, and one way they do this is by knowing what lies ahead in terms of a market's growth. To help piece together a reliable picture of the future, the *Survey of Media Markets* includes five-year projections of population, Effective Buying Income, retail sales, and the Buying Power Index for metros and their component counties, information that can be used in a number of different ways to help planners uncover areas of emerging opportunity.

Perhaps the simplest way to utilize projections is to analyze your sales coverage in markets with the highest projected population growth. By doing this, you can make sure you're in a position to take advantage of this growth by expanding your sales efforts accordingly over the next few years. Conversely, by looking at areas where projected gains are lower than the U.S. average, you can institute cutbacks in those markets that will comprise a dwindling share of U.S. potential in upcoming years.

In addition to population-based planning, household income projections can also provide a key indicator of future sales potential, since this figure underscores an area's buying power. Income data from this section of the *Survey of Media Markets* show current average household Effective Buying Income (roughly equivalent to disposable or after-tax income), as well as a five-year projection for all metro areas and their component counties. By calculating the percentage of change between these two figures, you can easily find out which markets will enjoy the fastest growth in their relative affluence over the next five years. As an illustration of how this information can be used in sales planning, let's look at the nation's 10 largest metros and their projected income growth between 1990 and 1995.

Metro	Avg. H-hld. EBI 1990	Avg. H-hld. EBI 1995	% Change 1990-95
Los Angeles-Long Beach	$45,688	$58,325	27.7%
New York	41,947	53,115	26.6
Chicago	44,019	58,389	32.6
Philadelphia	43,658	57,652	32.1
Detroit	39,530	51,372	30.0
Washington	53,429	69,033	29.5
Boston-Lawrence-Salem-Lowell-Brockton	48,246	62,133	28.8
Houston	38,789	48,659	25.4
Atlanta	39,912	52,404	28.1
Riverside-San Bernardino	29,993	39,288	25.7
U.S. Average	$37,745	$48,750	29.2%

As we can see, only three of these metros are projected to post income growth rates higher than that for the nation as a whole, while the other seven will grow more slowly. With this kind of information in hand, adjustments can be made to your marketing plans that take these changes into account, allowing you to increase your marketing efforts proportionately in those areas where income growth will be above average. Of course, this is not to say that other markets should be ignored simply because they're projected to increase at less than the national average, but as an indicator of relative change, these data will help you produce a ranking of markets that shows you which ones offer the best potential.

Taking this example one step further, we can then construct an **Income Growth Index** (IGI) that shows the relative position of markets in terms of their projected income growth. This is done by simply dividing a metro's percent change figure by the comparable U.S. average. Here we'll look at three different metros with virtually identical 1990 average household income figures that turn out to have markedly different IGIs:

Metro	1990 Income	% Change 1990-95	IGI
Austin	$36,574	25.4%	87
Phoenix	36,535	31.6	108
Indianapolis	36,452	35.9	123

Here we see that both Phoenix and Indianapolis are projected to have higher income growth than the nation as a whole over the next five years, since their percentage change figures are above the U.S. average of 29.2% (or 100 on the Income Growth Index scale). And even though these three metros are starting from roughly the same point in terms of current income, their projected rates of increase show a wide variance.

Similar calculations can also be performed using either total retail sales data (another of the basic components in the Survey's projections) or the five-year change in the Buying Power Index (BPI), which shows each market's share of potential U.S. purchasing power. The BPI is often used to chart area activity relative to other markets or to the U.S. as a whole, and for more information on how this figure is calculated, turn to the Definition of Terms in this section, or to the Survey Highlight entitled "How to Construct a Custom BPI" on page 13.

MERCHANDISE LINE SALES

The data in this section pertain to the dollars spent on specific products purchased from a wide variety of retail sources. These figures are markedly different from those for retail sales by store group, which show sales for a particular type of store rather than a product category sold within that store.

The distinction is an important one, because in today's changing retail environment, cross-merchandising has become the rule rather than the exception. With retailers taking on more and more nontraditional product lines, this means that store groups have less correlation with the particular product category historically associated with them (i.e., food stores are selling a lot more than just groceries).

Because merchandise line sales

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SURVEY HIGHLIGHT

Tomorrow's Fastest-Growing Markets: Population Growth Rates, 1990–95

METRO	% GROWTH 1990-95	1995 POPULATION
Riverside-San Bernardino, CA	21.7%	3,315,400
Las Vegas, NV	19.0	920,000
Modesto, CA	17.7	452,500
West Palm Beach-Boca Raton-Delray Beach, F	17.3	1,051,400
Naples, FL	16.6	183,600
Vallejo-Fairfield-Napa, CA	16.4	543,600
Orlando, FL	15.8	1,279,700
Bakersfield, CA	15.6	646,200
Fort Pierce, FL	15.6	299,400
Redding, CA	15.6	175,300
McAllen-Edinburg-Mission, TX	15.4	453,600
Fort Myers-Cape Coral, FL	15.2	397,700
Sacramento, CA	15.1	1,752,600
Ocala, FL	15.0	230,600
San Diego, CA	15.0	2,947,300
Las Cruces, NM	14.6	158,800
Atlanta, GA	14.4	3,334,000
Fort Collins-Loveland, CO	13.9	217,300
Fresno, CA	13.6	775,600
Santa Rosa-Petaluma, CA	13.5	451,400
Melbourne-Titusville-Palm Bay, FL	13.4	463,700
Bremerton, WA	13.3	220,100
Phoenix, AZ	13.2	2,455,200
Visalia-Tulare-Porterville, CA	12.9	359,700
Fort Worth-Arlington, TX	12.8	1,535,000
U.S. AVERAGE/TOTAL	**5.0%**	**263,296,100**

SOURCE: Sales & Marketing Management; *1991 Survey of Media Markets.*

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A word to the wise from

Newsday/New York Newsday

Source: Newsday Proprietary Readership Survey

figures are based on a single product category, they tend to provide a more accurate indication of a product's market potential than store group totals, which are not product-specific. Using food stores as an example, sales for this category totaled $362.7 billion in 1990, while purchases of groceries and other foods came to $298.4 billion.

The difference between these two figures may not seem all that significant at the national level, but it can be critical when applied to individual metro markets. Suffice it to say that the more precise information a marketer has for estimating individual product potential, the more reliable the calculations of his or her own sales potential will be—which translates to more equitable quotas for the sales force.

For example, if we look at food store sales and grocery sales for three different markets, we see that not all metros possess the same ratio of merchandise-line-to-store-group (ML/SG) sales.

Metro	Food Stores ($ Mil.)	Groceries ($ Mil.)	ML/SG Ratio
Waco	$295.9	$295.9	69.0
Ocala	295.1	234.4	79.4
Yakima	295.3	227.8	77.1

Even though the difference between food store sales in these markets is less than 1%, the share of sales accounted for by groceries varies widely, particularly in the case of Waco. Here, a marketer of groceries and other food products might seriously overestimate Waco's potential by looking only at food store sales—while at the same time underestimating Ocala's share of the market. By charting grocery sales rather than food store sales—and constructing a sales ratio for each targeted market—a more realistic picture of sales potential emerges that reflects the actual sales for the merchandise line in question.

Another example of the sharper insights that can be gained from looking at merchandise line sales is shown by the following analysis of four markets that have nearly identical levels of furniture/home furnishing/appliance (F/H/A) store sales but different levels of major household appliance sales (just one of the many merchandise lines sold through this channel of distribution).

Metro	F/H/A Stores ($ Mil.)	Major Hsld. Appliances ($ Mil.)
Bangor	$54.8	$14.9
Pittsfield	54.7	12.2
Springfield	54.5	25.2
Fort Walton Beach	54.2	16.1

As we can see from these figures, the difference between major household appliance sales in Pittsfield ($12.2

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SURVEY HIGHLIGHT

The Rise and Fall of State Buying Power, 1990-95:

The Gainers ...

STATE	1990 BPI	1995 BPI	NET GAIN
Texas	6.4282	6.7320	+ .3041
California	12.9833	13.2226	+ .2393
Florida	5.4385	5.5792	+ .1407
Louisiana	1.4799	1.5966	+ .1167
Washington	2.0255	2.1380	+ .1125
Arizona	1.3875	1.4625	+ .0750
Colorado	1.3332	1.3944	+ .0612
Oregon	1.1126	1.1692	+ .0566
Wisconsin	1.9416	1.9948	+ .0532
Oklahoma	1.0765	1.1278	+ .0513
Minnesota	1.7759	1.8238	+ .0479
Hawaii	.5198	.5666	+ .0468
Nevada	.5023	.5487	+ .0464
Utah	.5687	.6125	+ .0438
Kentucky	1.2793	1.3157	+ .0364
Arkansas	.8111	.8469	+ .0358
South Carolina	1.2440	1.2704	+ .0264
Alaska	.2446	.2668	+ .0222
Iowa	1.0364	1.0533	+ .0169
Kansas	.9721	.9873	+ .0152
New Mexico	.5119	.5261	+ .0142
Alabama	1.4017	1.4149	+ .0132
Virginia	2.6093	2.6201	+ .0108
Montana	.2799	.2901	+ .0102
South Dakota	.2512	.2598	+ .0086
North Dakota	.2361	.2421	+ .0060
Nebraska	.5929	.5976	+ .0047
Wyoming	.1581	.1622	+ .0041
Mississippi	.7964	.7975	+ .0011

... and the Losers

STATE	1990 BPI	1995 BPI	NET LOSS
New York	7.6084	7.2810	- .3274
Pennsylvania	4.7094	4.4796	- .2298
Massachusetts	2.7616	2.5802	- .1814
New Jersey	3.7525	3.5714	- .1811
Ohio	4.1227	3.9801	- .1426
Maryland	2.1395	2.0329	- .1066
Connecticut	1.5841	1.4914	- .0927
Indiana	2.0413	1.9805	- .0608
Michigan	3.6654	3.6062	- .0592
Missouri	1.9812	1.9372	- .0440
Tennessee	1.7760	1.7322	- .0438
North Carolina	2.4956	2.4028	- .0431
Georgia	2.4956	2.4741	- .0215
Illinois	4.7604	4.7424	- .0180
Washington, DC	.2639	.2462	- .0177
Rhode Island	.4102	.3948	- .0118
Maine	.5006	.4890	- .0116
West Virginia	.5771	.5659	- .0112
Vermont	.2237	.2137	- .0100
New Hampshire	.5431	.5413	- .0018
Delaware	.2919	.2904	- .0015
Idaho	.3470	.3469	- .0001

SOURCE: Sales & Marketing Management; *1991 Survey of Media Markets.*

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and

El Paso Herald-Post

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million) and Springfield ($23.2 million) is considerable, presenting a far different picture of these markets than their nearly identical F/H/A store sales figures do. For a marketer of refrigerators, air conditioners, or garbage disposals, this information could spell the difference between success and failure when approaching these markets. In addition, it also shows the relative importance (or lack thereof) of F/H/A stores in the overall mix of major household appliance sales, the direct result of more and more appliances being purchased in other types of retail outlets such as department stores, discount stores, and variety stores.

Further refinement of these figures can be carried out by factoring in sales for other related merchandise lines, and if you happen to be selling furniture and sleep equipment, you may want to add a third column to these figures that shows sales in this category:

Metro	F/H/A Stores ($ Mil.)	Major Hshld. Appl. ($ Mil.)	Furn. & Sleep Equip. ($ Mil.)
Bangor	$54.8	$14.9	$21.6
Pittsfield	54.7	12.2	22.0
Springfield	54.5	23.2	34.2
Fort Walton Beach	54.2	16.1	24.2

Here, we see that furniture and sleep equipment sales account for a greater share of F/H/A store sales than household appliances; in the case of Pittsfield, the figure is nearly twice as high. By contextualizing this kind of sales information, a marketer can better evaluate a market before allocating salespeople and advertising expenditures to an area, fine-tuning the data to be sure that such investments are made equitably.

Let Us Hear From You

Many of the improvements and additions to S&MM's survey issues are a direct result of comments and suggestions we have received from our subscribers over the years. Such changes confirm *Sales & Marketing Management*'s commitment to provide our readers with the information they need to achieve greater sophistication and precision in analysis and planning.

Any questions, ideas, or suggestions you may have should be addressed to the Editorial Director for Surveys, *Sales & Marketing Management*, 633 Third Ave., New York, NY 10017.

SURVEY HIGHLIGHT

Tomorrow's Negative-Growth Markets: Rates of Decline, 1990–95

METRO	% DECLINE 1990-95	1995 POPULATION
Alexandria, LA	-1.9%	128,500
Cumberland, MD	-1.9	99,400
Jersey City, NJ	-1.9	540,300
Anderson, IN	-2.1	127,400
Terre Haute, IN	-2.1	127,600
St. Joseph, MO	-2.2	81,000
Sharon, PA	-2.5	117,500
Youngstown-Warren, OH	-2.5	477,700
Pittsburgh, PA	-2.6	1,994,400
Parkersburg-Marietta, WV-OH	-2.7	144,400
Charleston, WV	-2.8	242,300
Huntington-Ashland, WV-KY	-2.9	301,700
Beaumont-Port Arthur, TX	-3.0	348,400
Beaver County, PA	-3.2	179,100
Duluth, MN	-3.3	230,600
Davenport-Rock Island-Moline, IA-IL	-3.4	336,600
Johnstown, PA	-3.4	231,600
Kokomo, IN	-3.5	92,900
Odessa, TX	-3.5	113,900
Waterloo-Cedar Falls, IA	-4.3	139,100
Decatur, IL	-4.6	110,900
Steubenville-Weirton, OH-WV	-4.9	134,300
Wheeling, WV	-4.9	150,100
Casper, WY	-6.6	56,200
Enid, OK	-6.8	51,900
U.S. AVERAGE/TOTAL	**+ 5.0%**	**263,296,100**

SOURCE: Sales & Marketing Management; *1991 Survey of Media Markets.*

SURVEY HIGHLIGHT

S&MM Media Markets With The Most Children Aged 2 to 11

MEDIA MARKET (ADI)	POPULATION AGED 2-11	% POP. AGED 2-11
New York	2,395,000	12.8%
Los Angeles	2,231,700	15.2
Chicago	1,244,800	14.8
Philadelphia	988,900	13.8
San Francisco	794,600	13.2
Boston	740,400	12.9
Dallas-Fort Worth	728,300	15.6
Detroit	674,900	14.4
Houston	670,700	16.5
Washington, DC	644,000	13.6
Minneapolis-St. Paul	576,700	15.7
Atlanta	562,500	14.6
Cleveland	540,400	14.3
Seattle-Tacoma	526,500	14.7
Sacramento-Stockton	473,200	16.2
St. Louis	446,700	15.1
Miami-Ft. Lauderdale	425,100	12.8
Phoenix	415,100	15.4
Salt Lake City	392,100	20.9
Denver	390,000	15.1
Pittsburgh	371,700	12.6
San Diego	362,700	14.2
Baltimore	361,300	13.9
Tampa-St. Petersburg	348,600	11.8
Portland	332,400	14.9
Indianapolis	325,000	14.4

SOURCE: Sales & Marketing Management; *1991 Survey of Media Markets.*

SURVEY HIGHLIGHT

How to Construct a Custom BPI

Sales & Marketing Management's patented Buying Power Index, or BPI, has been a part of the *Survey of Buying Power* for more than 30 years, providing marketers with a standardized measurement of the relative buying power of states, metros, counties, and cities. The BPI listed in the *Survey*'s data sections is a general indicator constructed from data on total population, total Effective Buying Income (EBI), and total retail sales—the three basic categories of statistics covered by the *Survey*.

For those who need to define their markets more specifically, however, it is possible to construct a customized version of the BPI, using any of the subclassifications of statistics in the *Survey*'s three basic data fields. By selecting a Demographic component (population), an Economic component (income), and a Distribution component (retail sales), you can use the formula outlined below to convert data from individual markets into a custom BPI for your product or service.

For our purposes, we will label these three BPI components as follows: Demographic = **A**; Economic = **B**; and Distribution = **C**. Looking at each of these areas individually, here's how you might go about selecting them:

A: Demographic - First of all, you'll need to isolate the population or household-related factor that best describes your "ideal" consumer. For example, if you're selling video games, the 18-and-under age segment is a better indicator of market potential than total population. On the other hand, if your product is media-oriented (magazines, mail-order catalogs, etc.), you may want to use household counts as your demographic component.

B: Economic - The next step involves selecting the income group(s) best suited to your product. Here, the *Survey* offers you five basic ranges of household incomes, and you can easily combine two or more groups to achieve a broader spectrum of potential. For example, if you're selling a premium-priced product, you might select households with incomes of $35,000 and above.

C: Distribution - Isolating a particular store group that parallels your preferred channel of distribution is the final step in the preliminary selection process. If you're selling beer, for example, you may want to combine Eating & Drinking Place sales and Food Store sales, since these are the two largest markets for your product. On the other hand, if you're selling shampoo, Drugstores and General Merchandise stores (which includes department stores and discount stores) would be a better distribution-related indicator.

Once these three factors have been selected, you can then compute your custom BPI by following this simple four-step process:

Step 1 - For each market (region, state, metro, county, etc.), you'll first need to compare local activity to that for the U.S. as a whole, producing a ratio for each of the three BPI factors (**A-B-C**). In this example, the Demographic component (**A**) would be calculated as follows:

$$\frac{\text{Market's Pop. Under 18}}{\text{U.S. Pop. Under 18}} = X\%$$

Next, using households with EBIs of $35,000 and above as the Economic factor (**B**), we compare the market with the appropriate U.S. total:

$$\frac{\text{Market's Hshlds. w/EBIs \$35,000+}}{\text{U.S. Hshlds. w/EBIs \$35,000+}} = Y\%$$

And finally, we calculate the Distribution component (**C**) by constructing a ratio of local Food Store sales to U.S. Food Store sales:

$$\frac{\text{Market's Food Store Sales}}{\text{U.S. Food Store Sales}} = Z\%$$

Step 2 - Armed with these percentages (X-Y-Z), we are now ready to assign weights to the demographic, economic, and distribution-related components, according to their perceived importance in the selling process. In all cases, the assigned weights should be expressed in decimals (50% = .5, 30% = .3, etc.).

Since income is often cited as the most important indicator of potential purchasing power, your weighting of these factors might look something like this:

Factor **A** (Demographic) - .2 (20%)
Factor **B** (Economic) - .5 (50%)
Factor **C** (Distribution) - .3 (30%)

Step 3 - Multiplying each component ratio (X-Y-Z) by its appropriate weight and adding the resulting totals will then give you the BPI for a particular market:

$$(.2 \times X\%) + (.5 \times Y\%) + (.3 \times Z\%) = \text{BPI}$$

The fractional figure you arrive at can then be used as a relative indicator to compare the potential buying power of this market to that for the U.S. as a whole (U.S. = 100.0000.)*

Step 4 - Repeat this same procedure for each targeted market, compiling a list of markets ranked according to their BPIs. If your particular product warrants the construction of a BPI with only two factors (or possibly four or five), remember that the same principles apply in terms of weighting the various components. In other words, the percentages should still total 100%, regardless of the number of BPI components.

***Note:** *If you're selling your product in a limited number of markets, you may want to substitute the combined total of these markets for the U.S. totals in your calculations. In such a case, your BPI of 100.0000 would represent the total of these markets only.*

SAMPLE TABLES FROM THE SURVEY OF MEDIA MARKETS

SECTION II
Media Market Profiles

S&MM ESTIMATES: 12/31/90

STATE S&MM/ARBITRON MEDIA MARKET (ADI)	POPULATION Total Pop. (Thous.)	Households (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	EFFECTIVE BUYING INCOME Total EBI ($000)	RETAIL SALES Total Retail Sales ($000)	BUYING POWER INDEX
ALABAMA													
ANNISTON	**116.2**	**43.0**	**21.7**	**1.3**	**15.9**	**10.4**	**14.6**	**18.2**	**23.7**	**30.4**	**1,220,726**	**751,821**	**.0391**
metropolitan	116.2	43.0	21.7	1.3	15.9	10.4	14.6	18.2	23.7	30.4	1,220,726	751,821	.0391
BIRMINGHAM	**1,334.4**	**504.9**	**318.1**	**5.4**	**190.5**	**115.7**	**129.8**	**212.8**	**279.8**	**367.8**	**15,208,283**	**8,922,951**	**.4714**
metropolitan	1,010.7	385.2	260.5	4.2	143.5	85.0	98.1	165.6	214.9	274.7	12,094,822	7,417,537	.3765
nonmetropolitan	323.7	119.7	57.6	1.2	47.0	30.7	31.7	47.2	64.9	93.1	3,113,461	1,505,414	.0949

SECTION III
1995 Projections

S&MM ESTIMATES

METRO AREA County	POPULATION 12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
ALABAMA															
ANNISTON	**116.2**	**117.2**	**.9**	**43.7**	**1.6**	**1,570,598**	**28.7**	**28,389**	**35,940**	**1,038,287**	**38.1**	**17,484**	**23,759**	**.0391**	**.0383**
Calhoun	116.2	117.2	.9	43.7	1.6	1,570,598	28.7	28,389	35,940	1,038,287	38.1	17,484	23,759	.0391	.0383
BIRMINGHAM	**911.8**	**931.5**	**2.2**	**358.2**	**3.3**	**15,031,230**	**35.2**	**32,085**	**41,964**	**9,246,758**	**36.7**	**19,517**	**25,815**	**.3439**	**.3445**
Blount	39.4	40.3	2.3	15.1	2.7	383,686	21.2	21,536	25,410	199,385	40.8	9,635	13,204	.0100	.0095
Jefferson	651.4	652.0	.1	255.0	1.4	11,210,869	34.1	33,247	43,964	7,733,065	38.4	22,224	30,326	.2640	.2640
St. Clair	50.8	55.5	9.3	19.7	9.4	615,270	31.8	25,925	31,232	228,514	25.8	10,093	11,600	.0139	.0137
Shelby	101.7	115.8	13.9	42.5	15.2	1,945,931	50.0	35,146	45,787	462,511	19.8	10,462	10,883	.0330	.0350
Walker	67.7	67.9	.3	25.9	1.2	875,574	28.3	26,654	33,806	623,283	33.1	18,293	24,065	.0230	.0223

SECTION IV
1990 Regional and State Summaries of Merchandise Line Sales

S&MM ESTIMATES

REGION State	GROCERIES & OTHER FOODS In All Stores ($000)	In Food Stores ($000)	DRUGS & HEALTH & BEAUTY AIDS In All Stores ($000)	In Drug Stores ($000)	WOMEN'S & GIRLS' CLOTHING In All Stores ($000)	In Apparel Stores ($000)	MEN'S & BOYS' CLOTHING In All Stores ($000)	In Dept. Stores ($000)	FOOTWEAR In All Stores ($000)	In Apparel Stores ($000)	MAJOR HOUSEHOLD APPLIANCES In All Stores ($000)	In F/H/A Stores ($000)	FURNITURE & SLEEP EQUIPMENT In All Stores ($000)	In F/H/A Stores ($000)
NEW ENGLAND	**19,535,542**	**18,484,942**	**4,371,313**	**2,823,101**	**6,068,453**	**3,142,070**	**3,042,721**	**1,086,168**	**1,493,890**	**1,038,270**	**1,277,686**	**589,262**	**2,233,559**	**1,763,861**
Connecticut	4,665,224	4,448,753	1,093,611	659,070	1,500,539	819,600	721,813	280,046	377,558	286,256	331,307	196,524	645,911	508,113
Maine	1,775,492	1,657,547	372,918	210,853	455,947	171,184	345,797	67,680	198,247	79,224	119,396	58,461	147,566	114,490
Massachusetts	8,859,199	8,416,094	2,047,337	1,392,036	3,049,501	1,611,799	1,418,388	528,481	658,487	480,073	530,229	218,789	1,016,360	802,234
New Hampshire	2,035,457	1,910,396	366,686	222,561	520,829	239,424	262,689	103,824	130,683	100,053	169,414	75,166	216,718	169,888
Rhode Island	1,342,971	1,264,150	336,038	247,772	376,217	211,347	191,272	82,551	89,865	66,224	88,516	21,850	135,064	106,033
Vermont	857,199	788,002	154,723	90,809	165,420	88,716	102,762	23,586	39,050	26,440	38,824	18,472	71,940	63,103
MIDDLE ATLANTIC	**47,754,499**	**45,537,774**	**12,970,898**	**7,992,268**	**17,777,263**	**9,415,193**	**8,490,262**	**3,336,265**	**4,391,862**	**3,328,603**	**3,273,416**	**1,773,202**	**6,229,344**	**4,781,451**
New Jersey	10,932,754	10,568,143	2,887,689	1,608,462	4,329,795	2,391,333	1,913,302	754,060	1,030,793	770,516	720,244	385,668	1,661,515	1,316,902

DEFINITION OF TERMS IN THE SURVEY OF MEDIA MARKETS

ADI - AREA OF DOMINANT INFLUENCE: This is the formal term for what is more commonly known as a TV or broadcast market, or what is referred to in the Survey as an S&MM Media Market. Definitions for ADIs are supplied by Arbitron, the Control Data subsidiary that generates ratings for broadcast programming. Basically, ADIs are selected by totaling the viewer hours of TV stations whose signals reach a particular county, with total hours then converted to a percentage share of all viewing hours. The name of an ADI is assigned according to the market of origin of the station(s) with the largest share of viewer hours, and all counties whose largest viewer share is given to stations in that same market of origin are grouped together under that particular ADI.

NOTE: Because of the more nebulous reach of broadcast signals, ADIs don't always conform to whole-county geography like metro markets or newspaper markets. In certain cases, Arbitron splits counties, treating each portion as if it were a separate county. Each county, or portion thereof, is allocated exclusively to a single ADI, thus eliminating any geographic overlap. ADI data in the *Survey of Media Markets* cover all U.S. states, with the exception of Alaska and Hawaii. Also, the metropolitan and/or nonmetropolitan breakouts that are shown for each Media Market are based on U.S. Census Bureau criteria that identify individual counties as being part of a designated metropolitan or nonmetropolitan area, conforming to the definitions used in the August *Survey of Buying Power.*

APPAREL STORES: The Regional and State Summaries of Merchandise Line Sales on page 96 show sales for seven different merchandise lines. For two of these categories—Women's & Girls' Clothing and Footwear—sales are broken out for All Stores and also for Apparel Stores, the major channel of distribution (dollar-wise) for these merchandise lines. By definition, Apparel Stores include establishments primarily engaged in selling new clothing; shoes; hats; underwear; and related articles. They also encompass children's and infants' wear stores; bridal shops; furriers; handbag stores; lingerie stores; custom tailors; and sports apparel stores.

AUDIO EQUIPMENT, MUSICAL INSTRUMENT, AND SUPPLY SALES: This Merchandise Line Sales ranking table in Section IV shows total combined metro area sales of items such as radios; record players; tape recorders; components; parts & accessories; tapes; records; compact disks; sheet music; and all types of musical instruments. (See Merchandise Line Sales.)

AVERAGE HOUSEHOLD EBI: This figure from the Metro Market Projections in Section III shows current (1990) and projected (1995) Effective Buying Income on a per-household basis for all metro markets and their component counties. Average Household EBI is calculated by dividing the total number of households into total EBI for a given geographic area.

This figure is markedly different than the Median Household EBI figure reported in the August *Survey of Buying Power.* Because total EBI includes incomes of college, military, and other institutional-style populations housed in group quarters not considered households, a per-household average credits households with income from these groups that is not really theirs. (See Effective Buying Income.)

BLACK POPULATION: These figures in the Media Market Profiles (Section II) are updated from the 1990 Census of Population and Housing. Basically, they constitute a head-count estimate of persons who consider themselves members of the black race and who lived in a designated Media Market at the end of that year. Estimated totals are as of 12/31/90.

BUYING POWER INDEX (BPI): A weighted index that converts the Survey's three basic elements—population (the demographic factor), Effective Buying Income (the economic factor), and retail sales (the distribution factor)—into a measurement of a market's "ability to buy," expressing it as a percentage of the national total (U.S. = 100.0000). The BPI is calculated by first producing a ratio of local population, income, and retail sales to the comparable U.S. totals, then assigning a weight of .5 to an area's income; .3 to retail sales; and .2 to population. These weights are then multiplied by the appropriate ratios and the resulting figures added together to produce the BPI for a state, metro, county, or media market. The BPI is one of the Survey's most important measures, used to estimate potential for mass-marketed items sold at popular prices.

NOTE: The farther a product is removed from the mass market, the greater the need for a "custom" BPI calculated by using more finely tuned demographic, economic, and distribution-related factors. A more in-depth discussion of how to calculate a custom BPI can be found in the Survey Highlights in Section I.

CONSOLIDATED METROPOLITAN STATISTICAL AREA (CMSA): The largest of the government's three-tiered classification of metro markets, a

CMSA is a large "megalopolitan" area made up of two or more component Primary Metropolitan Statistical Areas, or PMSAs.

Although the *Survey of Media Markets* reports aggregate statistics for CMSAs in Section III (Metro Market Projections), such markets are not included in the Merchandise Line Sales rankings for metro markets in Section IV, since CMSAs are made up of groups of existing metros (PMSAs) rather than counties. (See Metropolitan Statistical Area and Primary Metropolitan Statistical Area.)

COUNTY: The primary political administrative subdivision of a state, counties are widely used by marketers since 1) the most current available data below the state level is that reported for counties; 2) county boundaries are rarely altered; 3) complete national coverage can be achieved by aggregating all counties; 4) the nation's 3,139 county units provide the most easily manageable building blocks for designing sales territories; and 5) county boundaries are readily identifiable for mapping purposes.

The Metro Market Projections in Section III of the *Survey of Media Markets* follow county boundaries as defined by the 1990 Census of Population, with the following exceptions: Cibola County, NM, was created from a portion of Valencia County in 1981; La Paz County, AZ, was created from a portion of Yuma County in 1982; Northwest Arctic Borough, AK, replaced the Kobuk Census Area in 1986; Aleutians East Borough, AK, was created from parts of the Dillingham and Alleutian Islands Census Areas in 1987; and Lake and Peninsula Borough, AK, was created from parts of the Dillingham Census Area in 1989. Also, for the 1990 Census, the Aleutian Islands Census Area has been renamed Aleutians West.

NOTE: In the state of Louisiana, parishes are used in lieu of counties, and in Alaska, census areas and boroughs are utilized. The District of Columbia (Washington, DC) is treated as a single county, and in the state of Virginia, all cities are by law independent of counties, with the Survey treating them as separate county units. In addition, the cities of Baltimore, MD, St. Louis, MO, and Carson City, NV, are considered independent cities.

DEPARTMENT STORES: The Regional and State Summaries of Merchandise Line Sales on page 96 show sales for seven different merchandise lines. For one of these categories—Men's and Boys' Clothing—sales are broken out for All Stores and also for Department Stores, the major channel of distribution (dollar-wise) for this merchandise line. By definition, a Department Store is an establishment that employs 50 or more people and has combined sales of soft goods and apparel totalling at least 20% of all sales. Furthermore, the establishment must sell minimum amounts of 1) furniture, home furnishings, appliances, radios, and TV sets; 2) a general line of apparel; and 3) household linens and dry goods. So-called mass merchandisers and discount stores are included if they meet the above criteria.

DRUG AND HEALTH & BEAUTY AID SALES: Sales for this merchandise line are shown in the Regional and State Summaries table and also in a separate Metro Market Ranking table in Section IV.

This category includes sales of proprietary drugs, health aids, cosmetics, and other personal hygiene products, and should not be confused with sales for Drugstores, which pertain to *all* types of merchandise sold within that particular store group. (See Merchandise Line Sales.)

DRUGSTORES: This store group category is found in the Regional and State Summaries of Merchandise Line Sales in Section IV. Drugstores are listed as the major channel of distribution for Drugs and Health & Beauty Aids, one of the seven merchandise lines shown in the Regional and State Summaries table on page 96 Here, D&H&BA sales in Drugstores are shown as a subgroup of sales in All Stores.

EFFECTIVE BUYING INCOME (EBI): A classification developed exclusively by Sales & Marketing Management to distinguish it from other sources reporting income statistics, EBI is defined as all personal income less personal tax and non-tax payments—a number often referred to as disposable or "after-tax" income.

Personal income is the aggregate of wages and salaries, other labor-related income (such as employer contributions to private pension funds), proprietor's income, rental income (which includes imputed rental income of owner-occupants of non-farm dwellings), dividends paid by corporations, interest income from all sources, and transfer payments (such as pensions and welfare assistance).

Deducted from this total are personal taxes (federal, state, and local), non-tax payments (fines, fees, penalties, etc.), and personal contributions to social insurance. According to U.S. government definitions, the resultant figure is commonly known as "disposable personal income."

FOOD STORES: In Section IV, Food Stores appear as a subgroup of All Stores, showing sales for the Groceries and Other Foods merchandise line in this major channel of distribution.

FOOTWEAR SALES: Sales for this merchandise line are shown in the Regional and State Summaries table and also in a separate Metro Market Ranking table in Section IV.

This category includes sales of women's and girls' footwear; men's and boys' footwear; children's footwear; and footwear accessories; infants' and toddlers' footwear are not included in this category. (See Merchandise Line Sales.)

F/H/A - FURNITURE/HOME FURNISHING/APPLIANCE STORES: In Section IV, F/H/A Stores are shown as a major channel of distribution for the merchandise line categories of Major Household Appliances and Furniture and Sleep Equipment. Figures here pertain to sales for these merchandise lines as a subgroup of sales in All Stores. (See Retail Sales by Store Group.)

FURNITURE AND SLEEP EQUIPMENT SALES: Sales for this merchandise line are shown in the Regional and State Summaries table and also in a separate Metro Market Ranking table in Section IV.

This category includes sales of living room, dining room, and bedroom furniture; sleep furniture and equipment; and all other furniture, including outdoor and office furniture. (See Merchandise Line Sales.)

GROCERY AND OTHER FOOD SALES: Sales for this merchandise line are shown in the Regional and State Summaries table and also in a separate Metro Market Ranking table in Section IV.

This category includes sales of meat, fish, and poultry; produce; frozen foods; dairy products; bakery products (except frozen); delicatessen items; and all other foods purchased primarily for home consumption. Meals, snacks, alcoholic beverages, packaged alcoholic beverages, and tobacco products are not included in this category. (See Merchandise Line Sales.)

HISPANIC POPULATION: These figures, listed in the Media Market Profiles (Section II), are updated from the 1990 Census of Population and Housing. Basically, they constitute a head count of all persons who consider themselves of Spanish or Hispanic origin or descent who lived in a designated Media Market at the end of that year. Currently, the largest subgroups in this category include Mexicans, Puerto Ricans, and Cubans, and it should be noted that persons of Hispanic origin may be of any race. Estimated totals are as of 12/31/90.

HOME COMPUTER AND CALCULATOR SALES: This Merchandise Line Sales ranking table in Section IV shows total combined metro area sales of such things as home computers; prerecorded software; diskettes; computer games; parts and accessories; calculators; and other miscellaneous electronics sold in retail outlets. Catalog and direct sales of any of these items from manufacturers are not included. (See Merchandise Line Sales.)

HOUSEHOLDS: A household consists of all the people occupying a single housing unit under the 1990 Census rules. A housing unit is defined as a house, an apartment, a group of rooms, or a single room. In addition, the members of a household need not be related, and a single person living alone in a housing unit is also considered a household.

Persons who are not counted as members of households include those living in group quarters such as institutions, college dormitories, military barracks, hospitals, and nursing homes.

NOTE: Although the total population of a given geographic area will include those people residing in group quarters, household totals do not, which means that calculations of per-household income and retail sales may not adequately reflect an area's true residential market.

MAJOR HOUSEHOLD APPLIANCE SALES: Sales for this merchandise line are shown in the Regional and State Summaries table and also in a separate Metro Market Ranking table in Section IV.

This category includes sales of such items as kitchen appliances, laundry appliances, and other major household appliances. (See Merchandise Line Sales.)

MEN'S AND BOYS' CLOTHING SALES: Sales for this merchandise line are shown in the Regional and State Summaries table and also in a separate Metro Market Ranking table in Section IV.

This category includes sales of men's, boys', young men's, and students' clothing and accessories; overcoats, topcoats, rainwear, and outerwear; suits, sport coats, formal wear, and tailored slacks; jeans and casual slacks; career apparel and work clothes; shirts and sweaters; hosiery, pajamas, robes, and underwear; sportswear; and other accessories. (See Merchandise Line Sales.)

MERCHANDISE LINE SALES: Data for the 10 merchandise line categories shown in Section IV pertain to total sales of a particular type of product, which can be sold in any number of different store groups. For example, if the dollar sales for Groceries and Other Foods sold in food stores, restaurants, department store lunch counters, snack bars, vending machines, and other related channels of distribution were aggregated, the resulting figure would represent sales for the Groceries and Other Foods merchandise line.

Because of this distinction, merchandise line sales should not be confused with store group sales, which pertain to the business volume of a particular type of retail outlet, such as Food Stores. Remember, food stores sell a lot more than just food, particularly in these days of massive cross-merchandising. In this kind of scrambled retail environment, merchandise line sales provide a more realistic estimate of a product's market share than that indicated by store group sales figures.

In addition to the Metro Market Ranking tables for each of these 10 categories, the Regional and State Summaries of Merchandise Line Sales table at the beginning of Section V shows dollar sales for seven individual merchandise lines in two contexts: All Stores and a leading store type associated with that product classification. The merchandise lines and their dominant store types are: Groceries and Other Foods in ***Food Stores***; Drugs and Health & Beauty Aids in ***Drug-stores***; Women's and Girls' Clothing in ***Apparel Stores***; Men's and Boys' Clothing in ***Department Stores***; Footwear in ***Apparel Stores***; Major Household Appliances in ***Furniture/Home Furnishing/Appliance Stores***; and Furniture and Sleep Equipment in ***Furniture/Home Furnishing/Appliance Stores.***

NOTE: The merchandise line sales statistics in this year's *Survey of Media Markets* are based on newly published benchmark data from the 1987 Census of Retail Trade. Prior to this year, merchandise line sales figures reported in the *Survey* were based on data from the 1982 CRT. Naturally, whenever such an adjustment is made, trend lines are often skewed, a fact that readers' should keep in mind when comparing merchandise line sales from this year's Survey to those from prior years.

METROPOLITAN STATISTICAL AREA (MSA): The metro area definitions used in S&MM's survey issues are based on the Census Bureau's system of metropolitan area designation, incorporating any updates to the system announced since 1980.

One of the most important changes to this system was the 1983 elimination of the term Standard Metropolitan Statistical Area, or SMSA, which has been replaced by two separate but related classifications: Metropolitan Statistical Areas (MSAs) and Primary Metropolitan Statistical Areas (PMSAs). A third tier in the revised system—CMSAs, or Consolidated Metropolitan Statistical Areas—is virtually the same as the old SCSA (Standard Consolidated Statistical Area) designation, since both are made up of groups of metros rather than counties (which form the geographic boundaries of all MSAs and PMSAs).

MSA and PMSA designations follow a set of standards prepared by the Federal Committee on MSAs, which advises the Census Bureau and the Office of Management and Budget (OMB) on metro-area definitions. Under the 1983 revisions, an area can qualify as an MSA in one of two ways: 1) if it contains a city with a population of at least 50,000, or 2) if it contains an "urbanized" area of at least 50,000 and the total metro-area population is 100,000 or more. In addition to the county containing the central city, an MSA may include additional counties that have close economic and social ties to the core county.

An MSA with a population of more than 1 million may qualify for designation as a Primary Metropolitan Statistical Area (PMSA) if it is contiguous with at least one other such metro, with the resulting group of two or more PMSAs forming a consolidated area, or CMSA.

MSAs and PMSAs are defined in terms of whole counties, except in the

six New England states, where towns and cities are the standard units of definition, due to the lack of county governments. In these states, the federal government's unofficial system of New England County Metropolitan Areas (NECMAs) is utilized by S&MM in order to ensure a uniform system of county-based geography for the dissemination of data.

The Metro Market rankings in Section IV (Merchandise Line Sales) ignore the distinctions between MSAs and PMSAs, grouping the two designations together in the interest of simplicity and consistency. And although aggregate data for CMSAs are included in the Metro Market Projections in Section III, they are not listed in the rankings in Section IV, since they are, by definition, made up of groups of existing metros.

NOTE: In accordance with our policy that recognizes only those metros and metro counties that meet formal OMB population and urbanization criteria, *listings in the Survey of Media Markets do not include recent metro-area changes effected through legislation.* Therefore, the newly created Decatur, AL, metro area is defined as being coextensive with Morgan County only (excluding Lawrence County), and the Wichita, KS, metro area has been redefined as Butler and Sedgwick counties, eliminating Harvey County, which was added through legislation in 1987.

NEW ENGLAND COUNTY METROPOLITAN AREA (NECMA): The U.S. Office of Information and Regulatory Affairs (OIRA), part of the government's Office of Management and Budget, uses this system to define metro areas in the six New England states by applying the same criteria used in establishing MSAs in other regions. (See Metropolitan Statistical Area.)

PERCENT CHANGE: In the Metro Market Projections in Section III, a percentage change figure is included that shows the increase (or decrease) in total population, total households, total EBI, and total retail sales between 1990 and 1995. This percentage covers the whole five-year period, although an average annual rate of change can be calculated by dividing this figure by five.

POPULATION: Updated from the Census Bureau's 1990 Census of Population and Housing, Total Population is a headcount estimate of all people living in a given geographic area as of December 31, 1990. It includes people living in group quarters, such as colleges, hospitals, institutions, and nursing homes, as well as armed forces personnel permanently assigned to the area.

POPULATION BY AGE GROUP: The Media Market data in Section II show six separate age group breakouts that correspond to the major life-cycle stages of the population. For example, the 18-24-year-old age group represents the average household-forming stage; 25-34-year-olds the prime Baby Boom demographic; and the 50-and-over segment the rapidly growing retirement and elderly market. The figures shown reflect the share of total population accounted for by each group, and by adding the six figures and subtracting that total from an area's total population, the number of babies and infants (the population under age 2) can also be calculated.

PRIMARY METROPOLIATN STATISTICAL AREA (PMSA): The second level in the government's three-tiered system of metro area definitions, PMSAs are characterized as metropolitan areas having a total population of 1 million or more, anchored by a large urbanized county or cluster of counties with strong internal economic and social links. By definition, PMSAs are the components of Consolidated Metropolitan Statistical Areas (CMSAs), which are made up of two or more contiguous PMSAs. (See Metropolitan Statistical Area.)

RETAIL SALES: Total Retail Sales reflects net sales (minus refunds and allowances for returns) from all establishments primarily engaged in retail trade. Receipts from repairs and other services are also included, but retail sales by wholesalers and service establishments are not.

Retail sales totals in the *Survey of Media Markets* are updated from 1987 Census of Retail Trade benchmarks. In accordance with Census Bureau policy, they no longer include: 1) sales taxes and other taxes collected from customers, and 2) carrying charges and/or credit charges.

Also, total Retail Sales Figures in this year's *Survey of Media Markets* reflect the inclusion of Census-based data for *non-employer retailers.* This information, which refers to retail stores with no paid employees, was not available when the 1987 Census of Retail Trade benchmark figures were originally incorporated.

NOTE: Although retail sales are often used to gauge the purchasing power of the residents in a given market, they can be affected by nonresident "pollution," that is, purchases made by people not residing within the boundaries of the geographic area in question.

RETAIL SALES PER HOUSEHOLD: These figures can be found in the Metro Market Projections in Section III, with both a current (1990) total and a projected (1995) total shown for each region, state, metro, and metro county. Retail sales per household is calculated by dividing total households into total retail sales.

NOTE: Because household counts are directly assignable to a particular geographic area and retail sales figures are not (due to local purchases by nonresidents), this number is not as reliable an indicator of area purchasing power as Effective Buying Income or the Buying Power Index. (See Retail Sales.)

TELEVISION, VCR, AND TAPE SALES: This Merchandise Line Sales ranking table in Section IV shows total combined metro area sales of such items as televisions; video recorders; videotapes; and parts and accessories. (See Merchandise Line Sales.)

TOTAL METRO COUNTIES: This figure from the Metro Market Projections in Section III shows the aggregate total for all component counties of a state's designated metro areas. When charted against comparable state totals, a better feel for the mix between metro and nonmetro concentrations of population, income, and retail sales can be gained.

WOMEN'S AND GIRLS' CLOTHING SALES: Sales for this merchandise line are shown in the Regional and State Summaries table and also in a separate Metro Market Ranking table in Section IV.

This category includes sales of infants' and toddlers' apparel and accessories; girls' and subteen clothing and accessories; women's, misses', and juniors' furs; dresses; casual coats, jackets, rainwear, and active sportswear; women's hosiery, bras, girdles, and foundations; women's, misses' and juniors' lingerie, sleepwear, and loungewear; women's handbags and small leather goods; women's hats and trimmings; and other women's accessories. (See Merchandise Line Sales.)

SECTION II:

MEDIA MARKET PROFILES

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Alphabetical Listing of S&MM Media Markets (also showing each county's % share of total households)

ABILENE-SWEETWATER, TEX.— Brown 12.1, Callahan 4.3, Coleman 3.7, Eastland 6.7, Fisher 1.8, Haskell 2.5, Jones 5.6, Mitchell 2.8, Nolan 5.6, Runnels 4.0, Scurry 5.8, Shackelford 1.2, Stephens 3.2, Stonewall 0.7, Taylor 39.9 Tot. Hslds.: 108,200.

ALBANY, GA.— Atkinson 1.7, Baker 1.0, Ben Hill 4.5, Berrien 3.9, Calhoun 1.4, Coffee 8.0, Colquitt 9.8, Cook 3.6, Crisp 5.5, Dougherty 25.5, Irwin 2.3, Lanier 1.5, Lee 4.0, Mitchell 5.1, Telfair 3.0, Terrell 2.8, Tift 9.2, Turner 2.3, Worth 5.2 Tot. Hslds.: 133,300.

ALBANY-SCHENECTADY-TROY, N.Y.— MASS.: Berkshire 10.7, **N.Y.:** Albany 22.9, Columbia 4.7, Fulton 4.1, Greene 3.3, Hamilton 0.4, Montgomery 4.0, Rensselaer 11.4, Saratoga 13.4, Schenectady 11.7, Schoharie 2.2, Warren 4.5, Washington 4.0; **VT.:** Bennington 2.7 Tot. Hslds.: 507,600.

ALBUQUERQUE, N.M.— ARIZ.: Apache (northern portion) 2.4, **COLO.:** Alamosa 0.9, Archuleta 0.4, Conejos 0.5, Montezuma 1.3, Rio Grande 0.8, Saguache 0.3, **N.M.:** Bernalillo 37.3, Catron 0.2, Chaves 4.1, Cibola 1.4, Colfax 1.0, De Baca 0.2, Eddy 3.4, Grant 1.9, Guadalupe 0.3, Harding 0.1, Hidalgo 0.4, Lea (northern portion) 3.4, Lincoln 0.9, Los Alamos 1.4, McKinley 3.3, Mora 0.3, Otero 3.6, Rio Arriba 2.3, Roosevelt 1.2, Sandoval 4.3, San Juan 5.6, San Miguel 1.7, Santa Fe 7.6, Sierra 0.9, Socorro 1.0, Taos 1.7, Torrance 0.7, Valencia 3.0 Tot. Hslds.: 508,200.

ALEXANDRIA, LA.— Avoyelles 15.8, Grant 7.4, Rapides 54.0, Vernon 22.8 Tot. Hslds.: 84,700.

ALPENA, MICH.— Alcona 26.7, Alpena 73.3 Tot. Hslds.: 18,100.

AMARILLO, TEX.— N.M.: Curry 9.0, Quay 2.5, Union 1.0, **OKLA.:** Cimarron 0.8, Texas 3.6 **TEX.:** Armstrong 0.5, Briscoe 0.5, Carson 1.4, Castro 1.7, Childress 1.4, Collingsworth 0.8, Cottle 0.5, Dallam 1.3, Deaf Smith 3.6, Donley 0.9, Gray 5.6, Hall 1.0, Hansford 1.3, Hartley 0.8, Hemphill 0.8, Hutchinson 5.7, Lipscomb 0.7, Moore 3.6, Ochiltree 1.9, Oldham 0.4, Parmer 1.9, Potter 22.1, Randall 20.8, Roberts 0.2, Sherman 0.6, Swisher 1.7, Wheeler 1.4 Tot. Hslds.: 167,900.

ANNISTON, ALA.— Calhoun 100.0 Tot. Hslds.: 43,000.

ARDMORE-ADA, OKLA.— Atoka 6.4, Bryan 17.9, Carter 23.3, Choctaw 8.5, Coal 3.3, Johnston 5.4, Love 4.3, Marshall 6.1, Pontotoc 18.9, Pushmataha 6.1 Tot. Hslds.: 70,500.

ATLANTA, GA.— ALA.: Cherokee 0.5, Randolph 0.5, **GA.:** Banks 0.3, Barrow 0.8, Bartow 1.4, Butts 0.3, Carroll 1.8, Chattooga 0.6, Cherokee 2.3, Clarke 2.3, Clayton 4.6, Cobb 12.4, Coweta 1.4, Dawson 0.2, De Kalb 14.9, Douglas 1.7, Fayette 1.5, Floyd 2.1, Forsyth 1.2, Fulton 18.4, Gilmer 0.4, Gordon 0.9, Greene 0.3, Gwinnett 9.3, Habersham 0.7, Hall 2.5, Haralson 0.6, Heard 0.2, Henry 1.5, Jackson 0.8, Jasper 0.2, Lamar 0.3, Lumpkin 0.4, Meriwether 0.5, Morgan 0.3, Newton 1.0, Oconee 0.4, Oglethorpe 0.3, Paulding 1.0, Pickens 0.4, Pike 0.3, Polk 0.9, Putnam 0.4, Rabun 0.3, Rockdale 1.3, Spalding 1.4, Towns 0.2, Troup 1.4, Union 0.3, Upson 0.7, Walton 1.0, White 0.3, **N.C.:** Clay 0.2 Tot. Hslds.: 1,431,000.

AUGUSTA, GA.— Burke 3.4, Columbia 11.1, Emanuel 3.6, Glascock 0.4, Jefferson 3.0, Jenkins 1.4, Lincoln 1.3, McDuffie 3.6, Richmond 33.8, Taliaferro 0.3, Warren 1.0, Wilkes 2.0; **S.C.:** Aiken 22.3, Allendale 1.9, Bamberg 2.8, Barnwell 3.5, Edgefield 3.2, McCormick 1.3 Tot. Hslds.: 203,200.

AUSTIN, TEX.— Bastrop 3.7, Blanco 0.6, Burnet 2.5, Caldwell 2.4, Fayette 2.2, Gillespie 1.8, Hays 6.1, Lee 1.3, Llano 1.4, Travis 64.1, Williamson 13.5 Tot. Hslds.: 370,600.

BAKERSFIELD, CALIF.— Kern (western portion) 100.0 Tot. Hslds.: 161,200.

BALTIMORE, MD.— Anne Arundel 15.8, Baltimore 28.4, Baltimore city 28.8, Caroline 1.1, Carroll 4.5, Cecil 2.6, Dorchester 1.3, Harford 6.8, Howard 7.4, Kent 0.7, Queen Anne's 1.3, Talbot 1.3 Tot. Hslds.: 955,400.

BANGOR, MAINE— Hancock 14.8, Penobscot 43.5, Piscataquis 5.8, Somerset 15.0, Waldo 10.1, Washington 10.8 Tot. Hslds.: 125,950.

BATON ROUGE, LA.— Ascension 7.7, Assumption 2.9, East Baton Rouge 54.9, East Feliciana 2.2, Iberville 3.9, Livingston 9.5, Pointe Coupee 3.1, St. Helena 1.3, St. Mary 7.6, West Baton Rouge 2.6, West Feliciana 1.1, **MISS.:** Amite 1.9, Wilkinson 1.3 Tot. Hslds.: 251,900.

BEAUMONT-PORT ARTHUR, TEX.— Hardin 9.2, Jasper 7.1, Jefferson 58.1, Newton 3.1, Orange 18.0, Sabine 2.5, Tyler 4.0 Tot. Hslds.: 160,200.

BEND, ORE.— Deschutes 100.0 Tot. Hslds.: 29,800.

BILLINGS-HARDIN, MONT.— Big Horn 3.9, Carbon 3.7, Custer 5.3, Garfield 0.7, Golden Valley 0.3, Musselshell 1.9, Park 6.5, Petroleum 0.2, Powder River 0.9, Prairie 0.6, Rosebud 4.1, Stillwater 2.9, Sweet Grass 1.5, Treasure 0.3, Wheatland 0.9, Yellowstone 51.6; **WYO.:** Big Horn 4.4, Park 10.1 Tot. Hslds.: 88,200.

BILOXI-GULFPORT-PASCAGOULA, MISS.— Greene 3.1, Harrison 55.7, Jackson 37.8, Stone 3.5 Tot. Hslds.: 106,900.

BINGHAMTON, N.Y.— Broome 51.0, Chenango 12.1, Delaware 11.1, Tioga 11.8; **PA.:** Bradford 14.1 Tot. Hslds.: 160,100.

BIRMINGHAM, ALA.— Bibb 1.1, Blount 2.9, Chilton 2.4, Clay 1.0, Cleburne 1.0, Coosa 0.8, Cullman 5.1, Etowah 7.6, Fayette 1.3, Greene 0.7, Hale 1.1, Jefferson 49.8, Marion 2.3, St. Clair 3.6, Shelby 7.3, Talladega 5.2, Walker 5.1, Winston 1.7 Tot. Hslds.: 504,900.

BLUEFIELD-BECKLEY-OAK HILL, W.VA.— VA.: Bland 1.6, Tazewell 12.5; **W.VA.:** Fayette 13.1, Greenbrier 9.9, McDowell 9.0, Mercer 18.2, Monroe 3.4, Raleigh 21.0, Summers 3.8, Wyoming 7.5 Tot. Hslds.: 137,800.

BOISE, IDA.— Ada 51.9, Adams 0.8, Boise 0.9, Camas 0.2, Canyon 20.7, Elmore 4.7, Gem 2.9, Owyhee 1.9, Payette 4.0, Valley 1.6, Washington 2.1; **ORE.:** Grant 2.1, Malheur 6.2 Tot. Hslds.: 151,100.

BOSTON, MASS.— Barnstable 3.7, Essex 11.8, Middlesex 24.3, Nantucket 0.1, Norfolk 10.7, Plymouth 7.0, Suffolk 12.3, Worcester 12.3; **N.H.:** Belknap 0.9, Cheshire 1.2, Hillsborough 5.9, Merrimack 2.1, Rockingham 4.3, Strafford 1.8, Sullivan 0.7; **VT.:** Windham 0.8 Tot. Hslds.: 2,137,900.

BOWLING GREEN, KY.— Adair 12.6, Butler 9.1, Edmonson 8.2, Metcalfe 7.4, Warren 62.7 Tot. Hslds.: 46,100.

BRISTOL-KINGSPORT-JOHNSON CITY, TENN.— KY.: Knott 2.0, Leslie 1.6, Letcher 3.2; **N.C.:** Ashe 3.0, Avery 1.8; **TENN.:** Carter 6.8, Greene 7.2, Hawkins 5.8, Johnson 1.8, Sullivan 19.1, Unicoi 2.2, Washington 12.1; **VA.:** Bristol city 2.5, Buchanan 3.7, Dickenson 2.2, Lee 3.1, Norton city 0.6, Russell 3.5, Scott 3.0, Smyth 4.1, Washington 5.9, Wise 4.8 Tot. Hslds.: 297,600.

BUFFALO, N.Y.— Allegany 2.7, Cattaraugus 4.8, Chautauqua 8.4, Erie 59.2, Genesee 3.4, Niagara 13.3, Orleans 2.3, Wyoming 2.2; **PA.:** McKean 2.8, Potter 1.0 Tot. Hslds.: 635,700.

BURLINGTON-PLATTSBURGH, VT.— N.Y.: Clinton 12.1, Essex 5.7, Franklin 6.7; **VT.:** Addison 4.8, Caledonia 4.3, Chittenden 20.3, Essex 1.0, Franklin 6.0, Grand Isle 0.8, Lamoille 3.1, Orange 3.9, Orleans 3.7, Rutland 9.9, Washington 8.7, Windsor 9.0 Tot. Hslds.: 241,800.

BUTTE, MONT.— Beaverhead 6.4, Broadwater 2.6, Deer Lodge 6.0, Gallatin 38.3, Granite 2.0, Jefferson 5.8, Madison 4.8, Powell 4.4, Silver Bow 27.7 Tot. Hslds.: 49,900.

CASPER-RIVERTON, WYO.— Converse 9.5, Fremont 28.8, Hot Springs 4.6, Natrona 57.1 Tot. Hslds.: 41,000.

CEDAR RAPIDS-WATERLOO-DUBUQUE, IOWA— Allamakee 1.7, Benton 2.8, Black Hawk 15.4, Bremer 2.7, Buchanan 2.5, Butler 2.0, Chickasaw 1.7, Clayton 2.4, Delaware 2.1, Dubuque 10.2, Fayette 2.8, Grundy 1.6, Iowa 1.9, Johnson 12.1, Jones 2.3, Keokuk 1.5, Linn 21.8, Tama 2.2, Washington 2.5, Winneshiek 2.4; **WISC.:** Grant 5.7 Tot. Hslds.: 302,000.

CHARLESTON, S.C.— Berkeley 19.5, Charleston 49.0, Colleton 5.5, Dorchester 13.1, Georgetown 7.4, Williamsburg 5.5 Tot. Hslds.: 221,500.

CHARLESTON-HUNTINGTON, W.VA.— KY.: Boyd 4.2, Carter 1.9, Elliott 0.5, Floyd 3.3, Greenup 2.9, Johnson 1.8, Lawrence 1.1, Lewis 1.0, Magoffin 0.9, Martin 0.9, Morgan 0.9, Pike 5.5; **OHIO:** Athens 4.3, Gallia 2.4, Jackson 2.4, Lawrence 4.9, Meigs 1.8, Scioto 6.3, Vinton 0.9; **W.VA.:** Boone 2.0, Cabell 8.3, Calhoun 0.6, Clay 0.8, Jackson 2.0, Kanawha 17.9, Lincoln 1.6, Logan 3.2, Mason 2.0, Mingo 2.5, Nicholas 2.1, Pleasants 0.6, Putnam 3.4, Roane 1.2, Wayne 3.3, Wirt 0.4 Tot. Hslds.: 468,800.

CHARLOTTE, N.C.— Alexander 1.4, Anson 1.2, Burke 4.0, Cabarrus 5.2, Caldwell 3.7, Catawba 6.3, Cleveland 4.4, Gaston 9.0, Iredell 4.9, Lincoln 2.6, Mecklenburg 28.0, Richmond 2.3, Rowan 5.8, Stanly 2.7, Union 4.1, Watauga 1.9; **S.C.:** Chester 1.6, Chesterfield 1.9, Lancaster 2.7, York 6.5 Tot. Hslds.: 733,700.

CHARLOTTESVILLE, VA.— Albemarle 60.6, Charlottesville city 39.4 Tot. Hslds.: 40,900.

CHATTANOOGA, TENN.— ALA.: Jackson 5.9, **GA.:** Catoosa 5.2, Dade 1.5, Fannin 2.1, Murray 3.1, Walker 7.1, Whitfield 8.9; **N.C.:** Cherokee 2.6, **TENN.:** Bledsoe 1.1, Bradley 9.1, Grundy 1.6, Hamilton 36.7, McMinn 5.4, Marion 3.0, Meigs 1.0, Polk 1.7, Rhea 3.0, Sequatchie 1.1 Tot. Hslds.: 305,900.

CHEYENNE-SCOTTSBLUFF (STERLING), WYO.— NEB.: Scotts Bluff 33.2; **WYO.:** Laramie 66.8 Tot. Hslds.: 42,200.

CHICAGO, ILL.— Cook 62.1, De Kalb 0.9, Du Page 9.4, Grundy 0.4, Kane 3.6, Kankakee 1.1, Kendall 0.4, Lake 5.9, La Salle 1.4, McHenry 2.1, Will 3.9; **IND.:** Jasper 0.3, Lake 5.6, La Porte 1.3, Newton 0.2, Porter 1.5 Tot. Hslds.: 3,024,000.

CHICO-REDDING, CALIF.— Butte 44.6, Glenn 5.4, Shasta 35.2, Tehama 11.6, Trinity 3.2 Tot. Hslds.: 163,800.

CINCINNATI, OHIO— IND.: Dearborn 1.8, Fayette 1.3, Franklin 0.9, Ohio 0.3, Ripley 1.2, Switzerland 0.4, Union 0.3, **KY.:** Boone 2.7, Bracken 0.4, Campbell 4.1, Gallatin 0.3, Grant 0.7, Kenton 6.9, Mason 0.9, Owen 0.4, Pendleton 0.6; **OHIO:** Adams 1.2, Brown 1.6, Butler 13.9, Clermont 7.0, Clinton 1.7, Hamilton 44.5, Highland 1.7, Warren 5.2 Tot. Hslds.: 761,700.

CLARKSBURG-WESTON, W.VA.— Barbour 5.4, Braxton 4.6, Doddridge 2.4, Gilmer 2.5, Harrison 25.1, Lewis 6.1, Marion 21.0, Randolph 9.7, Ritchie 3.7, Taylor 5.3, Tucker 2.8, Upshur 7.6, Webster 3.7 Tot. Hslds.: 106,600.

CLEVELAND, OHIO— Ashland 1.2, Ashtabula 2.6, Carroll 0.7, Cuyahoga 39.1, Erie 2.0, Geauga 1.9, Holmes 0.7, Huron 1.4, Lake 5.6, Lorain 6.7, Medina 2.9, Portage 3.5, Richland 3.3, Stark 9.7, Summit 14.0, Tuscarawas 2.2, Wayne 2.5 Tot. Hslds.: 1,433,100.

COLORADO SPRINGS-PUEBLO, COLO.— Baca 0.8, Bent 0.8, Cheyenne 0.4, Crowley 0.5, Custer 0.3, El Paso 63.0, Fremont 5.0, Huerfano 1.0, Kiowa 0.3, Las Animas 2.3, Lincoln 0.8, Otero 3.1, Prowers 2.1, Pueblo 19.8 Tot. Hslds.: 238,400.

COLUMBIA, S.C.— Calhoun 1.6, Clarendon 3.3, Fairfield 2.6, Kershaw 5.5, Lee 2.1, Lexington 21.8, Newberry 4.3, Orangeburg 10.1, Richland 35.3, Saluda 2.0, Sumter 11.4 Tot. Hslds.: 209,000.

COLUMBIA-JEFFERSON CITY, MO.— Audrain 6.8, Boone 31.6, Callaway 8.7, Cheriton 2.7, Cole 17.3, Cooper 4.0, Howard 2.7, Maries 2.2, Miller 6.0, Moniteau 3.4, Morgan 4.7, Osage 3.2, Randolph 6.7 Tot. Hslds.: 133,600.

COLUMBUS, GA.— ALA.: Barbour 5.1, Chambers 7.6, Lee 18.4, Russell 9.7; **GA.:** Chattahoochee 1.6, Clay 0.7, Harris 3.6, Macon 2.4, Marion 1.1, Muscogee 36.8, Quitman 0.5, Randolph 1.6, Schley 0.7, Stewart 1.1, Sumter 5.8, Talbot 1.3, Taylor 1.6, Webster 0.4 Tot. Hslds.: 180,600.

COLUMBUS-TUPELO, MISS.— ALA.: Lamar 3.5, Pickens 4.4; **MISS.:** Calhoun 3.3, Chickasaw 3.8, Choctaw 1.9, Clay 4.2, Grenada 4.5, Itawamba 4.4, Lee 14.4, Lowndes 12.4, Monroe 7.8, Montgomery 2.6, Noxubee 2.4, Oktibbeha 7.5, Pontotoc 4.9, Prentiss 5.0, Tishomingo 4.1, Webster 2.2, Winston 4.1, Yalobusha 2.7 Tot. Hslds.: 171,700.

COLUMBUS, OHIO— Coshocton 1.9, Crawford 2.7, Delaware 3.4, Fairfield 5.4, Fayette 1.5, Franklin 55.2, Hardin 1.6, Hocking 1.4, Knox 2.5, Licking 6.9, Madison 1.7, Marion 3.4, Morgan 0.8, Morrow 1.4, Perry 1.6, Pickaway 2.3, Pike 1.3, Ross 3.5, Union 1.6 Tot. Hslds.: 662,300.

CORPUS CHRISTI, TEX.— Aransas 4.1, Bee 5.0, Brooks 1.6, Duval 2.4, Jim Hogg 1.0, Jim Wells 7.0, Kenedy 0.1, Kleberg 5.8, Live Oak 2.0, Nueces 58.4, Refugio 1.7, San Patricio 10.9 Tot. Hslds.: 171,100.

DALLAS-FT. WORTH, TEX.— Anderson 0.8, Bosque 0.3, Collin 5.7, Comanche 0.3, Cooke 0.7, Dallas 40.8, Delta 0.1, Denton 6.1, Ellis 1.7, Erath 0.6, Fannin 0.6, Freestone 0.3, Grayson 2.1, Hamilton 0.2, Henderson 1.3, Hill 0.6, Hood 0.7, Hopkins 0.6, Hunt 1.4, Jack 0.2, Johnson 2.0, Kaufman 1.0, Lamar 1.0, Navarro 0.9, Palo Pinto 0.5, Parker 1.4, Rains 0.2, Rockwall 0.5, Somervell 0.1, Tarrant 25.7, Van Zandt 0.8, Wise 0.7 Tot. Hslds.: 1,741,500.

DAVENPORT-ROCK ISLAND-MOLINE, IOWA— ILL.: Bureau 4.5, Carroll 2.2, Henderson 1.1, Henry 6.4, Jo Daviess 2.7, Knox 7.2, Mercer 2.2, Rock Island 19.4, Warren 2.4, Whiteside 7.5; **IOWA:** Cedar 2.2, Clinton 6.5, Des Moines 5.6, Henry 2.4, Jackson 2.5, Louisa 1.4, Muscatine 4.9, Scott 18.9 Tot. Hslds.: 302,000.

DAYTON, OHIO— IND.: Wayne 5.5; **OHIO:** Auglaize 3.2, Champaign 2.7, Clark 11.0, Darke 3.9, Greene 9.7, Logan 3.2, Mercer 2.7, Miami 6.9, Montgomery 45.2, Preble 2.9, Shelby 3.1 Tot. Hslds.: 501,400.

DENVER, COLO.— Adams 9.6, Arapahoe 15.5, Boulder 8.8, Chaffee 0.5, Clear Creek 0.3, Costilla 0.1, Denver 20.7, Douglas 2.1, Eagle 0.8, Elbert 0.3, Garfield 1.1, Gilpin 0.1, Grand 0.3, Gunnison 0.4, Hinsdale 0.0, Jackson 0.1, Jefferson 16.6, Kit Carson 0.3, Lake 0.2, Larimer 7.1, Logan 0.7, Mineral 0.0, Moffat 0.4, Morgan 0.8, Park 0.3, Phillips 0.2, Pitkin 0.6, Rio Blanco 0.2, Routt 0.5, San Juan 0.0, Sedgwick 0.1, Summit 0.5, Teller 0.5, Washington 0.2, Weld 4.7, Yuma 0.3; **NEB.:** Cheyenne 0.4, Dawes 0.3, Deuel 0.1, Gardan 0.1, Kimball 0.2; **WYO.:** Albany 1.2, Campbell 1.0, Carbon 0.6, Goshen 0.5, Johnson 0.2, Niobrara 0.1, Platte 0.3 Tot. Hslds.: 1,012,900.

DES MOINES, IOWA— Adair 0.9, **Appanoose** 1.5, **Audubon** 0.8, **Boone** 2.6, **Calhoun** 1.2, **Carroll** 2.1, **Clarke** 0.9, **Dallas** 3.1, **Decatur** 0.8, **Franklin** 1.2, **Greene** 1.1, **Guthrie** 1.2, **Hamilton** 1.7, **Hardin** 2.0, **Humboldt** 1.2, **Jasper** 3.7, **Lucas** 1.0, **Madison** 1.3, **Mahaska** 2.2, **Marion** 2.9, **Marshall** 4.0, **Monroe** 0.9, **Pocahontas** 1.0, **Polk** 35.2, **Poweshiek** 1.9, **Ringgold** 0.6, **Story** 7.0, **Union** 1.4, **Wapello** 3.9, **Warren** 3.4, **Wayne** 0.8, **Webster** 4.3, **Wright** 1.6; **MO.: Mercer** 0.4. **Tot. Holds.: 370,000.**

DETROIT, MICH.— Lapeer 1.4, **Livingston** 2.3, **Macomb** 15.4, **Monroe** 2.7, **Oakland** 24.0, **St. Clair** 3.1, **Washtenaw** 6.1, **Wayne** 44.9. **Tot. Holds.: 1,726,300.**

DOTHAN, ALA.— Coffee 17.2, **Dale** 19.9, **Geneva** 10.3, **Henry** 6.5, **Houston** 34.9; **FLA.: Holmes** 6.5, **GA.: Early** 4.7. **Tot. Holds.: 99,100.**

DULUTH-SUPERIOR, MINN.— MICH.: Gogebic 4.3; **MINN.: Aitkin** 3.0, **Carlton** 6.4, **Cook** 0.9, **Itasca** 9.0, **Koochiching** 3.5, **Lake** 2.5, **St. Louis** 45.8; **WISC.: Ashland** 3.7, **Bayfield** 3.3, **Douglas** 9.6, **Iron** 1.5, **Sawyer** 3.3, **Washburn** 3.2. **Tot. Holds.: 170,800.**

EL CENTRO-YUMA, CALIF.— ARIZ.: Yuma 52.2; **CALIF.: Imperial** 47.8. **Tot. Holds.: 99,900.**

EL PASO, TEX.— N.M.: Dona Ana 19.6, **Luna** 2.9; **TEX.: El Paso** 77.1, **Hudspeth** 0.4. **Tot. Holds.: 235,700.**

ELMIRA, N.Y.-- Chemung 40.3, **Steuben** 42.6; **PA.: Tioga** 17.1. **Tot. Holds.: 87,900.**

ERIE, PA.— Crawford 21.0, **Erie** 66.4, **Forest** 1.2, **Warren** 11.3. **Tot. Holds.: 152,800.**

EUGENE, ORE.— Benton 13.2, **Coos** 12.2, **Douglas** 18.2, **Lane** 56.3. **Tot. Holds.: 197,800.**

EUREKA, CALIF.— Del Norte 14.9, **Humboldt** 85.1. **Tot. Holds.: 55,000.**

EVANSVILLE, IND.— ILL.: Edwards 1.1, **Wabash** 1.9, **Wayne** 2.6, **White** 2.6; **IND.: Dubois** 5.0, **Gibson** 4.7, **Perry** 2.6, **Pike** 1.9, **Posey** 3.6, **Spencer** 2.7, **Vanderburgh** 25.4, **Warrick** 6.1; **KY.: Daviess** 12.6, **Hancock** 1.1, **Henderson** 6.3, **Hopkins** 6.8, **McLean** 1.4, **Muhlenberg** 4.4, **Ohio** 3.0, **Union** 2.1, **Webster** 2.0. **Tot. Holds.: 282,100.**

FARGO, N.D.— MINN.: Becker 4.9, **Clay** 8.1, **Clearwater** 1.4, **Kittson** 1.0, **Lake of the Woods** 0.7, **Mahnomen** 0.8, **Marshall** 2.0, **Norman** 1.4, **Otter Tail** 9.1, **Pennington** 2.4, **Polk** 5.5, **Red Lake** 0.8, **Roseau** 2.6, **Wilkin** 1.3; **N.D.: Barnes** 2.3, **Benson** 1.1, **Cass** 18.9, **Cavalier** 1.1, **Dickey** 1.1, **Eddy** 0.6, **Foster** 0.7, **Grand Forks** 11.9, **Griggs** 0.6, **La Moure** 0.9, **Nelson** 0.8, **Pembina** 1.6, **Ramsey** 2.3, **Ransom** 1.1, **Richland** 3.0, **Sargent** 0.8, **Steele** 0.5, **Stutsman** 4.0, **Towner** 0.7, **Traill** 1.5, **Walsh** 2.4. **Tot. Holds.: 214,900.**

FLAGSTAFF, ARIZ.— Coconino 100.0. **Tot. Holds.: 30,000.**

FLINT-SAGINAW-BAY CITY, MICH.— Arenac 1.3, **Bay** 9.2, **Clare** 2.2, **Genesee** 35.3, **Gladwin** 1.8, **Gratiot** 3.0, **Huron** 2.9, **Ioseo** 2.5, **Isabella** 3.9, **Midland** 6.2, **Ogemaw** 1.6, **Saginaw** 17.1, **Sanilac** 3.2, **Shiawassee** 5.5, **Tuscola** 4.3. **Tot. Holds.: 455,100.**

FLORENCE-MYRTLE BEACH, S.C.— Darlington 14.6, **Dillon** 6.6, **Florence** 26.7, **Horry** 37.7, **Marion** 7.8, **Marlboro** 6.7. **Tot. Holds.: 151,100.**

FT. MYERS-NAPLES, FLA.— Charlotte 18.6, **Collier** 23.7, **Glades** 1.1, **Hendry** 3.2, **Lee** 53.5. **Tot. Holds.: 270,000.**

FT. SMITH, ARK.— Benton 20.4, **Crawford** 8.3, **Franklin** 3.0, **Logan** 4.1, **Madison** 2.3, **Scott** 2.1, **Sebastian** 21.1, **Washington** 23.4; **OKLA.: Le Flore** 8.6, **Sequoyah** 6.6. **Tot. Holds.: 187,300.**

FT. WAYNE, IND.— Adams 4.5, **Allen** 48.9, **De Kalb** 5.5, **Huntington** 5.5, **Jay** 3.5, **Noble** 5.9, **Steuben** 4.4, **Wabash** 5.4, **Wells** 4.1, **Whitley** 4.3; **OHIO: Paulding** 3.1, **Van Wert** 4.9. **Tot. Holds.: 232,800.**

FRESNO-VISALIA, CALIF.— Fresno 50.5, **Kings** 6.7, **Madera** 6.6, **Mariposa** 1.3, **Merced** 12.6, **Tulare** 22.3. **Tot. Holds.: 447,900.**

GAINESVILLE, FLA.— Alachua 80.3, **Dixie** 4.4, **Gilchrist** 3.8, **Levy** 11.5. **Tot. Holds.: 99,900.**

GRAND JUNCTION-DURANGO, COLO.— Delta 12.1, **La Plata** 17.6, **Mesa** 53.2, **Montrose** 13.7, **Ouray** 1.3, **San Miguel** 2.2. **Tot. Holds.: 65,500.**

GRAND RAPIDS-KALAMAZOO-BATTLE CREEK, MICH.— Allegan 5.2, **Barry** 2.9, **Branch** 2.4, **Calhoun** 8.5, **Ionia** 3.1, **Kalamazoo** 13.7, **Kent** 29.9, **Montcalm** 3.1, **Muskegon** 9.5, **Newaygo** 2.3, **Oceana** 1.3, **Ottawa** 10.4, **St. Joseph** 3.5, **Van Buren** 4.2. **Tot. Holds.: 613,100.**

GREAT FALLS, MONT.— Blaine 3.8, **Cascade** 47.6, **Chouteau** 3.2, **Fergus** 7.3, **Glacier** 6.0, **Hill** 10.1, **Judith Basin** 1.4, **Liberty** 1.3, **Meagher** 1.1, **Phillips** 3.0, **Pondera** 3.5, **Teton** 3.6, **Toole** 3.0, **Valley** 9.1. **Tot. Holds.: 63,200.**

GREEN BAY-APPLETON, WISC.— MICH.: Delta 3.8, **Dickinson** 2.8, **Menominee** 2.6, **Schoolcraft** 0.9; **WISC.: Brown** 19.1, **Calumet** 3.1, **Door** 2.7, **Fond du Lac** 8.6, **Green Lake** 1.9, **Kewaunee** 1.8, **Manitowoc** 7.9, **Marinette** 4.1, **Menominee** 0.3, **Oconto** 3.0, **Outagamie** 13.4, **Shewano** 3.6, **Waupaca** 4.5, **Waushara** 2.0, **Winnebago** 14.0. **Tot. Holds.: 381,000.**

GREENSBORO-WINSTON SALEM-HIGH POINT, N.C.— Alamance 8.2, **Alleghany** 0.7, **Caswell** 1.4, **Davidson** 9.4, **Davie** 2.1, **Forsyth** 20.6, **Guilford** 26.4, **Montgomery** 1.6, **Randolph** 7.9, **Rockingham** 6.4, **Stokes** 2.7, **Surry** 4.6, **Wilkes** 4.4, **Yadkin** 2.3; **VA.: Patrick** 1.3. **Tot. Holds.: 525,800.**

GREENVILLE-NEW BERN-WASHINGTON, N.C.— Beaufort 7.2, **Bertie** 3.3, **Carteret** 9.5, **Craven** 13.2, **Duplin** 6.6, **Greene** 2.4, **Hyde** 0.9, **Jones** 1.6, **Lenoir** 9.7, **Martin** 4.1, **Onslow** 18.3, **Pamlico** 2.0, **Pitt** 18.2, **Tyrrell** 0.7, **Washington** 2.3. **Tot. Holds.: 225,500.**

GREENVILLE-SPARTANBURG-ASHEVILLE, S.C.— GA.: Elbert 1.1, **Franklin** 1.0, **Hart** 1.1, **Madison** 1.2, **Stephens** 1.4; **N.C.: Buncombe** 10.9, **Graham** 0.4, **Haywood** 2.9, **Henderson** 4.4, **Jackson** 1.5, **McDowell** 2.1, **Macon** 1.5, **Madison** 1.0, **Mitchell** 0.9, **Polk** 0.9, **Rutherford** 3.4, **Swain** 0.6, **Transylvania** 1.5, **Yancey** 0.9; **S.C.: Abbeville** 1.3, **Anderson** 8.5, **Cherokee** 2.5, **Greenville** 18.9, **Greenwood** 3.5, **Laurens** 3.2, **Oconee** 3.5, **Pickens** 5.2, **Spartanburg** 13.0, **Union** 1.7. **Tot. Holds.: 657,100.**

GREENWOOD-GREENVILLE, MISS.— ARK.: Chicot 7.3; **MISS.: Bolivar** 17.5, **Carroll** 4.4, **Humphreys** 5.2, **Leflore** 16.7, **Sunflower** 12.7, **Tallahatchie** 6.6, **Washington** 29.6. **Tot. Holds.: 75,600.**

HAGERSTOWN, MD.— Washington 100.0. **Tot. Holds.: 45,000.**

HARRISBURG-YORK-LANCASTER-LEBANON, PA.— Adams 5.2, **Cumberland** 13.5, **Dauphin** 17.5, **Juniata** 1.4, **Lancaster** 28.1, **Lebanon** 7.8, **Perry** 2.8, **York** 23.7. **Tot. Holds.: 547,000.**

HARRISONBURG, VA.— Augusta 22.8, **Harrisonburg city** 11.8, **Page** 9.2, **Rockingham** 23.8, **Staunton city** 10.8, **Waynesboro city** 8.7; **W.VA.: Grant** 4.4, **Hardy** 4.9, **Pendleton** 3.5. **Tot. Holds.: 87,900.**

HARTFORD-NEW HAVEN, CONN.— Hartford 35.1, **Litchfield** 7.2, **Middlesex** 5.9, **New Haven** 32.9, **New London** 10.1, **Tolland** 4.8, **Windham** 4.1. **Tot. Holds.: 931,200.**

HELENA, MONT.— Lewis and Clark 100.0. **Tot. Holds.: 18,700.**

HOUSTON, TEX.— Austin 0.5, **Brazoria** 4.4, **Calhoun** 0.5, **Chambers** 0.5, **Colorado** 0.5, **Fort Bend** 5.0, **Galveston** 5.6, **Grimes** 0.4, **Harris** 71.1, **Jackson** 0.3, **Liberty** 1.3, **Matagorda** 0.9, **Montgomery** 4.5, **Polk** 0.8, **San Jacinto** 0.4, **Walker** 1.0, **Waller** 0.5, **Washington** 0.7, **Wharton** 1.0. **Tot. Holds.: 1,452,100.**

HUNTSVILLE-DECATUR-FLORENCE, ALA.— Colbert 7.0, **De Kalb** 7.4, **Franklin** 3.8, **Lauderdale** 10.9, **Lawrence** 4.0, **Limestone** 7.0, **Madison** 32.7, **Marshall** 9.9, **Morgan** 13.5; **TENN.: Lincoln** 3.8. **Tot. Holds.: 263,900.**

IDAHO FALLS-POCATELLO, IDA.— Bannock 21.9, **Bingham** 10.9, **Bonneville** 23.0, **Butte** 0.9, **Caribou** 2.1, **Cassia** 5.9, **Clark** 0.3, **Custer** 1.4, **Fremont** 3.2, **Jefferson** 4.6, **Lemhi** 2.6, **Madison** 5.5, **Minidoka** 6.0, **Power** 2.3, **Teton** 1.0; **WYO.: Lincoln** 3.9, **Teton** 4.4. **Tot. Holds.: 106,400.**

INDIANAPOLIS, IND.— Bartholomew 2.8, **Benton** 0.4, **Blackford** 0.6, **Boone** 1.6, **Brown** 0.6, **Carroll** 0.8, **Cass** 1.7, **Clinton** 1.3, **Decatur** 1.0, **Delaware** 5.2, **Fountain** 0.8, **Grant** 3.2, **Hamilton** 4.6, **Hancock** 1.9, **Hendricks** 3.1, **Henry** 2.2, **Howard** 3.6, **Johnson** 3.7, **Madison** 5.8, **Marion** 37.3, **Miami** 1.6, **Monroe** 4.6, **Montgomery** 1.5, **Morgan** 2.3, **Owen** 0.8, **Putnam** 1.2, **Randolph** 1.2, **Rush** 0.8, **Shelby** 1.7, **Tipton** 0.7, **Warren** 0.3, **White** 1.0. **Tot. Holds.: 858,500.**

JACKSON, MISS.— Adams 4.7, **Attala** 2.5, **Claiborne** 1.2, **Copiah** 3.3, **Franklin** 1.1, **Hinds** 32.6, **Holmes** 2.6, **Issaquena** 0.2, **Jefferson** 1.0, **Jefferson Davis** 1.7, **Lawrence** 1.6, **Leake** 2.4, **Lincoln** 4.0, **Madison** 7.1, **Pike** 4.8, **Rankin** 10.9, **Scott** 3.1, **Sharkey** 0.8, **Simpson** 3.0, **Smith** 1.9, **Warren** 6.2, **Yazoo** 3.1. **Tot. Holds.: 277,900.**

JACKSON, TENN.— Carroll 18.5, **Hardin** 15.3, **Henderson** 14.7, **Madison** 51.5. **Tot. Holds.: 57,700.**

JACKSONVILLE, FLA.— Baker 1.2, **Bradford** 1.6, **Clay** 8.1, **Columbia** 3.4, **Duval** 56.6, **Nassau** 3.6, **Putnam** 5.5, **St. Johns** 7.4, **Union** 0.6; **GA.: Brantley** 0.8, **Camden** 2.1, **Charlton** 0.6, **Clinch** 0.5, **Glynn** 5.2, **Ware** 2.8. **Tot. Holds.: 464,400.**

JOHNSTOWN-ALTOONA, PA.— Bedford 6.0, **Blair** 16.5, **Cambria** 20.3, **Cameron** 0.3, **Centre** 14.2, **Clearfield** 9.8, **Elk** 4.3, **Fulton** 1.7, **Huntingdon** 5.1, **Jefferson** 5.8, **Mifflin** 5.8, **Somerset** 9.7. **Tot. Holds.: 303,400.**

JONESBORO, ARK.— Clay 10.3, **Craighead** 36.5, **Greene** 17.1, **Jackson** 10.0, **Lawrence** 9.4, **Randolph** 8.8, **Sharp** 8.0. **Tot. Holds.: 72,700.**

JOPLIN-PITTSBURG, MO.— KANS.: Allen 4.0, **Bourbon** 4.2, **Cherokee** 6.0, **Crawford** 10.4, **Labette** 6.7, **Neosho** 4.8, **Wilson** 2.9, **Woodson** 1.2; **MO.: Barton** 3.3, **Jasper** 26.0, **McDonald** 4.6, **Newton** 12.2, **Vernon** 5.2; **OKLA.: Ottawa** 8.6. **Tot. Holds.: 139,800.**

KANSAS CITY, MO.— KANS.: Anderson 0.4, **Atchison** 0.8, **Brown** 0.6, **Doniphan** 0.4, **Douglas** 4.0, **Franklin** 1.1, **Johnson** 18.5, **Leavenworth** 2.6, **Linn** 0.4, **Miami** 1.1, **Wyandotte** 8.0; **MO.: Andrew** 0.7, **Bates** 0.8, **Caldwell** 0.4, **Carroll** 0.6, **Cass** 3.1, **Clay** 7.8, **Clinton** 0.8, **Daviess** 0.4, **De Kalb** 0.4, **Grundy** 0.6, **Henry** 1.1, **Jackson** 33.3, **Johnson** 1.9, **Lafayette** 1.6, **Linn** 0.7, **Livingston** 0.7, **Pettis** 1.9, **Platte** 3.0, **Ray** 1.1, **Saline** 1.2. **Tot. Holds.: 760,700.**

KNOXVILLE, TENN.— KY.: Bell 2.7, **Harlan** 3.1, **Knox** 2.5, **McCreary** 1.3, **Whitley** 2.9; **TENN.: Anderson** 6.5, **Blount** 8.0, **Campbell** 3.1, **Claiborne** 2.3, **Cocke** 2.7, **Cumberland** 3.2, **Fentress** 1.3, **Grainger** 1.5, **Hamblen** 4.6, **Hancock** 0.6, **Jefferson** 2.9, **Knox** 31.8, **Loudon** 2.9, **Monroe** 2.7, **Morgan** 1.4, **Roane** 4.4, **Scott** 1.5, **Sevier** 4.7, **Union** 1.2. **Tot. Holds.: 421,500.**

LA CROSSE-EAU CLAIRE, WISC.— MINN.: Houston 3.9, **Winona** 9.7; **WISC.: Buffalo** 2.9, **Chippewa** 10.9, **Crawford** 3.4, **Eau Claire** 18.0, **Jackson** 3.6, **Juneau** 4.7, **La Crosse** 21.1, **Monroe** 7.5, **Rusk** 3.3, **Trempealeau** 5.4, **Vernon** 5.5. **Tot. Holds.: 175,000.**

LAFAYETTE, IND.— Tippecanoe 100.0. **Tot. Holds.: 45,900.**

LAFAYETTE, LA.— Acadia 10.4, **Evangeline** 6.4, **Iberia** 12.3, **Jefferson Davis** 5.8, **Lafayette** 32.7, **St. Landry** 14.8, **St. Martin** 7.9, **Vermilion** 9.6. **Tot. Holds.: 184,000.**

LAKE CHARLES, LA.— Allen 8.8, **Beauregard** 12.7, **Calcasieu** 74.6, **Cameron** 3.8. **Tot. Holds.: 80,800.**

LANSING, MICH.— Clinton 9.0, **Eaton** 15.1, **Hillsdale** 6.9, **Ingham** 45.3, **Jackson** 23.7. **Tot. Holds.: 227,200.**

LAREDO, TEX.— Webb 92.4, **Zapata** 7.6. **Tot. Holds.: 38,000.**

LAS VEGAS, NEV.— Clark 98.3, **Lincoln** 0.4, **Nye** (southern portion) 1.3. **Tot. Holds.: 304,800.**

LAUREL-HATTIESBURG, MISS.— Covington 6.1, **Forrest** 26.4, **Jasper** 6.3, **Jones** 23.7, **Lamar** 11.6, **Marion** 9.6, **Perry** 4.0, **Walthall** 5.2, **Wayne** 7.3. **Tot. Holds.: 95,100.**

LEXINGTON, KY.— Anderson 1.6, **Bath** 1.1, **Bourbon** 2.1, **Boyle** 2.8, **Breathitt** 1.6, **Casey** 1.6, **Clark** 3.2, **Clay** 2.1, **Estill** 1.6, **Fayette** 26.3, **Fleming** 1.3, **Franklin** 5.1, **Garrard** 1.3, **Harrison** 1.8, **Jackson** 1.3, **Jessamine** 3.1, **Laurel** 4.6, **Lee** 0.8, **Lincoln** 2.2, **Madison** 5.9, **Menifee** 0.5, **Mercer** 2.2, **Montgomery** 2.1, **Nicholas** 0.8, **Owsley** 0.5, **Perry** 3.1, **Powell** 1.2, **Pulaski** 5.5, **Robertson** 0.2, **Rockcastle** 1.6, **Rowan** 2.0, **Russell** 1.7, **Scott** 2.5, **Wayne** 1.9, **Wolfe** 0.7, **Woodford** 2.1. **Tot. Holds.: 343,100.**

LIMA, OHIO— Allen 100.0. **Tot. Holds.: 39,400.**

LINCOLN-HASTINGS-KEARNEY, NEB.— KANS.: Cloud 1.8, **Jewell** 0.7, **Republic** 1.1, **Smith** 0.9, **Washington** 1.2; **NEB.: Adams** 4.8, **Boone** 1.0, **Brown** 0.6, **Buffalo** 5.8, **Chase** 0.7, **Clay** 1.1, **Custer** 2.0, **Dawson** 3.3, **Fillmore** 1.2, **Franklin** 0.7, **Frontier** 0.5, **Furnas** 1.0, **Gage** 3.8, **Garfield** 0.3, **Gosper** 0.3, **Greeley** 0.5, **Hall** 7.8, **Hamilton** 1.3, **Harlan** 0.7, **Hayes** 0.2, **Hitchcock** 0.6, **Holt** 2.0, **Howard** 1.0, **Jefferson** 1.5, **Kearney** 1.0, **Lancaster** 34.8, **Loup** 0.1, **Merrick** 1.3, **Nance** 0.7, **Nuckolls** 1.0, **Perkins** 0.5, **Phelps** 1.6, **Polk** 0.9, **Red Willow** 2.0, **Rock** 0.3, **Saline** 2.0, **Sherman** 0.6, **Thayer** 1.1, **Valley** 0.9, **Webster** 0.7, **York** 2.3. **Tot. Holds.: 239,900.**

LITTLE ROCK, ARK.— Arkansas 1.8, **Bradley** 1.0, **Calhoun** 0.5, **Clark** 1.7, **Cleburne** 1.8, **Cleveland** 0.6, **Conway** 1.6, **Dallas** 0.8, **Desha** 1.3, **Drew** 1.4, **Faulkner** 4.8, **Garland** 6.8, **Grant** 1.1, **Hot Spring** 2.2, **Independence** 2.6, **Jefferson** 6.6, **Johnson** 1.6, **Lincoln** 0.8, **Lonoke** 3.1, **Monroe** 0.9, **Montgomery** 0.7, **Nevada** 0.8, **Ouachita** 2.6, **Perry** 0.7, **Pike** 0.9, **Polk** 1.5, **Pope** 3.8, **Prairie** 0.8, **Pulaski** 30.3, **Saline** 5.2, **Searcy** 0.7, **Stone** 0.9, **Van Buren** 1.3, **White** 4.4, **Woodruff** 0.8, **Yell** 1.5. **Tot. Holds.: 452,900.**

LOS ANGELES, CALIF.— Inyo 0.2, **Kern** (eastern portion) 0.5, **Los Angeles** 61.3, **Orange** 17.0, **Riverside** (western portion) 6.7, **San Bernardino** 9.8, **Ventura** 4.5. **Tot. Holds.: 4,937,300.**

LOUISVILLE, KY.— IND.: Clark 6.0, **Crawford** 0.7, **Floyd** 4.4, **Harrison** 1.9, **Jackson** 2.6, **Jefferson** 2.0, **Jennings** 1.5, **Lawrence** 3.0, **Orange** 1.3, **Scott** 1.4, **Washington** 1.6; **KY.: Breckinridge** 1.1, **Bullitt** 2.9, **Carroll** 0.6, **Grayson** 1.5, **Green** 0.7, **Hardin** 5.3, **Hart** 1.0, **Henry** 0.9, **Jefferson** 47.8, **Larue** 0.8, **Marion** 1.0, **Meade** 1.5, **Nelson** 1.9, **Oldham** 2.0, **Shelby** 1.6, **Spencer** 0.5, **Taylor** 1.5, **Trimble** 0.4, **Washington** 0.7. **Tot. Holds.: 551,700.**

LUBBOCK, TEX.— Bailey 1.8, **Borden** 0.2, **Cochran** 1.0, **Crosby** 1.9, **Dawson** 3.7, **Dickens** 0.7, **Floyd** 2.1, **Garza** 1.3, **Hale** 8.6, **Hockley** 5.9, **Kent** 0.3, **King** 0.1, **Lamb** 4.0, **Lubbock** 60.9, **Lynn** 1.7, **Motley** 0.4, **Terry** 3.3, **Yoakum** 2.1. **Tot. Holds.: 134,900.**

MACON, GA.— Baldwin 6.8, Bibb 31.4, Bleckley 2.1, Crawford 1.7, Dodge 3.5, Dooly 1.9, Hancock 1.7, Houston 18.1, Johnson 1.7, Jones 4.1, Laurens 8.1, Monroe 3.3, Peach 4.0, Pulaski 1.7, Twiggs 1.8, Washington 3.8, Wheeler 1.0, Wilcox 1.4, Wilkinson 2.0. Tot. Hslds.: 190,900.

MADISON, WISC.— Columbia 6.4, Dane 53.9, Green 4.3, Iowa 2.6, Lafayette 2.2, Marquette 1.8, Richland 2.5, Rock 19.5, Sauk 6.7. Tot. Hslds.: 267,400.

MANKATO, MINN.— IOWA: Emmet 14.5; MINN.: Blue Earth 63.5, Faribault 22.0. Tot. Hslds.: 30,400.

MARQUETTE, MICH.— Alger 5.8, Baraga 5.5, Houghton 23.1, Iron 9.9, Keweenaw 1.4, Marquette 44.8, Ontonagon 6.3; WISC.: Florence 3.2. Tot. Hslds.: 98,700.

MCALLEN-BROWNSVILLE, TEX.— Cameron 37.8, Hidalgo 54.2, Starr 5.4, Willacy 2.6. Tot. Hslds.: 195,800.

MEDFORD, ORE.— CALIF.: Modoc 2.7, Siskiyou 12.7; ORE.: Curry 6.2, Jackson 41.9, Josephine 18.4, Klamath 16.1, Lake 2.0. Tot. Hslds.: 138,150.

MEMPHIS, TENN.— ARK.: Crittenden 2.9, Cross 1.1, Lee 0.8, Mississippi 3.4, Phillips 1.7, Poinsett 1.8, St. Francis 1.7; MISS.: Alcorn 2.1, Benton 0.5, Coahoma 1.7, De Soto 4.1, Lafayette 1.9, Marshall 1.7, Panola 1.7, Quitman 0.6, Tate 1.2, Tippah 1.2, Tunica 0.4, Union 1.4; MO.: Pemiscot 1.4; TENN.: Chester 0.8, Crockett 0.9, Dyer 2.3, Fayette 1.4, Gibson 3.1, Hardeman 1.4, Haywood 1.2, Lauderdale 1.4, McNairy 1.5, Shelby 51.1, Tipton 2.2. Tot. Hslds.: 597,800.

MERIDIAN, MISS.— ALA.: Choctaw 0.7, Sumter 0.4; MISS.: Clarke 0.6, Kemper 5.5, Lauderdale 43.1, Neshoba 13.5, Newton 11.2. Tot. Hslds.: 85,400.

MIAMI-FT. LAUDERDALE, FLA.— Broward 42.2, Dade 55.1, Monroe 2.7. Tot. Hslds.: 1,274,300.

MILWAUKEE, WISC.— Dodge 3.5, Jefferson 3.1, Kenosha 6.2, Milwaukee 49.5, Ozaukee 3.4, Racine 8.3, Sheboygan 5.0, Walworth 3.8, Washington 4.3, Waukesha 14.0. Tot. Hslds.: 768,100.

MINNEAPOLIS-ST. PAUL, MINN.— Anoka 6.1, Beltrami 0.9, Benton 0.9, Big Stone 0.2, Brown 0.7, Carver 1.2, Cass 0.6, Chippewa 0.4, Chisago 0.8, Cottonwood 0.4, Crow Wing 1.3, Dakota 7.4, Douglas 0.8, Goodhue 1.1, Grant 0.2, Hennepin 30.9, Hubbard 0.4, Isanti 0.6, Jackson 0.3, Kanabec 0.3, Kandiyohi 1.0, Lac qui Parle 0.3, Le Sueur 0.6, Lyon 0.7, McLeod 0.9, Martin 0.7, Meeker 0.6, Mille Lacs 0.5, Morrison 0.8, Nicollet 0.7, Pine 0.6, Pope 0.3, Ramsey 13.9, Redwood 0.5, Renville 0.5, Rice 1.2, Scott 1.4, Sherburne 1.0, Sibley 0.4, Stearns 2.9, Steele 0.8, Stevens 0.3, Swift 0.3, Todd 0.6, Traverse 0.1, Wabasha 0.5, Wadena 0.4, Waseca 0.5, Washington 3.7, Watonwan 0.3, Wright 1.7, Yellow Medicine 0.3; WISC.: Barron 1.1, Burnett 0.4, Dunn 0.9, Pepin 0.2, Pierce 0.8, Polk 1.0, St. Croix 1.3. Tot. Hslds.: 1,374,100.

MINOT-BISMARCK-DICKINSON-GLENDIVE, N.D.— MONT.: Daniels 0.7, Dawson 2.7, Fallon 0.8, McCone 0.6, Richland 2.8, Roosevelt 2.7, Sheridan 1.4, Wibaux 0.4; N.D.: Adams 0.9, Billings 0.3, Bottineau 2.3, Bowman 1.0, Burke 0.9, Burleigh 16.8, Divide 0.9, Dunn 1.0, Emmons 1.3, Golden Valley 0.6, Grant 1.0, Hettinger 1.0, Kidder 0.9, Logan 0.8, McHenry 1.8, McIntosh 1.3, McKenzie 1.6, McLean 2.9, Mercer 2.6, Morton 6.4, Mountrail 1.8, Oliver 0.6, Pierce 1.5, Renville 0.9, Rolette 3.1, Sheridan 0.6, Sioux 0.7, Slope 0.2, Stark 6.2, Ward 15.6, Wells 1.7, Williams 5.8; S.D.: Campbell 0.6, Corson 1.0, Perkins 1.2. Tot. Hslds.: 135,400.

MISSOULA, MONT.— Flathead 31.5, Lake 10.9, Mineral 1.8, Missoula 42.4, Ravalli 13.5. Tot. Hslds.: 72,700.

MOBILE-PENSACOLA, ALA.— Baldwin 9.2, Clarke 2.3, Conecuh 1.3, Escambia 3.1, Mobile 33.7, Monroe 2.1, Washington 1.4; FLA.: Escambia 24.1, Okaloosa 13.4, Santa Rosa 7.5; MISS.: George 1.4. Tot. Hslds.: 467,100.

MONROE-EL DORADO, LA.— ARK.: Ashley 5.2, Union 10.5; LA.: Caldwell 2.1, Catahoula 2.3, Concordia 4.3, East Carroll 1.8, Franklin 4.6, Jackson 3.4, La Salle 3.0, Lincoln 8.1, Madison 2.5, Morehouse 6.4, Ouachita 29.8, Richland 4.1, Tensas 1.5, Union 4.4, West Carroll 2.6, Winn 3.4. Tot. Hslds.: 169,190.

MONTGOMERY-SELMA, ALA.— Autauga 5.7, Bullock 1.8, Butler 3.8, Covington 7.0, Crenshaw 2.5, Dallas 8.1, Elmore 8.1, Lowndes 1.9, Macon 4.1, Marengo 3.9, Montgomery 37.2, Perry 2.0, Pike 4.9, Tallapoosa 7.0, Wilcox 2.1. Tot. Hslds.: 206,800.

NASHVILLE, TENN.— KY.: Allen 0.8, Barren 1.8, Christian 3.0, Clinton 0.5, Cumberland 0.4, Logan 1.3, Monroe 0.6, Simpson 0.8, Todd 0.6, Trigg 0.6; TENN.: Bedford 1.6, Benton 0.8, Cannon 0.6, Cheatham 1.4, Clay 0.4, Coffee 2.2, Davidson 29.2, Decatur 0.6, De Kalb 0.8, Dickson 1.8, Franklin 1.9, Giles 1.4, Henry 1.6, Hickman 0.8, Houston 0.4, Humphreys 0.9, Jackson 0.5, Lawrence 1.9, Lewis 0.5, Macon 0.9, Marshall 1.2, Maury 2.9, Montgomery 4.9, Moore 0.2, Overton 1.0, Perry 0.3, Pickett 0.3, Putnam 2.8, Robertson 2.1, Rutherford 6.1, Smith 0.7, Stewart 0.5, Sumner 5.2, Trousdale 0.3, Van Buren 0.3, Warren 1.8, Wayne 0.7, White 1.1, Williamson 4.0, Wilson 3.4. Tot. Hslds.: 715,800.

NEW ORLEANS, LA.— Jefferson 27.7, Lafourche 4.8, Orleans 31.1, Plaquemines 1.4, St. Bernard 3.9, St. Charles 2.4, St. James 1.1, St. John the Baptist 2.1, St. Tammany 8.5, Tangipahoa 4.9, Terrebonne 5.3, Washington 2.6; MISS.: Hancock 2.0, Pearl River 2.3. Tot. Hslds.: 599,900.

NEW YORK, N.Y.— CONN.: Fairfield 4.5; N.J.: Bergen 4.5, Essex 4.1, Hudson 3.0, Hunterdon 0.6, Middlesex 3.5, Monmouth 2.9, Morris 2.2, Ocean 2.5, Passaic 2.3, Somerset 1.3, Sussex 0.7, Union 2.6, Warren 0.5; N.Y.: Bronx 6.3, Dutchess 1.3, Kings 12.2, Nassau 6.3, New York (Manhattan) 10.6, Orange 1.5, Putnam 0.4, Queens 10.6, Richmond 1.9, Rockland 1.2, Suffolk 6.3, Sullivan 0.4, Ulster 0.9, Westchester 4.7; PA.: Pike 0.2. Tot. Hslds.: 6,822,800.

NORFOLK-PORTSMOUTH-NEWPORT NEWS-HAMPTON, VA.— N.C.: Camden 0.4, Chowan 0.6, Currituck 0.8, Dare 1.6, Gates 0.6, Hertford 1.3, Northampton 1.2, Pasquotank 1.9, Perquimans 0.7; VA.: Accomack 2.1, Chesapeake city 8.9, Franklin city 0.5, Gloucester 1.9, Hampton city 8.3, Isle of Wight 1.5, James City 2.2, Mathews 0.6, Newport News city 10.8, Norfolk city 15.0, Northampton 0.8, Poquoson city 0.6, Portsmouth city 6.5, Southampton 1.0, Suffolk city 2.1, Surry 0.4, Virginia Beach city 23.2, Williamsburg city 0.6, York 2.5. Tot. Hslds.: 600,700.

NORTH PLATTE, NEB.— Arthur 1.1, Blaine 1.7, Hooker 1.7, Keith 19.3, Lincoln 71.6, Logan 1.7, McPherson 1.1, Thomas 1.7. Tot. Hslds.: 17,600.

ODESSA-MIDLAND, TEX.— N.M.: Lea (southern portion) 1.4; TEX.: Andrews 3.5, Brewster 2.5, Crane 1.1, Culberson 0.8, Ector 31.2, Gaines 3.3, Glasscock 0.4, Howard 8.4, Jeff Davis 0.6, Loving 0.1, Martin 1.2, Midland 29.1, Pecos 3.5, Presidio 1.7, Reagan 1.0, Reeves 3.6, Terrell 0.4, Upton 1.1, Ward 3.2, Winkler 2.1. Tot. Hslds.: 134,800.

OKLAHOMA CITY, OKLA.— Alfalfa 0.4, Beckham 1.3, Blaine 0.8, Caddo 1.9, Canadian 4.6, Cleveland 11.4, Custer 1.7, Dewey 0.4, Ellis 0.3, Garfield 3.9, Garvin 1.8, Grady 2.7, Grant 0.4, Greer 0.4, Harmon 0.2, Harper 0.3, Hughes 0.9, Kay 3.3, Kingfisher 0.9, Kiowa 0.8, Lincoln 1.9, Logan 1.8, McClain 1.5, Major 0.5, Murray 0.8, Noble 0.7, Oklahoma 41.8, Payne 4.2, Pottawatomie 3.8, Roger Mills 0.3, Seminole 1.7, Washita 0.8, Woods 0.7, Woodward 1.2. Tot. Hslds.: 569,000.

OMAHA, NEB.— IOWA: Adams 0.6, Cass 1.7, Crawford 1.8, Fremont 0.9, Harrison 1.6, Mills 1.3, Montgomery 1.4, Page 1.9, Pottawattamie 8.7, Shelby 1.4, Taylor 0.8; MO.: Atchison 0.8; NEB.: Burt 0.9, Butler 0.9, Cass 2.2, Colfax 1.0, Cuming 1.1, Dodge 3.7, Douglas 45.2, Johnson 0.5, Nemaha 0.8, Otoe 1.6, Pawnee 0.4, Platte 3.1, Richardson 1.1, Sarpy 9.6, Saunders 1.9, Seward 1.5, Washington 1.7. Tot. Hslds.: 358,000.

ORLANDO-DAYTONA BEACH-MELBOURNE, FLA.— Brevard 18.2, Flagler 1.4, Lake 7.2, Marion 8.9, Orange 28.9, Osceola 4.5, Seminole 12.2, Sumter 1.4, Volusia 17.3. Tot. Hslds.: 907,300.

OTTUMWA-KIRKSVILLE, IOWA— Davis 0.1, Jefferson 18.6, Van Buren 0.8; MO.: Adair 26.5, Macon 16.0, Putnam 6.2, Schuyler 5.0, Sullivan 7.7. Tot. Hslds.: 33,900.

PADUCAH-CAPE GIRARDEAU-HARRISBURG-MARION, KY.— ILL.: Alexander 1.2, Franklin 4.8, Gallatin 0.8, Hamilton 1.0, Hardin 0.6, Jackson 6.9, Johnson 1.1, Massac 1.7, Perry 2.5, Pope 0.5, Pulaski 0.9, Saline 3.2, Union 2.0, Williamson 6.8; KY.: Ballard 0.9, Caldwell 1.6, Calloway 3.5, Carlisle 0.6, Crittenden 1.1, Fulton 1.0, Graves 4.0, Hickman 0.7, Livingston 1.1, Lyon 0.7, McCracken 7.8, Marshall 3.2; MO.: Bollinger 1.2, Butler 4.5, Cape Girardeau 6.9, Carter 0.6, Dunklin 3.8, Mississippi 1.6, New Madrid 2.3, Reynolds 0.7, Ripley 1.4, Scott 4.4, Stoddard 3.4, Wayne 1.4; TENN.: Lake 0.7, Obion 3.7, Weakley 3.5. Tot. Hslds.: 338,300.

PALM SPRINGS, CALIF.— Riverside (central portion) 100.0. Tot. Hslds.: 89,250.

PANAMA CITY, FLA.— Bay 51.9, Calhoun 4.1, Franklin 3.9, Gulf 4.6, Jackson 15.2, Liberty 1.8, Walton 12.0, Washington 6.8. Tot. Hslds.: 96,100.

PARKERSBURG, W.VA.— OHIO: Washington 41.0; W.VA.: Wood 59.0. Tot. Hslds.: 57,900.

PEORIA-BLOOMINGTON, ILL.— Fulton 6.7, Livingston 6.2, McLean 21.4, Marshall 2.2, Mason 2.9, Peoria 32.0, Putnam 1.0, Stark 1.1, Tazewell 21.4, Woodford 5.2. Tot. Hslds.: 220,600.

PHILADELPHIA, PA.— DEL.: Kent 1.5, New Castle 6.3, N.J.: Atlantic 3.3, Burlington 5.2, Camden 6.8, Cape May 1.5, Cumberland 1.8, Gloucester 3.0, Mercer 4.5, Salem 0.9; PA.: Berks 4.9, Bucks 7.3, Chester 5.1, Delaware 7.6, Lehigh 4.3, Montgomery 9.7, Northampton 3.5, Philadelphia 22.8. Tot. Hslds.: 2,641,900.

PHOENIX, ARIZ.— Apache (southern portion) 0.4, Gila 1.5, Graham 0.8, Greenlee 0.3, La Paz 0.5, Maricopa 81.3, Mohave 3.7, Navajo 2.2, Pinal 3.9, Yavapai 4.5; CALIF.: Riverside (eastern portion) 0.8. Tot. Hslds.: 1,016,600.

PITTSBURGH, PA.— MD.: Garrett 0.9; PA.: Allegheny 46.7, Armstrong 2.4, Beaver 6.2, Butler 4.8, Clarion 1.3, Fayette 4.8, Greene 1.3, Indiana 2.7, Lawrence 3.1, Venango 1.9, Washington 6.8, Westmoreland 12.4; W.VA.: Hancock 1.2, Monongalia 2.5, Preston 0.9. Tot. Hslds.: 1,154,300.

PORTLAND, ORE.— Baker 0.7, Clackamas 12.2, Clatsop 1.6, Columbia 1.6, Crook 0.6, Gilliam 0.1, Harney 0.3, Hood River 0.8, Jefferson 0.6, Lincoln 1.9, Linn 4.1, Marion 9.8, Multnomah 28.2, Polk 2.1, Sherman 0.1, Tillamook 1.0, Union 1.0, Wasco 1.0, Washington 14.1, Wheeler 0.1, Yamhill 2.6; WASH.: Clark 10.5, Cowlitz 3.7, Klickitat 0.7, Skamania 0.4, Wahkiakum 0.2. Tot. Hslds.: 840,000.

PORTLAND-POLAND SPRING, MAINE— Androscoggin 10.9, Cumberland 25.8, Franklin 2.9, Kennebec 12.0, Knox 3.9, Lincoln 3.3, Oxford 5.5, Sagadahoc 3.5, York 17.0; N.H.: Carroll 4.0, Coos 3.7, Grafton 7.5. Tot. Hslds.: 368,600.

PRESQUE ISLE, MAINE— Aroostook 100.0. Tot. Hslds.: 31,200.

PROVIDENCE-NEW BEDFORD, R.I.— MASS.: Bristol 32.9, Dukes 0.9; R.I.: Bristol 3.1, Kent 10.9, Newport 5.7, Providence 39.6, Washington 6.9. Tot. Hslds.: 573,800.

QUINCY-HANNIBAL, ILL.— Adams 23.0, Brown 1.8, Cass 4.6, Hancock 7.5, McDonough 11.0, Pike 6.3, Schuyler 2.7, Scott 2.0; IOWA: Lee 13.4; MO.: Clark 2.5, Knox 1.6, Lewis 3.4, Marion 9.7, Monroe 3.2, Ralls 2.9, Scotland 1.7, Shelby 2.5. Tot. Hslds.: 116,300.

RALEIGH-DURHAM, N.C.— Chatham 2.1, Cumberland 12.7, Durham 10.1, Edgecombe 2.8, Franklin 1.9, Granville 1.8, Halifax 2.8, Harnett 3.5, Hoke 1.0, Johnston 4.4, Lee 2.2, Moore 3.3, Nash 4.0, Orange 5.1, Person 1.6, Sampson 2.4, Scotland 1.6, Vance 2.0, Wake 23.5, Warren 0.9, Wayne 5.1, Wilson 3.5; VA.: Mecklenburg 1.6. Tot. Hslds.: 724,400.

RAPID CITY, S.D.— MONT.: Carter 0.7; NEB.: Banner 0.4, Box Butte 5.6, Grant 0.4, Morrill 2.5, Sheridan 3.0, Sioux 0.7; S.D.: Bennett 1.2, Butte 3.5, Custer 2.6, Fall River 3.3, Haakon 1.1, Harding 0.7, Jackson 1.1, Lawrence 9.4, Meade 8.3, Pennington 36.3, Shannon 2.6, Ziebach 0.7; WYO.: Crook 2.2, Sheridan 10.9, Weston 2.9. Tot. Hslds.: 85,400.

RENO, NEV.— CALIF.: Alpine 0.2, El Dorado (eastern portion) 6.3, Lassen 4.6, Mono 2.1, Placer (eastern portion) 2.4; NEV.: Carson City 8.4, Churchill 3.5, Douglas 5.6, Esmeralda 0.3, Eureka 0.3, Humboldt 2.4, Lander 1.2, Lyon 4.1, Mineral 1.3, Nye (northern portion) 1.6, Pershing 0.9, Storey 0.5, Washoe 54.3. Tot. Hslds.: 182,500.

RICHMOND, VA.— Amelia 0.7, Brunswick 1.3, Buckingham 1.0, Caroline 1.5, Charles City 0.5, Chesterfield 17.3, Colonial Heights city 1.5, Cumberland 0.6, Dinwiddie 1.7, Emporia city 0.5, Essex 0.8, Fluvanna 1.1, Goochland 1.1, Greene 0.9, Greensville 0.7, Hanover 5.3, Henrico 20.8, Hopewell city 2.1, King and Queen 0.5, King William 0.9, Lancaster 1.1, Louisa 1.7, Lunenburg 1.0, Madison 1.0, Middlesex 0.8, New Kent 0.9, Northumberland 1.0, Nottoway 1.2, Orange 1.9, Petersburg city 3.4, Powhatan 1.1, Prince Edward 1.2, Prince George 1.9, Richmond 0.6, Richmond city 19.5, Sussex 0.9. Tot. Hslds.: 435,000.

ROANOKE-LYNCHBURG, VA.— Alleghany 1.3, Amherst 2.5, Appomattox 1.2, Bath 0.5, Bedford 4.5, Bedford city 0.6, Botetourt 2.4, Buena Vista city 0.6, Campbell 4.6, Carroll 2.7, Charlotte 1.1, Clifton Forge city 0.5, Covington city 0.8, Craig 0.4, Danville city 5.6, Floyd 1.2, Franklin 3.8, Galax city 0.7, Giles 1.6, Grayson 1.7, Halifax 2.7, Henry 5.6, Highland 0.3, Lexington city 0.5, Lynchburg city 6.4, Martinsville city 1.7, Montgomery 6.8, Nelson 1.2, Pittsylvania 5.2, Pulaski 3.4, Radford city 1.3, Roanoke 7.8, Roanoke city 10.5, Rockbridge 1.8, Salem city 2.4, South Boston city 0.7, Wythe 2.5; W.VA.: Pocahontas 0.9. Tot. Hslds.: 391,300.

ROCHESTER, N.Y.— Livingston 5.9, Monroe 75.5, Ontario 9.7, Wayne 8.9. Tot. Hslds.: 361,000.

ROCHESTER-MASON CITY-AUSTIN, MINN.— IOWA: Cerro Gordo 14.0, Floyd 4.9, Hancock 3.6, Howard 2.8, Kossuth 5.2, Mitchell 3.1, Winnebago 3.5, Worth 2.4; MINN.: Dodge 4.1, Fillmore 5.8, Freeborn 9.6, Mower 11.0, Olmsted 29.9. Tot. Holds.: 136,400.

ROCKFORD, ILL.— Boone 7.0, Lee 8.0, Ogle 10.9, Stephenson 12.1, Winnebago 61.9. Tot. Holds.: 199,300.

SACRAMENTO-STOCKTON, CALIF.— Amador 1.1, Calaveras 1.2, Colusa 0.5, El Dorado (western portion) 3.4, Nevada 3.0, Placer (western portion) 5.9, Plumas 0.8, Sacramento 38.6, San Joaquin 15.4, Sierra 0.1, Solano (eastern portion) 6.7, Stanislaus 12.4, Sutter 2.2, Tuolumne 1.8, Yolo 4.9, Yuba 1.9. Tot. Holds.: 1,091,400.

ST. JOSEPH, MO.— Buchanan 65.3, Gentry 5.4, Harrison 7.1, Holt 4.8, Nodaway 15.3, Worth 2.0. Tot. Holds.: 48,600.

ST. LOUIS, MO.— ILL.: Bond 0.5, Calhoun 0.2, Clinton 1.0, Fayette 0.7, Greene 0.5, Jefferson 1.3, Jersey 0.7, Macoupin 1.6, Madison 8.5, Marion 1.5, Monroe 0.7, Montgomery 1.0, Randolph 1.1, St. Clair 8.5, Washington 0.5; MO.: Crawford 0.7, Franklin 2.6, Gasconade 0.5, Iron 0.4, Jefferson 5.4, Lincoln 0.9, Madison 0.4, Montgomery 0.4, Perry 0.5, Pike 0.5, St. Charles 6.9, Ste. Genevieve 0.5, St. Francois 1.6, St. Louis 34.3, St. Louis city 14.6, Warren 0.6, Washington 0.6. Tot. Holds.: 1,114,800.

SALINAS-MONTEREY, CALIF.— Monterey 54.5, San Benito 5.5, Santa Cruz 40.0. Tot. Holds.: 212,000.

SALISBURY, MD.— DEL.: Sussex 46.8; MD.: Somerset 8.4, Wicomico 29.7, Worcester 15.1. Tot. Holds.: 94,700.

SALT LAKE CITY, UTAH— COLO.: Dolores 0.1; IDA.: Bear Lake 0.3, Franklin 0.5, Oneida 0.2; NEV.: Elko 2.1, White Pine 0.6; UTAH: Beaver 0.3, Box Elder 1.9, Cache 3.6, Carbon 1.2, Daggett 0.1, Davis 9.3, Duchesne 0.6, Emery 0.5, Garfield 0.2, Grand 0.4, Iron 1.1, Juab 0.3, Kane 0.3, Millard 0.6, Morgan 0.3, Piute 0.1, Rich 0.1, Salt Lake 41.3, San Juan 0.6, Sanpete 0.8, Sevier 0.8, Summit 0.9, Tooele 1.5, Uintah 1.1, Utah 12.1, Wasatch 0.5, Washington 2.7, Wayne 0.1, Weber 9.1; WYO.: Sublette 0.3, Sweetwater 2.9, Uinta 1.0, Washakie 0.5. Tot. Holds.: 888,900.

SAN ANGELO, TEX.— Coke 2.9, Concho 2.0, Crockett 2.9, Irion 1.2, Kimble 3.3, McCulloch 7.0, Menard 1.9, Schleicher 2.0, Sterling 1.0, Sutton 2.9, Tom Green 73.0. Tot. Holds.: 48,900.

SAN ANTONIO, TEX.— Atascosa 1.7, Bandera 0.7, Bexar 71.5, Comal 3.4, De Witt 1.2, Dimmit 0.5, Edwards 0.1, Frio 0.7, Gollad 0.4, Gonzales 1.1, Guadalupe 4.0, Karnes 0.7, Kendall 0.9, Kerr 2.5, Kinney 0.2, La Salle 0.3, Lavaca 1.3, McMullen C.1, Maverick 1.7, Medina 1.6, Real 0.2, Uvalde 1.3, Val Verde 2.0, Wilson 1.3, Zavala 0.6. Tot. Holds.: 581,950.

SAN DIEGO, CALIF.— San Diego 100.0. Tot. Holds.: 911,800.

SAN FRANCISCO-OAKLAND-SAN JOSE, CALIF.— Alameda 21.5, Contra Costa 13.6, Lake 0.9, Marin 4.2, Mendocino 1.4, Napa 1.9, San Francisco 13.5, San Mateo 10.8, Santa Clara 23.3, Solano (western portion) 2.1, Sonoma 6.8. Tot. Holds.: 2,257,100.

SANTA BARBARA-SANTA MARIA-SAN LUIS OBISPO, CALIF.— San Luis Obispo 38.6, Santa Barbara 61.4. Tot. Holds.: 213,700.

SARASOTA, FLA.— Sarasota 100.0. Tot. Holds.: 127,800.

SAVANNAH, GA.— Appling 2.5, Bacon 1.5, Bryan 2.3, Bulloch 6.6, Candler 1.3, Chatham 35.2, Effingham 3.9, Evans 1.4, Jeff Davis 1.9, Liberty 6.7, Long 0.9, McIntosh 1.4, Montgomery 1.1, Pierce 2.1, Screven 2.2, Tattnall 2.5, Toombs 3.8, Treutlen 0.9, Wayne 3.4; S.C.: Beaufort 13.5, Hampton 2.7, Jasper 2.3. Tot. Holds.: 232,000.

SEATTLE-TACOMA, WASH.— Chelan 1.5, Clallam 1.7, Douglas 0.7, Grays Harbor 1.8, Island 1.6, Jefferson 0.6, King 44.8, Kitsap 5.1, Kittitas (western portion) 0.2, Lewis 1.6, Mason 1.1, Pacific 0.6, Pierce 15.6, San Juan 0.3, Skagit 2.2, Snohomish 12.6, Thurston 4.5, Whatcom 3.5. Tot. Holds.: 1,396,200.

SHREVEPORT-TEXARKANA, LA.— ARK.: Columbia 2.6, Hempstead 2.2, Howard 1.4, Lafayette 1.0, Little River 1.4, Miller 3.9, Sevier 1.4; LA.: Bienville 1.6, Bossier 8.3, Caddo 25.2, Claiborne 1.7, De Soto 2.5, Natchitoches 3.4, Red River 0.9, Sabine 2.3, Webster 4.3; OKLA.: McCurtain 3.3; TEX.: Bowie 8.3, Camp 1.0, Cass 3.1, Franklin 0.8, Harrison 5.6, Marion 1.1, Morris 1.3, Panola 2.3, Red River 1.5, Shelby 2.3, Titus 2.3, Upshur 3.1. Tot. Holds.: 369,400.

SIOUX CITY, IOWA— Buena Vista 4.9, Cherokee 3.5, Clay 4.6, Dickinson 4.0, Ida 2.1, Monona 2.6, O'Brien 3.8, Palo Alto 2.7, Plymouth 5.5, Sac 3.2, Sioux 6.4, Woodbury 24.0; NEB.: Antelope 2.0, Cedar 2.3, Dakota 3.9, Dixon 1.5, Knox 2.5, Madison 8.0, Pierce 1.9, Stanton 1.4, Thurston 1.5, Wayne 2.1, Wheeler 0.2; S.D.: Clay 2.9, Union 2.5. Tot. Holds.: 163,600.

SIOUX FALLS-MITCHELL, S.D.— IOWA: Lyon 2.0, Osceola 1.3; MINN.: Lincoln 1.2, Murray 1.7, Nobles 3.5, Pipestone 1.8, Rock 1.7; NEB.: Boyd 0.5, Cherry 1.1, Keya Paha 0.2; S.D.: Aurora 0.5, Beadle 3.3, Bon Homme 1.2, Brookings 4.1, Brown 6.3, Brule 0.9, Buffalo 0.2, Charles Mix 1.5, Clark 0.8, Codington 4.0, Davison 3.1, Day 1.2, Deuel 0.8, Dewey 0.8, Douglas 0.6, Edmunds 0.7, Faulk 0.5, Grant 1.4, Gregory 1.0, Hamlin 0.9, Hand 0.7, Hanson 0.5, Hughes 2.6, Hutchinson 1.5, Hyde 0.3, Jerauld 0.5, Jones 0.2, Kingsbury 1.0, Lake 1.8, Lincoln 2.5, Lyman 0.6, McCook 1.0, McPherson 0.6, Marshall 0.9, Mellette 0.3, Miner 0.6, Minnehaha 21.9, Moody 1.1, Potter 0.6, Roberts 1.6, Sanborn 0.5, Spink 1.4, Stanley 0.4, Sully 0.3, Todd 1.0, Tripp 1.2, Turner 1.5, Walworth 1.1, Yankton 3.2. Tot. Holds.: 219,600.

SOUTH BEND-ELKHART, IND.— Elkhart 19.2, Fulton 2.5, Kosciusko 7.9, La Grange 3.1, Marshall 5.1, Pulaski 1.6, St. Joseph 31.1, Starke 2.8; MICH.: Berrien 20.5, Cass 6.2. Tot. Holds.: 297,500.

SPOKANE, WASH.— IDA.: Benewah 0.9, Bonner 3.2, Boundary 0.9, Clearwater 1.0, Idaho 1.6, Kootenai 8.5, Latah 3.5, Lewis 0.4, Naz Perce 4.3, Shoshone 1.7; MONT.: Lincoln 2.1, Sanders 1.1; ORE.: Wallowa 0.9; WASH.: Adams 1.4, Asotin 2.2, Columbia 0.5, Ferry 0.7, Garfield 0.3, Grant 6.2, Lincoln 1.1, Okanogan 4.0, Pend Oreille 1.1, Spokane 44.5, Stevens 3.5, Whitman 4.2. Tot. Holds.: 318,900.

SPRINGFIELD, MASS.— Franklin 11.2, Hampden 68.6, Hampshire 20.2. Tot. Holds.: 249,300.

SPRINGFIELD, MO.— Ark.: Baxter 4.2, Boone 3.5, Carroll 2.4, Fulton 1.2, Izard 1.5, Marion 1.6, Newton 0.9; MO.: Barry 3.4, Benton 1.8, Camden 3.6, Cedar 1.6, Christian 3.8, Dade 0.9, Dallas 1.6, Dent 1.6, Douglas 1.4, Greene 25.5, Hickory 1.0, Howell 3.9, Laclede 3.3, Lawrence 3.7, Oregon 1.2, Ozark 1.1, Phelps 4.1, Polk 2.5, Pulaski 3.8, St. Clair 1.1, Shannon 0.9, Stone 2.5, Taney 3.3, Texas 2.6, Webster 2.8, Wright 2.0. Tot. Holds.: 321,900.

SPRINGFIELD-DECATUR-CHAMPAIGN, ILL.— Champaign 18.9, Christian 4.0, Coles 5.6, De Witt 1.9, Douglas 2.1, Effingham 3.4, Ford 1.7, Iroquois 3.5, Logan 3.2, Macon 13.5, Menard 1.2, Morgan 4.0, Moultrie 1.5, Piatt 1.7, Sangamon 21.3, Shelby 2.5, Vermilion 10.0. Tot. Holds.: 338,900.

SYRACUSE, N.Y.— Cayuga 7.5, Cortland 4.5, Madison 6.1, Oneida (western portion) 8.8, Onondaga 48.1, Oswego 11.1, Schuyler 1.8, Seneca 3.2, Tompkins 8.7, Yates 2.2. Tot. Holds.: 386,700.

TALLAHASSEE-THOMASVILLE, FLA.— Gadsden 6.9, Hamilton 1.9, Jefferson 2.0, Lafayette 0.9, Leon 39.0, Madison 2.9, Suwannee 5.2, Taylor 3.3, Wakulla 2.7; GA.: Brooks 2.8, Decatur 4.6, Echols 0.4, Grady 3.8, Lowndes 13.5, Miller 1.2, Seminole 1.6, Thomas 7.4. Tot. Holds.: 195,800.

TAMPA-ST. PETERSBURG, FLA.— Citrus 3.4, De Soto 0.7, Hardee 0.5, Hernando 3.6, Highlands 2.5, Hillsborough 27.1, Manatee 7.6, Pasco 10.2, Pinellas 31.5, Polk 12.9. Tot. Holds.: 1,225,800.

TERRE HAUTE, IND.— ILL.: Clark 4.1, Clay 3.6, Crawford 4.9, Cumberland 2.5, Edgar 4.9, Jasper 2.5, Lawrence 3.9, Richland 4.1; IND.: Clay 6.0, Daviess 6.3, Greene 7.5, Knox 9.6, Martin 2.4, Parke 3.7, Sullivan 4.6, Vermillion 4.2, Vigo 25.1. Tot. Holds.: 157,700.

TOLEDO, OHIO— MICH.: Lenawee 7.9; OHIO: Defiance 2.5, Fulton 3.4, Hancock 6.1, Henry 2.6, Lucas 43.8, Ottawa 3.8, Putnam 2.7, Sandusky 5.8, Seneca 5.3, Williams 3.4, Wood 9.9, Wyandot 2.0. Tot. Holds.: 404,100.

TOPEKA, KANS.— Clay 2.4, Coffey 2.2, Geary 7.0, Jackson 2.8, Jefferson 2.9, Lyon 8.6, Marshall 3.0, Morris 1.6, Nemaha 2.6, Osage 3.9, Pottawatomie 4.0, Riley 14.1, Shawnee 42.3, Wabaunsee 1.6. Tot. Holds.: 151,600.

TRAVERSE CITY-CADILLAC, MICH.— Antrim 3.9, Benzie 2.7, Charlevoix 4.6, Cheboygan 4.6, Chippewa 6.5, Crawford 2.5, Emmet 5.3, Grand Traverse 13.5, Kalkaska 2.8, Lake 2.0, Leelanau 3.5, Luce 1.2, Mackinac 2.4, Manistee 4.8, Mason 5.6, Missaukee 2.4, Montmorency 2.0, Oscoda 4.1, Otsego 3.7, Presque Isle 3.0, Roscommon 4.8, Wexford 5.6. Tot. Holds.: 180,100.

TUCSON, ARIZ.— Cochise 11.3, Pima 85.8, Santa Cruz 2.9. Tot. Holds.: 310,200.

TULSA, OKLA.— KANS.: Chautauqua 0.4, Montgomery 3.5; OKLA.: Adair 1.4, Cherokee 2.9, Craig 1.2, Creek 5.0, Delaware 2.5, Haskell 1.0, Latimer 0.8, McIntosh 1.5, Mayes 2.8, Muskogee 5.6, Nowata 0.9, Okfuskee 0.9, Okmulgee 3.1, Osage 3.4, Pawnee 1.3, Pittsburg 3.6, Rogers 4.5, Tulsa 45.5, Wagoner 3.8, Washington 4.3. Tot. Holds.: 448,800.

TUSCALOOSA, ALA.— Tuscaloosa 100.0. Tot. Holds.: 55,900.

TWIN FALLS, IDA.— Blaine 15.7, Gooding 11.9, Jerome 14.6, Lincoln 3.3, Twin Falls 54.4. Tot. Holds.: 36,200.

TYLER-LONGVIEW-JACKSONVILLE, TEX.— Angelina 12.4, Cherokee 7.5, Gregg 19.9, Houston 3.9, Nacogdoches 10.1, Rusk 8.2, San Augustine 1.5, Smith 28.5, Trinity 2.3, Wood 5.7. Tot. Holds.: 291,200.

UTICA, N.Y.— Herkimer 23.7, Oneida (eastern portion) 55.6, Otsego 20.7. Tot. Holds.: 105,200.

VICTORIA, TEX.— Victoria 100.0. Tot. Holds.: 26,350.

WACO-TEMPLE-BRYAN, TEX.— Bell 27.1, Brazos 17.6, Burleson 2.1, Coryell 6.8, Falls 2.6, Lampasas 2.0, Leon 2.0, Limestone 3.1, McLennan 28.1, Madison 1.3, Milam 3.4, Mills 0.7, Robertson 2.3, San Saba 0.8. Tot. Holds.: 250,700.

WASHINGTON, D.C.— District of Columbia 14.1; MD.: Allegany 1.7, Calvert 1.0, Charles 1.9, Frederick 3.0, Montgomery 16.5, Prince George's 14.8, St. Mary's 1.5; PA.: Franklin 2.0; VA.: Alexandria city 3.0, Arlington 4.5, Clarke 0.2, Culpeper 0.6, Fairfax 17.0, Fairfax city 0.4, Falls Church city 0.2, Fauquier 1.0, Frederick 1.0, Fredericksburg city 0.4, King George 0.3, Loudoun 1.9, Manassas city 0.6, Manassas Park city 0.1, Prince William 4.1, Rappahannock 0.1, Shenandoah 0.7, Spotsylvania 1.1, Stafford 1.1, Warren 0.6, Westmoreland 0.3, Winchester city 0.5; W.VA.: Berkeley 1.3, Hampshire 0.4, Jefferson 0.7, Mineral 0.6, Morgan 0.3. Tot. Holds.: 1,781,600.

WATERTOWN-CARTHAGE, N.Y.— Jefferson 45.3, Lewis 10.9, St. Lawrence 43.9. Tot. Holds.: 86,400.

WAUSAU-RHINELANDER, WISC.— Adams 3.7, Clark 6.9, Forest 2.0, Langlade 4.7, Lincoln 6.3, Marathon 25.8, Oneida 7.8, Portage 13.3, Price 3.8, Taylor 4.1, Vilas 4.5, Wood 17.0. Tot. Holds.: 181,800.

WEST PALM BEACH-FT. PIERCE-VERO BEACH, FLA.— Indian River 7.3, Martin 6.3, Okeechobee 2.0, Palm Beach 71.2, St. Lucie 11.3. Tot. Holds.: 633,700.

WHEELING-STEUBENVILLE, W.VA.— OHIO: Belmont 19.3, Guernsey 10.2, Harrison 4.1, Jefferson 21.4, Monroe 3.9, Noble 2.8; W.VA.: Brooke 6.9, Marshall 9.7, Ohio 14.1, Tyler 2.6, Wetzel 5.0. Tot. Holds.: 144,900.

WICHITA-HUTCHINSON, KANS.— Barber 0.5, Barton 2.7, Butler 4.4, Chase 0.3, Cheyenne 0.3, Clark 0.2, Comanche 0.2, Cowley 3.3, Decatur 0.4, Dickinson 1.8, Edwards 0.4, Elk 0.3, Ellis 2.4, Ellsworth 0.6, Finney 2.6, Ford 2.3, Gove 0.3, Graham 0.3, Grant 0.6, Gray 0.4, Greeley 0.2, Greenwood 0.8, Hamilton 0.2, Harper 0.7, Harvey 2.7, Haskell 0.3, Hodgeman 0.2, Kearny 0.3, Kingman 0.7, Kiowa 0.3, Lane 0.2, Lincoln 0.4, Logan 0.3, McPherson 2.4, Marion 1.2, Meade 0.4, Mitchell 0.7, Morton 0.3, Ness 0.4, Norton 0.5, Osborne 0.5, Ottawa 0.5, Pawnee 0.7, Phillips 0.6, Pratt 0.9, Rawlins 0.3, Reno 5.7, Rice 1.0, Rooks 0.6, Rush 0.4, Russell 0.8, Saline 4.7, Scott 0.5, Sedgwick 37.2, Seward 1.6, Sheridan 0.3, Sherman 0.6, Stafford 0.5, Stanton 0.2, Stevens 0.4, Sumner 2.3, Thomas 0.7, Trego 0.4, Wallace 0.2, Wichita 0.2; NEB.: Dundy 0.3; OKLA.: Beaver 0.5. Tot. Holds.: 424,900.

WICHITA FALLS-LAWTON, TEX.— OKLA.: Comanche 24.6, Cotton 1.7, Jackson 6.8, Jefferson 1.8, Stephens 10.9, Tillman 2.6; TEX.: Archer 2.0, Baylor 1.2, Clay 2.5, Foard 0.5, Hardeman 1.4, Knox 1.2, Montague 4.5, Throckmorton 0.5, Wichita 29.6, Wilbarger 3.7, Young 4.6. Tot. Holds.: 152,800.

WILKES BARRE-SCRANTON, PA.— Carbon 4.2, Clinton 2.6, Columbia 4.5, Lackawanna 16.1, Luzerne 24.4, Lycoming 8.6, Monroe 6.7, Montour 1.2, Northumberland 7.4, Schuylkill 11.5, Snyder 2.4, Sullivan 0.4, Susquehanna 2.9, Union 2.2, Wayne 2.8, Wyoming 1.9. Tot. Holds.: 525,900.

WILMINGTON, N.C.— Bladen 7.3, Brunswick 14.1, Columbus 12.7, New Hanover 33.3, Pender 7.7, Robeson 24.9. Tot. Holds.: 148,900.

YAKIMA-PASCO-RICHLAND-KENNEWICK, WASH.— ORE.: Morrow 1.6, Umatilla 12.8; WASH.: Benton 24.7, Franklin 7.1, Kittitas (eastern portion) 4.8, Walla Walla 10.3, Yakima 38.7. Tot. Holds.: 171,500.

YOUNGSTOWN, OHIO— Columbiana 14.9, Mahoning 39.9, Trumbull 31.5; PA.: Mercer 16.7. Tot. Holds.: 272,300.

ZANESVILLE, OHIO— Muskingum 100.0. Tot. Holds.: 30,950.

Population

ADI	(Thous.)	Rank
New York, N.Y.	18,650.7	1
Los Angeles, Calif.	14,634.4	2
Chicago, Ill.	8,389.2	3
Philadelphia, Pa.	7,181.9	4
San Francisco–Oakland–San Jose, Calif.	6,023.4	5
Boston, Mass.	5,726.9	6
Washington, D.C.	4,747.6	7
Detroit, Mich.	4,672.7	8
Dallas–Ft. Worth, Tex.	4,661.0	9
Houston, Tex.	4,052.6	10
Atlanta, Ga.	3,850.9	11
Cleveland, Ohio	3,776.0	12
Minneapolis–St. Paul, Minn.	3,667.3	13
Seattle–Tacoma, Wash.	3,586.6	14
Miami–Ft. Lauderdale, Fla.	3,320.7	15
St. Louis, Mo.	2,954.7	16
Pittsburgh, Pa.	2,950.9	17
Tampa–St. Petersburg, Fla.	2,948.2	18
Sacramento–Stockton, Calif.	2,922.9	19
Phoenix, Ariz.	2,703.3	20
Baltimore, Md.	2,583.9	21
Denver, Colo.	2,576.1	22
San Diego, Calif.	2,562.9	23
Hartford–New Haven, Conn.	2,474.0	24
Orlando–Daytona Beach–Melbourne, Fla.	2,312.1	25
Indianapolis, Ind.	2,261.3	26
Portland, Ore.	2,226.7	27
Milwaukee, Wisc.	2,065.9	28
Cincinnati, Ohio	2,041.8	29
Kansas City, Mo.	1,985.8	30
Raleigh–Durham, N.C.	1,938.0	31
Charlotte, N.C.	1,937.4	32
Nashville, Tenn.	1,894.9	33
Salt Lake City, Utah	1,872.7	34
Columbus, Ohio	1,836.6	35
Greenville–Spartanburg–Asheville, S.C.–N.C.	1,711.6	36
Grand Rapids–Kalamazoo–Battle Creek, Mich.	1,702.5	37
San Antonio, Tex.	1,689.6	38
Norfolk–Portsmouth–Newport News–Hampton, Va.	1,681.2	39
Buffalo, N.Y.	1,671.3	40
New Orleans, La.	1,664.7	41
Memphis, Tenn.	1,649.6	42
Providence–New Bedford, R.I.–Mass.	1,529.9	43
Oklahoma City, Okla.	1,481.1	44
Harrisburg–York–Lancaster–Lebanon, Pa.	1,463.5	45
Louisville, Ky.	1,461.5	46
Albuquerque, N.M.	1,423.0	47
Fresno–Visalia, Calif.	1,393.8	48
Wilkes-Barre–Scranton, Pa.	1,376.7	49
Greensboro–Winston-Salem–High Point, N.C.	1,337.8	50
Birmingham, Ala.	1,334.4	51
Albany–Schenectady–Troy, N.Y.	1,329.3	52
Dayton, Ohio	1,328.0	53
West Palm Beach–Ft. Pierce–Vero Beach, Fla.	1,278.2	54
Charleston–Huntington, W.Va.	1,249.3	55
Jacksonville, Fla.	1,243.6	56
Flint–Saginaw–Bay City, Mich.	1,233.3	57
Little Rock, Ark.	1,193.6	58
Tulsa, Okla.	1,149.8	59
Richmond, Va.	1,149.7	60
Mobile–Pensacola, Ala.–Fla.	1,109.0	61
Wichita–Hutchinson, Kans.	1,103.3	62
Knoxville, Tenn.	1,096.8	63
Toledo, Ohio	1,095.7	64
Syracuse, N.Y.	1,054.2	65
Green Bay–Appleton, Wisc.	1,023.5	66
Roanoke–Lynchburg, Va.	1,019.2	67
Shreveport–Texarkana, La.–Tex.–Ark.	995.5	68
Portland–Poland Spring, Maine	966.1	69
Rochester, N.Y.	962.8	70
Austin, Tex.	957.8	71
Des Moines, Iowa	951.5	72
Omaha, Neb.	945.0	73
Lexington, Ky.	915.9	74
Springfield–Decatur–Champaign, Ill.	884.3	75
Paducah–Cape Girardeau–Harrisburg–Marion, Ky.–Mo.–Ill.	866.8	76
Spokane, Wash.	831.3	77
Springfield, Mo.	828.6	78
Columbia, S.C.	822.9	79
Johnstown–Altoona, Pa.	811.3	80
South Bend–Elkhart, Ind.	808.7	81
Tucson, Ariz.	807.1	82
Cedar Rapids–Waterloo–Dubuque, Iowa	806.1	83
Chattanooga, Tenn.	805.2	84
Las Vegas, Nev.	787.6	85
Jackson, Miss.	784.8	86
Davenport–Rock Island–Moline, Iowa–Ill.	783.5	87
Bristol–Kingsport–Johnson City, Tenn.	778.1	88
El Paso, Tex.	762.4	89
Huntsville–Decatur–Florence, Ala.	743.6	90
Baton Rouge, La.	726.0	91
Youngstown, Ohio	718.8	92
McAllen–Brownsville, Tex.	715.1	93
Waco–Temple–Bryan, Tex.	708.5	94
Madison, Wisc.	698.8	95
Evansville, Ind.	686.1	96
Springfield, Mass.	677.4	97
Burlington–Plattsburgh, Vt.–N.Y.	660.1	98
Savannah, Ga.	653.6	99
Ft. Myers–Naples, Fla.	651.6	100
Greenville–New Bern–Washington, N.C.	640.6	101
Colorado Springs–Pueblo, Colo.	637.4	102
Salinas–Monterey, Calif.	633.9	103
Charleston, S.C.	633.7	104
Ft. Wayne, Ind.	632.2	105
Lansing, Mich.	628.5	106
Lincoln–Hastings–Kearney, Neb.	616.4	107
Santa Barbara–Santa Maria–San Luis Obispo, Calif.	596.3	108
Peoria–Bloomington, Ill.	586.2	109
Sioux Falls–Mitchell, S.D.	580.7	110
Montgomery–Selma, Ala.	578.4	111
Augusta, Ga.	571.3	112
Fargo, N.D.	570.9	113
Tyler–Longview–Jacksonville, Tex.	538.5	114
Tallahassee–Thomasville, Fla.–Ga.	535.3	115
Lafayette, La.	524.7	116
Eugene, Ore.	510.8	117
Corpus Christi, Tex.	504.8	118
Macon, Ga.	504.5	119
Columbus, Ga.	500.3	120
Reno, Nev.	496.9	121
Ft. Smith, Ark.	492.5	122
Bakersfield, Calif.	482.4	123
Traverse City–Cadillac, Mich.	480.0	124
Monroe–El Dorado, La.–Ark.	476.4	125
Yakima–Pasco–Richland–Kennewick, Wash.	476.3	126
La Crosse–Eau Claire, Wisc.	473.6	127
Columbus–Tupelo, Miss.	470.8	128
Amarillo, Tex.	468.1	129
Wausau–Rhinelander, Wisc.	438.3	130
Duluth–Superior, Minn.–Wisc.	433.5	131
Beaumont–Port Arthur, Tex.	430.0	132
Chico–Redding, Calif.	425.5	133
Binghamton, N.Y.	424.9	134
Florence–Myrtle Beach, S.C.	415.9	135
Wichita Falls–Lawton, Tex.–Okla.	413.4	136
Rockford, Ill.	412.6	137
Boise, Ida.	411.8	138
Terre Haute, Ind.	411.7	139
Sioux City, Iowa	411.4	140
Erie, Pa.	410.7	141
Topeka, Kans.	405.6	142
Wilmington, N.C.	386.8	143
Odessa–Midland, Tex.	384.5	144
Lubbock, Tex.	377.9	145
Albany, Ga.	377.1	146
Wheeling–Steubenville, W.Va.–Ohio	374.3	147
Minot–Bismarck–Dickinson–Glendive, N.D.–Mont.	363.1	148
Bluefield–Beckley–Oak Hill, W.Va.	362.2	149
Columbia–Jefferson City, Mo.	360.0	150
Joplin–Pittsburg, Mo.–Kans.	353.9	151
Medford, Ore.	349.8	152
Rochester–Mason City–Austin, Minn.–Iowa	349.1	153
Bangor, Maine	332.7	154
Idaho Falls–Pocatello, Ida.	322.3	155
Biloxi–Gulfport–Pascagoula, Miss.	301.3	156
Abilene–Sweetwater, Tex.	289.4	157
Quincy–Hannibal, Ill.–Mo.	289.0	158
Utica, N.Y.	285.3	159
Sarasota, Fla.	282.7	160
Clarksburg–Weston, W.Va.	279.1	161
Laurel–Hattiesburg, Miss.	264.9	162
Palm Springs, Calif.	259.3	163
Panama City, Fla.	253.8	164
Watertown–Carthage, N.Y.	253.1	165
Alexandria, La.	249.8	166
Salisbury, Md.	248.9	167
Dothan, Ala.	238.9	168
Harrisonburg, Va.	238.9	168
Elmira, N.Y.	235.8	170
Rapid City, S.D.	233.6	171
Gainesville, Fla.	231.0	172
Greenwood–Greenville, Miss.	230.5	173
Lake Charles, La.	228.7	174
Billings–Hardin, Mont.	225.5	175
El Centro–Yuma, Calif.–Ariz.	220.0	176
Missoula, Mont.	188.0	177
Jonesboro, Ark.	186.1	178
Ardmore–Ada, Okla.	182.6	179
Meridian, Miss.	180.1	180
Grand Junction–Durango, Colo.	177.6	181
Great Falls, Mont.	168.7	182
Tuscaloosa, Ala.	151.6	183
Marquette, Mich.	151.3	184
Jackson, Tenn.	150.2	185
Parkersburg, W.Va.	148.4	186
Laredo, Tex.	145.1	187
Eureka, Calif.	144.0	188
San Angelo, Tex.	134.7	189
Lafayette, Ind.	131.2	190
Butte, Mont.	129.2	191
St. Joseph, Mo.	128.1	192
Bowling Green, Ky.	122.7	193
Hagerstown, Md.	122.1	194
Anniston, Ala.	116.2	195
Lima, Ohio	109.8	196
Charlottesville, Va.	109.4	197
Cheyenne–Scottsbluff (Sterling), Wyo.–Neb.	109.1	198
Casper–Riverton, Wyo.	108.7	199
Flagstaff, Ariz.	98.6	200
Twin Falls, Ida.	97.4	201
Ottumwa–Kirksville, Iowa–Mo.	87.4	202
Presque Isle, Maine	86.6	203
Mankato, Minn.	82.3	204
Zanesville, Ohio	82.1	205
Bend, Ore.	75.8	206
Victoria, Tex.	74.3	207
Helena, Mont.	47.7	208
North Platte, Neb.	45.0	209
Alpena, Mich.	40.8	210

Households

ADI	(Thous.)	Rank
New York, N.Y.	6,822.5	1
Los Angeles, Calif.	4,937.3	2
Chicago, Ill.	3,024.0	3
Philadelphia, Pa.	2,641.9	4
San Francisco–Oakland–San Jose, Calif.	2,257.1	5
Boston, Mass.	2,137.9	6
Washington, D.C.	1,761.6	7
Dallas–Ft. Worth, Tex.	1,741.5	8
Detroit, Mich.	1,726.3	9
Houston, Tex.	1,452.1	10
Cleveland, Ohio	1,433.1	11
Atlanta, Ga.	1,431.0	12
Seattle–Tacoma, Wash.	1,396.2	13
Minneapolis–St. Paul, Minn.	1,374.1	14
Miami–Ft. Lauderdale, Fla.	1,274.2	15
Tampa–St. Petersburg, Fla.	1,225.9	16
Pittsburgh, Pa.	1,154.3	17
St. Louis, Mo.	1,114.8	18
Sacramento–Stockton, Calif.	1,051.4	19
Phoenix, Ariz.	1,016.6	20
Denver, Colo.	1,012.9	21
Baltimore, Md.	955.4	22
Hartford–New Haven, Conn.	931.2	23
San Diego, Calif.	911.8	24
Orlando–Daytona Beach–Melbourne, Fla.	907.3	25
Portland, Ore.	860.0	26
Indianapolis, Ind.	859.5	27
Milwaukee, Wisc.	763.1	28
Cincinnati, Ohio	761.7	29
Kansas City, Mo.	760.7	30
Charlotte, N.C.	733.7	31
Raleigh–Durham, N.C.	724.4	32
Nashville, Tenn.	715.6	33
Columbus, Ohio	692.3	34
Greenville–Spartanburg–Asheville, S.C.–N.C.	657.1	35
Buffalo, N.Y.	635.7	36
Grand Rapids–Kalamazoo–Battle Creek, Mich.	613.1	37
Norfolk–Portsmouth–Newport News–Hampton, Va.	600.7	38
New Orleans, La.	599.9	39
Memphis, Tenn.	597.8	40
Salt Lake City, Utah	588.9	41
San Antonio, Tex.	581.9	42
Providence–New Bedford, R.I.–Mass.	573.8	43
Oklahoma City, Okla.	569.0	44
Louisville, Ky.	551.7	45
Harrisburg–York–Lancaster–Lebanon, Pa.	547.0	46
West Palm Beach–Ft. Pierce–Vero Beach, Fla.	533.7	47
Greensboro–Winston-Salem–High Point, N.C.	525.8	48
Wilkes-Barre–Scranton, Pa.	525.0	49
Albuquerque, N.M.	508.2	50
Albany–Schenectady–Troy, N.Y.	507.6	51
Birmingham, Ala.	504.9	52
Dayton, Ohio	501.4	53
Charleston–Huntington, W.Va.	468.8	54
Jacksonville, Fla.	464.4	55
Flint–Saginaw–Bay City, Mich.	455.1	56
Little Rock, Ark.	452.9	57
Fresno–Visalia, Calif.	447.9	58
Tulsa, Okla.	446.6	59
Richmond, Va.	435.0	60
Wichita–Hutchinson, Kans.	424.9	61
Knoxville, Tenn.	421.5	62
Mobile–Pensacola, Ala.–Fla.	407.1	63
Toledo, Ohio	404.1	64
Roanoke–Lynchburg, Va.	391.3	65
Syracuse, N.Y.	385.7	66
Green Bay–Appleton, Wisc.	381.0	67
Austin, Tex.	370.6	68
Des Moines, Iowa	370.0	69
Portland–Poland Spring, Maine	369.6	70
Shreveport–Texarkana, La.–Tex.–Ark.	368.4	71
Rochester, N.Y.	361.0	72
Omaha, Neb.	358.0	73
Lexington, Ky.	343.1	74
Springfield–Decatur–Champaign, Ill.	338.9	75
Paducah–Cape Girardeau–Harrisburg–Marion, Ky.–Mo.–Ill.	338.3	76
Springfield, Mo.	321.9	77
Spokane, Wash.	318.9	78
Tucson, Ariz.	310.2	79
Chattanooga, Tenn.	305.9	80
Las Vegas, Nev.	304.8	81
Johnstown–Altoona, Pa.	303.4	82
Cedar Rapids–Waterloo–Dubuque, Iowa	302.0	83
Davenport–Rock Island–Moline, Iowa–Ill.	302.0	83
Bristol–Kingsport–Johnson City, Tenn.	297.6	85
South Bend–Elkhart, Ind.	297.5	86
Columbia, S.C.	289.0	87
Huntsville–Decatur–Florence, Ala.	283.9	88
Jackson, Miss.	277.9	89
Youngstown, Ohio	272.3	90
Ft. Myers–Naples, Fla.	270.0	91
Madison, Wisc.	267.4	92
Evansville, Ind.	262.1	93
Baton Rouge, La.	251.9	94
Waco–Temple–Bryan, Tex.	250.7	95
Springfield, Mass.	249.3	96
Burlington–Plattsburgh, Vt.–N.Y.	241.8	97
Lincoln–Hastings–Kearney, Neb.	239.9	98
Colorado Springs–Pueblo, Colo.	238.4	99
El Paso, Tex.	235.7	100
Ft. Wayne, Ind.	232.8	101
Savannah, Ga.	232.0	102
Lansing, Mich.	227.2	103
Greenville–New Bern–Washington, N.C.	225.5	104
Charleston, S.C.	221.5	105
Peoria–Bloomington, Ill.	220.6	106
Sioux Falls–Mitchell, S.D.	219.6	107
Fargo, N.D.	214.9	108
Santa Barbara–Santa Maria–San Luis Obispo, Calif.	213.7	109
Salinas–Monterey, Calif.	212.0	110
Montgomery–Selma, Ala.	208.6	111
Augusta, Ga.	203.2	112
Tyler–Longview–Jacksonville, Tex.	201.2	113
Eugene, Ore.	197.8	114
McAllen–Brownsville, Tex.	195.8	115
Tallahassee–Thomasville, Fla.–Ga.	195.6	116
Reno, Nev.	192.5	117
Ft. Smith, Ark.	187.3	118
Lafayette, La.	184.0	119
Macon, Ga.	180.9	120
Columbus, Ga.	180.6	121
Traverse City–Cadillac, Mich.	180.1	122
La Crosse–Eau Claire, Wisc.	175.0	123
Columbus–Tupelo, Miss.	171.7	124
Yakima–Pasco–Richland–Kennewick, Wash.	171.5	125
Corpus Christi, Tex.	171.1	126
Duluth–Superior, Minn.–Wisc.	170.8	127
Monroe–El Dorado, La.–Ark.	169.1	128
Amarillo, Tex.	167.9	129
Chico–Redding, Calif.	163.8	130
Wausau–Rhinelander, Wisc.	161.8	131
Bakersfield, Calif.	161.2	132
Beaumont–Port Arthur, Tex.	160.2	133
Binghamton, N.Y.	160.1	134
Terre Haute, Ind.	157.7	135
Rockford, Ill.	156.3	136
Sioux City [illegible]	153.6	137
Erie, Pa [illegible]	152.6	138
Wichita Falls–[illegible] Tex.–Okla.	152.6	138
Topeka, Kans.	151.6	140
Boise, Ida.	151.1	141
Florence–Myrtle Beach, S.C.	151.1	141
Wilmington, N.C.	145.9	143
Wheeling–Steubenville, W.Va.–Ohio	144.8	144
Joplin–Pittsburg, Mo.–Kans.	139.8	145
Medford, Ore.	138.1	146
Bluefield–Beckley–Oak Hill, W.Va.	137.8	147
Minot–Bismarck–Dickinson–Glendive, N.D.–Mont.	135.4	148
Rochester–Mason City–Austin, Minn.–Iowa	135.4	148
Lubbock, Tex.	134.9	150
Odessa–Midland, Tex.	134.8	151
Columbia–Jefferson City, Mo.	133.6	152
Albany, Ga.	133.3	153
Sarasota, Fla.	127.8	154
Bangor, Maine	125.0	155
Quincy–Hannibal, Ill.–Mo.	110.3	156
Abilene–Sweetwater, Tex.	108.2	157
Biloxi–Gulfport–Pascagoula, Miss.	106.9	158
Clarksburg–Weston, W.Va.	106.6	159
Idaho Falls–Pocatello, Ida.	106.4	160
Utica, N.Y.	105.2	161
Panama City, Fla.	96.1	162
Laurel–Hattiesburg, Miss.	95.1	163
Salisbury, Md.	94.7	164
Gainesville, Fla.	89.9	165
Palm Springs, Calif.	89.2	166
Dothan, Ala.	89.1	167
Elmira, N.Y.	87.8	168
Harrisonburg, Va.	87.8	168
Watertown–Carthage, N.Y.	86.4	170
Billings–Hardin, Mont.	86.2	171
Rapid City, S.D.	85.4	172
Alexandria, La.	84.7	173
Lake Charles, La.	80.8	174
Greenwood–Greenville, Miss.	75.6	175
Jonesboro, Ark.	72.7	176
Missoula, Mont.	72.7	176
Ardmore–Ada, Okla.	70.5	178
El Centro–Yuma, Calif.–Ariz.	69.9	179
Grand Junction–Durango, Colo.	68.8	180
Meridian, Miss.	65.4	181
Great Falls, Mont.	63.2	182
Jackson, Tenn.	57.7	183
Parkersburg, W.Va.	57.5	184
Marquette, Mich.	56.7	185
Tuscaloosa, Ala.	55.8	186
Eureka, Calif.	55.0	187
Butte, Mont.	49.9	188
St. Joseph, Mo.	49.6	189
San Angelo, Tex.	48.9	190
Bowling Green, Ky.	46.1	191
Lafayette, Ind.	45.9	192
Hagerstown, Md.	45.0	193
Anniston, Ala.	43.0	194
Cheyenne–Scottsbluff (Sterling), Wyo.–Neb.	42.2	195
Casper–Riverton, Wyo.	41.0	196
Charlottesville, Va.	40.9	197
Lima, Ohio	39.4	198
Laredo, Tex.	38.0	199
Twin Falls, Ida.	36.2	200
Ottumwa–Kirksville, Iowa–Mo.	33.9	201
Presque Isle, Maine	31.2	202
Zanesville, Ohio	30.8	203
Flagstaff, Ariz.	30.6	204
Mankato, Minn.	30.4	205
Bend, Ore.	29.6	206
Victoria, Tex.	26.2	207
Helena, Mont.	18.7	208
North Platte, Neb.	17.6	209
Alpena, Mich.	16.1	210

Effective Buying Income (EBI)

ADI	($000)	Rank
New York, N.Y.	334,768,128	1
Los Angeles, Calif.	227,215,630	2
Chicago, Ill.	131,509,938	3
San Francisco–Oakland–San Jose, Calif.	113,928,247	4
Philadelphia, Pa.	113,063,668	5
Boston, Mass.	98,914,171	6
Washington, D.C.	88,508,825	7
Detroit, Mich.	68,183,682	8
Dallas–Ft. Worth, Tex.	67,737,639	9
Houston, Tex.	55,638,038	10
Seattle–Tacoma, Wash.	55,303,946	11
Atlanta, Ga.	54,647,019	12
Minneapolis–St. Paul, Minn.	52,452,004	13
Cleveland, Ohio	51,458,596	14
Miami–Ft. Lauderdale, Fla.	48,391,395	15
St. Louis, Mo.	42,278,046	16
Hartford–New Haven, Conn.	41,727,044	17
Sacramento–Stockton, Calif.	41,202,407	18
San Diego, Calif.	41,179,182	19
Tampa–St. Petersburg, Fla.	40,158,165	20
Pittsburgh, Pa.	39,656,855	21
Baltimore, Md.	38,544,766	22
Denver, Colo.	38,002,238	23
Phoenix, Ariz.	35,203,419	24
Milwaukee, Wisc.	31,365,070	25
Orlando–Daytona Beach–Melbourne, Fla.	30,595,972	26
Indianapolis, Ind.	29,507,641	27
Portland, Ore.	29,425,836	28
Kansas City, Mo.	28,785,401	29
Cincinnati, Ohio	27,502,007	30
Charlotte, N.C.	24,489,597	31
Raleigh–Durham, N.C.	23,708,990	32
Nashville, Tenn.	23,693,652	33
Columbus, Ohio	23,448,749	34
Grand Rapids–Kalamazoo–Battle Creek, Mich.	22,455,462	35
Buffalo, N.Y.	22,164,783	36
Providence–New Bedford, R.I.–Mass.	21,530,728	37
West Palm Beach–Ft. Pierce–Vero Beach, Fla.	21,477,379	38
Harrisburg–York–Lancaster–Lebanon, Pa.	21,062,352	39
Norfolk–Portsmouth–Newport News–Hampton, Va.	20,991,289	40
New Orleans, La.	19,689,242	41
Greenville–Spartanburg–Asheville, S.C.–N.C.	19,642,987	42
Albany–Schenectady–Troy, N.Y.	19,514,342	43
Salt Lake City, Utah	19,394,385	44
San Antonio, Tex.	18,272,872	45
Memphis, Tenn.	18,007,109	46
Louisville, Ky.	17,668,032	47
Greensboro–Winston-Salem–High Point, N.C.	17,560,339	48
Dayton, Ohio	17,532,266	49
Oklahoma City, Okla.	16,935,925	50
Wilkes-Barre–Scranton, Pa.	16,466,947	51
Richmond, Va.	16,174,281	52
Fresno–Visalia, Calif.	15,993,001	53
Jacksonville, Fla.	15,987,425	54
Albuquerque, N.M.	15,222,348	55
Birmingham, Ala.	15,208,283	56
Rochester, N.Y.	15,141,815	57
Wichita–Hutchinson, Kans.	14,919,050	58
Flint–Saginaw–Bay City, Mich.	14,860,002	59
Syracuse, N.Y.	14,498,106	60
Toledo, Ohio	13,996,283	61
Little Rock, Ark.	13,606,277	62
Portland–Poland Spring, Maine	13,187,085	63
Mobile–Pensacola, Ala.–Fla.	13,148,741	64
Omaha, Neb.	13,041,318	65
Tulsa, Okla.	13,009,244	66
Austin, Tex.	12,993,316	67
Charleston–Huntington, W.Va.	12,924,699	68
Green Bay–Appleton, Wisc.	12,639,354	69
Des Moines, Iowa	12,422,057	70
Roanoke–Lynchburg, Va.	12,319,204	71
Knoxville, Tenn.	12,209,402	72
Springfield–Decatur–Champaign, Ill.	11,755,129	73
Davenport–Rock Island–Moline, Iowa–Ill.	10,639,771	74
Las Vegas, Nev.	10,557,430	75
Shreveport–Texarkana, La.–Tex.–Ark.	10,518,501	76
Cedar Rapids–Waterloo–Dubuque, Iowa	10,464,662	77
Lexington, Ky.	9,937,538	78
Spokane, Wash.	9,784,737	79
South Bend–Elkhart, Ind.	9,746,360	80
Columbia, S.C.	9,672,663	81
Madison, Wisc.	9,612,860	82
Salinas–Monterey, Calif.	9,497,315	83
Ft. Myers–Naples, Fla.	9,331,559	84
Springfield, Mass.	9,235,487	85
Paducah–Cape Girardeau–Harrisburg–Marion, Ky.–Mo.–Ill.	9,105,750	86
Chattanooga, Tenn.	9,042,747	87
Huntsville–Decatur–Florence, Ala.	9,014,542	88
Santa Barbara–Santa Maria–San Luis Obispo, Calif.	9,012,717	89
Youngstown, Ohio	8,938,779	90
Johnstown–Altoona, Pa.	8,940,132	91
Tucson, Ariz.	8,879,812	92
Peoria–Bloomington, Ill.	8,767,415	93
Baton Rouge, La.	8,635,514	94
Springfield, Mo.	8,601,917	95
Bristol–Kingsport–Johnson City, Tenn.	8,581,760	96
Lansing, Mich.	8,327,369	97
Jackson, Miss.	8,231,894	98
Evansville, Ind.	8,213,658	99
Burlington–Plattsburgh, Vt.–N.Y.	8,102,970	100
Ft. Wayne, Ind.	7,739,977	101
Lincoln–Hastings–Kearney, Neb.	7,643,488	102
Waco–Temple–Bryan, Tex.	7,544,992	103
Colorado Springs–Pueblo, Colo.	7,312,321	104
Savannah, Ga.	7,281,763	105
Reno, Nev.	7,052,930	106
Charleston, S.C.	6,878,400	107
El Paso, Tex.	6,752,595	108
Sioux Falls–Mitchell, S.D.	6,649,857	109
Fargo, N.D.	6,471,852	110
Tyler–Longview–Jacksonville, Tex.	6,268,521	111
Bakersfield, Calif.	6,259,679	112
Augusta, Ga.	6,177,254	113
Greenville–New Bern–Washington, N.C.	6,095,610	114
Binghamton, N.Y.	5,928,109	115
Tallahassee–Thomasville, Fla.–Ga.	5,909,478	116
Rockford, Ill.	5,866,407	117
Montgomery–Selma, Ala.	5,818,100	118
Eugene, Ore.	5,814,461	119
Macon, Ga.	5,759,419	120
Yakima–Pasco–Richland–Kennewick, Wash.	5,666,721	121
Lafayette, La.	5,501,058	122
Beaumont–Port Arthur, Tex.	5,480,829	123
La Crosse–Eau Claire, Wisc.	5,480,341	124
Ft. Smith, Ark.	5,419,746	125
Erie, Pa.	5,313,412	126
Amarillo, Tex.	5,235,737	127
Topeka, Kans.	5,231,899	128
Columbus, Ga.	5,227,494	129
Corpus Christi, Tex.	5,141,440	130
Wausau–Rhinelander, Wisc.	5,141,382	131
Duluth–Superior, Minn.–Wisc.	5,128,170	132
Chico–Redding, Calif.	4,978,029	133
Traverse City–Cadillac, Mich.	4,898,184	134
Boise, Ida.	4,840,648	135
Terre Haute, Ind.	4,699,336	136
McAllen–Brownsville, Tex.	4,685,762	137
Odessa–Midland, Tex.	4,585,277	138
Sioux City, Iowa	4,448,042	139
Rochester–Mason City–Austin, Minn.–Iowa	4,440,024	140
Sarasota, Fla.	4,433,741	141
Columbus–Tupelo, Miss.	4,387,301	142
Columbia–Jefferson City, Mo.	4,324,528	143
Florence–Myrtle Beach, S.C.	4,294,460	144
Wichita Falls–Lawton, Tex.–Okla.	4,287,258	145
Monroe–El Dorado, La.–Ark.	4,283,546	146
Wheeling–Steubenville, W.Va.–Ohio	4,243,200	147
Minot–Bismarck–Dickinson–Glendive, N.D.–Mont.	4,210,527	148
Lubbock, Tex.	3,918,966	149
Wilmington, N.C.	3,899,732	150
Bangor, Maine	3,850,306	151
Medford, Ore.	3,719,364	152
Joplin–Pitsburg, Mo.–Kans.	3,715,569	153
Albany, Ga.	3,621,529	154
Utica, N.Y.	3,612,081	155
Palm Springs, Calif.	3,591,058	156
Bluefield–Beckley–Oak Hill, W.Va.	3,496,970	157
Idaho Falls–Pocatello, Ida.	3,486,848	158
Biloxi–Gulfport–Pascagoula, Miss.	3,400,772	159
Quincy–Hannibal, Ill.–Mo.	3,217,320	160
Abilene–Sweetwater, Tex.	3,036,239	161
Salisbury, Md.	2,942,575	162
Elmira, N.Y.	2,777,589	163
Rapid City, S.D.	2,756,759	164
Gainesville, Fla.	2,743,809	165
Harrisonburg, Va.	2,683,895	166
Clarksburg–Weston, W.Va.	2,674,377	167
Watertown–Carthage, N.Y.	2,602,431	168
Laurel–Hattiesburg, Miss.	2,578,000	169
Lake Charles, La.	2,550,634	170
Panama City, Fla.	2,511,539	171
Billings–Hardin, Mont.	2,510,525	172
Dothan, Ala.	2,422,825	173
Alexandria, La.	2,258,504	174
Missoula, Mont.	2,156,069	175
Grand Junction–Durango, Colo.	2,114,466	176
El Centro–Yuma, Calif.–Ariz.	1,996,664	177
Jonesboro, Ark.	1,897,540	178
Great Falls, Mont.	1,839,714	179
Meridian, Miss.	1,759,159	180
Eureka, Calif.	1,730,515	181
Parkersburg, W.Va.	1,729,846	182
Greenwood–Greenville, Miss.	1,722,735	183
Marquette, Mich.	1,653,543	184
Jackson, Tenn.	1,637,801	185
Lafayette, Ind.	1,629,803	186
San Angelo, Tex.	1,583,649	187
Tuscaloosa, Ala.	1,578,330	188
Charlottesville, Va.	1,524,398	189
Ardmore–Ada, Okla.	1,518,189	190
St. Joseph, Mo.	1,504,399	191
Hagerstown, Md.	1,464,057	192
Butte, Mont.	1,442,167	193
Casper–Riverton, Wyo.	1,346,007	194
Lima, Ohio	1,308,038	195
Cheyenne–Scottsbluff (Sterling), Wyo.–Neb.	1,238,999	196
Anniston, Ala.	1,220,726	197
Bowling Green, Ky.	1,203,738	198
Twin Falls, Ida.	1,139,963	199
Presque Isle, Maine	948,166	200
Flagstaff, Ariz.	928,790	201
Laredo, Tex.	903,164	202
Mankato, Minn.	883,047	203
Victoria, Tex.	874,397	204
Bend, Ore.	854,292	205
Ottumwa–Kirksville, Iowa–Mo.	839,950	206
Zanesville, Ohio	827,658	207
Helena, Mont.	577,398	208
North Platte, Neb.	558,262	209
Alpena, Mich.	479,444	210

Retail Sales

ADI	($000)	Rank
New York, N.Y.	136,993,448	1
Los Angeles, Calif.	110,366,599	2
Chicago, Ill.	63,400,771	3
Philadelphia, Pa.	55,134,514	4
Boston, Mass.	50,958,312	5
San Francisco–Oakland–San Jose, Calif.	49,536,812	6
Dallas–Ft. Worth, Tex.	38,431,905	7
Washington, D.C.	37,736,919	8
Detroit, Mich.	35,736,699	9
Atlanta, Ga.	29,700,302	10
Houston, Tex.	28,400,582	11
Minneapolis–St. Paul, Minn.	28,336,525	12
Seattle–Tacoma, Wash.	28,108,631	13
Miami–Ft. Lauderdale, Fla.	27,939,867	14
Cleveland, Ohio	25,600,898	15
Tampa–St. Petersburg, Fla.	22,530,387	16
St. Louis, Mo.	20,748,211	17
Sacramento–Stockton, Calif.	19,802,038	18
Hartford–New Haven, Conn.	19,758,466	19
Denver, Colo.	19,705,454	20
Phoenix, Ariz.	19,449,053	21
San Diego, Calif.	19,209,425	22
Pittsburgh, Pa.	19,082,739	23
Baltimore, Md.	18,741,154	24
Orlando–Daytona Beach–Melbourne, Fla.	18,468,341	25
Portland, Ore.	16,808,105	26
Indianapolis, Ind.	16,265,693	27
Milwaukee, Wisc.	15,240,718	28
Kansas City, Mo.	14,482,302	29
Cincinnati, Ohio	13,745,775	30
Charlotte, N.C.	13,469,640	31
Raleigh–Durham, N.C.	13,155,912	32
Columbus, Ohio	12,723,079	33
Nashville, Tenn.	12,424,377	34
New Orleans, La.	12,331,839	35
Norfolk–Portsmouth–Newport News–Hampton, Va.	11,893,536	36
Grand Rapids–Kalamazoo–Battle Creek, Mich.	11,731,825	37
Providence–New Bedford, R.I.–Mass.	11,588,116	38
Greenville–Spartanburg–Asheville, S.C.–N.C.	11,437,434	39
Harrisburg–York–Lancaster–Lebanon, Pa.	11,404,057	40
Salt Lake City, Utah	11,265,311	41
West Palm Beach–Ft. Pierce–Vero Beach, Fla.	10,988,433	42
San Antonio, Tex.	10,918,562	43
Buffalo, N.Y.	10,766,883	44
Albany–Schenectady–Troy, N.Y.	10,576,007	45
Memphis, Tenn.	10,123,681	46
Oklahoma City, Okla.	9,921,728	47
Greensboro–Winston-Salem–High Point, N.C.	9,720,638	48
Louisville, Ky.	9,658,622	49
Jacksonville, Fla.	9,222,434	50
Wilkes-Barre–Scranton, Pa.	9,205,559	51
Portland–Poland Spring, Maine	8,964,500	52
Birmingham, Ala.	8,922,951	53
Dayton, Ohio	8,836,107	54
Albuquerque, N.M.	8,714,231	55
Flint–Saginaw–Bay City, Mich.	8,645,045	56
Richmond, Va.	8,361,294	57
Little Rock, Ark.	8,097,089	58
Fresno–Visalia, Calif.	7,751,474	59
Tulsa, Okla.	7,577,190	60
Rochester, N.Y.	7,480,168	61
Mobile–Pensacola, Ala.–Fla.	7,449,326	62
Toledo, Ohio	7,394,603	63
Wichita–Hutchinson, Kans.	7,315,193	64
Syracuse, N.Y.	7,293,758	65
Green Bay–Appleton, Wisc.	7,220,659	66
Knoxville, Tenn.	7,191,394	67
Charleston–Huntington, W.Va.	7,066,045	68
Austin, Tex.	6,923,034	69
Roanoke–Lynchburg, Va.	6,874,442	70
Des Moines, Iowa	6,700,742	71
Omaha, Neb.	6,349,161	72
Springfield–Decatur–Champaign, Ill.	6,294,395	73
Shreveport–Texarkana, La.–Tex.–Ark.	6,178,386	74
Madison, Wisc.	6,156,546	75
Lexington, Ky.	6,019,320	76
Las Vegas, Nev.	5,850,623	77
Spokane, Wash.	5,491,066	78
Columbia, S.C.	5,489,890	79
Paducah–Cape Girardeau–Harrisburg–Marion, Ky.–Mo.–Ill.	5,445,217	80
South Bend–Elkhart, Ind.	5,359,492	81
Tucson, Ariz.	5,327,199	82
Cedar Rapids–Waterloo–Dubuque, Iowa	5,320,016	83
Huntsville–Decatur–Florence, Ala.	5,271,922	84
Ft. Myers–Naples, Fla.	5,247,309	85
Davenport–Rock Island–Moline, Iowa–Ill.	5,212,514	86
Springfield, Mo.	5,198,915	87
Chattanooga, Tenn.	5,104,879	88
Johnstown–Altoona, Pa.	5,013,880	89
Springfield, Mass.	4,976,812	90
Burlington–Plattsburgh, Vt.–N.Y.	4,826,411	91
Baton Rouge, La.	4,788,488	92
Jackson, Miss.	4,743,150	93
Youngstown, Ohio	4,721,246	94
Lansing, Mich.	4,549,999	95
Salinas–Monterey, Calif.	4,441,643	96
Santa Barbara–Santa Maria–San Luis Obispo, Calif.	4,364,527	97
Evansville, Ind.	4,335,160	98
El Paso, Tex.	4,282,422	99
Charleston, S.C.	4,242,367	100
Bristol–Kingsport–Johnson City, Tenn.	4,198,666	101
Ft. Wayne, Ind.	4,167,967	102
Peoria–Bloomington, Ill.	4,099,608	103
Savannah, Ga.	4,094,280	104
Waco–Temple–Bryan, Tex.	4,088,783	105
Colorado Springs–Pueblo, Colo.	4,067,257	106
Reno, Nev.	4,064,642	107
Tyler–Longview–Jacksonville, Tex.	3,827,222	108
Fargo, N.D.	3,808,541	109
Lincoln–Hastings–Kearney, Neb.	3,805,172	110
Greenville–New Bern–Washington, N.C.	3,764,423	111
Sioux Falls–Mitchell, S.D.	3,720,939	112
Eugene, Ore.	3,701,534	113
Augusta, Ga.	3,511,540	114
Montgomery–Selma, Ala.	3,498,170	115
Tallahassee–Thomasville, Fla.–Ga.	3,469,082	116
Traverse City–Cadillac, Mich.	3,413,148	117
McAllen–Brownsville, Tex.	3,389,213	118
Florence–Myrtle Beach, S.C.	3,375,096	119
Ft. Smith, Ark.	3,281,101	120
Amarillo, Tex.	3,227,231	121
Macon, Ga.	3,152,846	122
La Crosse–Eau Claire, Wisc.	3,117,715	123
Yakima–Pasco–Richland–Kennewick, Wash.	3,113,731	124
Lafayette, La.	3,095,946	125
Corpus Christi, Tex.	3,078,973	126
Wausau–Rhinelander, Wisc.	3,058,971	127
Monroe–El Dorado, La.–Ark.	3,047,307	128
Binghamton, N.Y.	2,993,872	129
Erie, Pa.	2,954,178	130
Columbus, Ga.	2,950,300	131
Duluth–Superior, Minn.–Wisc.	2,916,424	132
Bakersfield, Calif.	2,913,796	133
Beaumont–Port Arthur, Tex.	2,911,067	134
Sarasota, Fla.	2,865,270	135
Terre Haute, Ind.	2,864,245	136
Rockford, Ill.	2,784,601	137
Medford, Ore.	2,768,059	138
Chico–Redding, Calif.	2,674,458	139
Lubbock, Tex.	2,672,363	140
Wichita Falls–Lawton, Tex.–Okla.	2,546,537	141
Columbia–Jefferson City, Mo.	2,541,966	142
Topeka, Kans.	2,534,986	143
Boise, Ida.	2,523,426	144
Bangor, Maine	2,500,826	145
Rochester–Mason City–Austin, Minn.–Iowa	2,473,165	146
Sioux City, Iowa	2,455,247	147
Odessa–Midland, Tex.	2,405,153	148
Columbus–Tupelo, Miss.	2,401,099	149
Wilmington, N.C.	2,380,096	150
Albany, Ga.	2,245,032	151
Salisbury, Md.	2,242,721	152
Minot–Bismarck–Dickinson–Glendive, N.D.–Mont.	2,199,609	153
Wheeling–Steubenville, W.Va.–Ohio	2,122,120	154
Joplin–Pittsburg, Mo.–Kans.	2,111,553	155
Bluefield–Beckley–Oak Hill, W.Va.	2,035,134	156
Utica, N.Y.	1,922,750	157
Idaho Falls–Pocatello, Ida.	1,852,979	158
Biloxi–Gulfport–Pascagoula, Miss.	1,721,064	159
Abilene–Sweetwater, Tex.	1,712,711	160
Gainesville, Fla.	1,656,921	161
Panama City, Fla.	1,637,554	162
Watertown–Carthage, N.Y.	1,615,892	163
Billings–Hardin, Mont.	1,596,337	164
Palm Springs, Calif.	1,583,222	165
Dothan, Ala.	1,563,676	166
Clarksburg–Weston, W.Va.	1,557,186	167
Quincy–Hannibal, Ill.–Mo.	1,542,109	168
Harrisonburg, Va.	1,536,174	169
Rapid City, S.D.	1,525,500	170
Elmira, N.Y.	1,474,031	171
Lake Charles, La.	1,462,026	172
Alexandria, La.	1,427,192	173
Laurel–Hattiesburg, Miss.	1,373,831	174
Missoula, Mont.	1,367,475	175
El Centro–Yuma, Calif.–Ariz.	1,257,671	176
Jonesboro, Ark.	1,163,985	177
Grand Junction–Durango, Colo.	1,138,846	178
Greenwood–Greenville, Miss.	1,091,960	179
Charlottesville, Va.	1,082,481	180
Parkersburg, W.Va.	1,073,448	181
Tuscaloosa, Ala.	1,062,508	182
Great Falls, Mont.	1,027,404	183
Jackson, Tenn.	988,584	184
Lafayette, Ind.	962,867	185
Ardmore–Ada, Okla.	961,881	186
Meridian, Miss.	944,163	187
Lima, Ohio	939,805	188
Eureka, Calif.	894,314	189
Bowling Green, Ky.	882,921	190
Hagerstown, Md.	877,724	191
Marquette, Mich.	872,029	192
St. Joseph, Mo.	868,473	193
Laredo, Tex.	843,134	194
San Angelo, Tex.	842,608	195
Butte, Mont.	835,345	196
Cheyenne–Scottsbluff (Sterling), Wyo.–Neb.	804,418	197
Anniston, Ala.	751,821	198
Flagstaff, Ariz.	701,763	199
Casper–Riverton, Wyo.	697,427	200
Bend, Ore.	681,612	201
Twin Falls, Ida.	665,130	202
Mankato, Minn.	631,094	203
Zanesville, Ohio	577,575	204
Victoria, Tex.	566,608	205
Presque Isle, Maine	554,945	206
Ottumwa–Kirksville, Iowa–Mo.	465,175	207
Helena, Mont.	346,798	208
North Platte, Neb.	308,672	209
Alpena, Mich.	259,565	210

Buying Power Index (BPI)

ADI	BPI	Rank
New York, N.Y.	8.5449	1
Los Angeles, Calif.	6.2457	2
Chicago, Ill.	3.6007	3
Philadelphia, Pa.	3.1033	4
San Francisco–Oakland–San Jose, Calif.	2.9303	5
Boston, Mass.	2.7160	6
Washington, D.C.	2.2693	7
Dallas–Ft. Worth, Tex.	1.9772	8
Detroit, Mich.	1.9401	9
Houston, Tex.	1.5895	10
Atlanta, Ga.	1.5812	11
Seattle–Tacoma, Wash.	1.5428	12
Minneapolis–St. Paul, Minn.	1.5126	13
Cleveland, Ohio	1.4609	14
Miami–Ft. Lauderdale, Fla.	1.4199	15
St. Louis, Mo.	1.1839	16
Tampa–St. Petersburg, Fla.	1.1830	17
Sacramento–Stockton, Calif.	1.1506	18
Hartford–New Haven, Conn.	1.1215	19
Pittsburgh, Pa.	1.1188	20
San Diego, Calif.	1.1115	21
Denver, Colo.	1.0757	22
Baltimore, Md.	1.0679	23
Phoenix, Ariz.	1.0413	24
Orlando–Daytona Beach–Melbourne, Fla.	.9285	25
Portland, Ore.	.8770	26
Indianapolis, Ind.	.8721	27
Milwaukee, Wisc.	.8662	28
Kansas City, Mo.	.8098	29
Cincinnati, Ohio	.7837	30
Charlotte, N.C.	.7279	31
Raleigh–Durham, N.C.	.7114	32
Nashville, Tenn.	.6963	33
Columbus, Ohio	.6929	34
Grand Rapids–Kalamazoo–Battle Creek, Mich.	.6515	35
Norfolk–Portsmouth–Newport News–Hampton, Va.	.6315	36
Buffalo, N.Y.	.6288	37
Providence–New Bedford, R.I.–Mass.	.6220	38
New Orleans, La.	.6184	39
Salt Lake City, Utah	.6139	40
Greenville–Spartanburg–Asheville, S.C.–N.C.	.6071	41
Harrisburg–York–Lancaster–Lebanon, Pa.	.6071	41
West Palm Beach–Ft. Pierce–Vero Beach, Fla.	.5911	43
San Antonio, Tex.	.5768	44
Albany–Schenectady–Troy, N.Y.	.5603	45
Memphis, Tenn.	.5572	46
Louisville, Ky.	.5290	47
Oklahoma City, Okla.	.5245	48
Greensboro–Winston-Salem–High Point, N.C.	.5189	49
Dayton, Ohio	.5033	50
Wilkes-Barre–Scranton, Pa.	.4979	51
Jacksonville, Fla.	.4806	52
Albuquerque, N.M.	.4754	53
Birmingham, Ala.	.4714	54
Fresno–Visalia, Calif.	.4683	55
Richmond, Va.	.4615	56
Flint–Saginaw–Bay City, Mich.	.4538	57
Little Rock, Ark.	.4241	58
Wichita–Hutchinson, Kans.	.4226	59
Rochester, N.Y.	.4172	60
Portland–Poland Spring, Maine	.4143	61
Syracuse, N.Y.	.4122	62
Toledo, Ohio	.4099	63
Tulsa, Okla.	.4038	64
Charleston–Huntington, W.Va.	.4020	65
Mobile–Pensacola, Ala.–Fla.	.3999	66
Green Bay–Appleton, Wisc.	.3819	67
Knoxville, Tenn.	.3811	68
Austin, Tex.	.3765	69
Roanoke–Lynchburg, Va.	.3714	70
Omaha, Neb.	.3674	71
Des Moines, Iowa	.3649	72
Springfield–Decatur–Champaign, Ill.	.3429	73
Shreveport–Texarkana, La.–Tex.–Ark.	.3321	74
Lexington, Ky.	.3149	75
Las Vegas, Nev.	.3107	76
Cedar Rapids–Waterloo–Dubuque, Iowa	.3025	77
Davenport–Rock Island–Moline, Iowa–Ill.	.3008	78
Spokane, Wash.	.2973	79
Madison, Wisc.	.2953	80
Columbia, S.C.	.2946	81
South Bend–Elkhart, Ind.	.2926	82
Paducah–Cape Girardeau–Harrisburg–Marion, Ky.–Mo.–Ill.	.2897	83
Tucson, Ariz.	.2796	84
Chattanooga, Tenn.	.2782	85
Huntsville–Decatur–Florence, Ala.	.2758	86
Johnstown–Altoona, Pa.	.2756	87
Springfield, Mo.	.2753	88
Ft. Myers–Naples, Fla.	.2725	89
Springfield, Mass.	.2686	90
Youngstown, Ohio	.2638	91
Baton Rouge, La.	.2607	92
Salinas–Monterey, Calif.	.2602	93
Jackson, Miss.	.2589	94
Bristol–Kingsport–Johnson City, Tenn.	.2544	95
Santa Barbara–Santa Maria–San Luis Obispo, Calif.	.2489	96
Burlington–Plattsburgh, Vt.–N.Y.	.2486	97
Lansing, Mich.	.2447	98
Evansville, Ind.	.2442	99
Peoria–Bloomington, Ill.	.2397	100
Waco–Temple–Bryan, Tex.	.2320	101
Ft. Wayne, Ind.	.2302	102
El Paso, Tex.	.2284	103
Savannah, Ga.	.2240	104
Colorado Springs–Pueblo, Colo.	.2225	105
Lincoln–Hastings–Kearney, Neb.	.2202	106
Charleston, S.C.	.2193	107
Reno, Nev.	.2080	108
Sioux Falls–Mitchell, S.D.	.2025	109
Greenville–New Bern–Washington, N.C.	.2011	110
Fargo, N.D.	.2008	111
Tyler–Longview–Jacksonville, Tex.	.1965	112
Augusta, Ga.	.1920	113
Montgomery–Selma, Ala.	.1875	114
Eugene, Ore.	.1853	115
Tallahassee–Thomasville, Fla.–Ga.	.1842	116
McAllen–Brownsville, Tex.	.1804	117
Bakersfield, Calif.	.1763	118
Macon, Ga.	.1747	119
Lafayette, La.	.1716	120
Ft. Smith, Ark.	.1714	121
Yakima–Pasco–Richland–Kennewick, Wash.	.1706	122
Binghamton, N.Y.	.1681	123
La Crosse–Eau Claire, Wisc.	.1681	123
Corpus Christi, Tex.	.1650	125
Traverse City–Cadillac, Mich.	.1648	126
Amarillo, Tex.	.1646	127
Columbus, Ga.	.1637	128
Rockford, Ill.	.1631	129
Beaumont–Port Arthur, Tex.	.1609	130
Wausau–Rhinelander, Wisc.	.1590	131
Erie, Pa.	.1578	132
Duluth–Superior, Minn.–Wisc.	.1561	133
Florence–Myrtle Beach, S.C.	.1507	134
Monroe–El Dorado, La.–Ark.	.1500	135
Chico–Redding, Calif.	.1492	136
Topeka, Kans.	.1492	136
Terre Haute, Ind.	.1475	138
Boise, Ida.	.1439	139
Columbus–Tupelo, Miss.	.1398	140
Sioux City, Iowa	.1371	141
Wichita Falls–Lawton, Tex.–Okla.	.1367	142
Odessa–Midland, Tex.	.1361	143
Sarasota, Fla.	.1334	144
Columbia–Jefferson City, Mo.	.1331	145
Rochester–Mason City–Austin, Minn.–Iowa	.1320	146
Lubbock, Tex.	.1306	147
Medford, Ore.	.1269	148
Wilmington, N.C.	.1261	149
Minot–Bismarck–Dickinson–Glendive, N.D.–Mont.	.1260	150
Wheeling–Steubenville, W.Va.–Ohio	.1256	151
Bangor, Maine	.1231	152
Albany, Ga.	.1192	153
Joplin–Pittsburg, Mo.–Kans.	.1165	154
Bluefield–Beckley–Oak Hill, W.Va.	.1129	155
Idaho Falls–Pocatello, Ida.	.1064	156
Utica, N.Y.	.1061	157
Biloxi–Gulfport–Pascagoula, Miss.	.1011	158
Salisbury, Md.	.0990	159
Palm Springs, Calif.	.0983	160
Quincy–Hannibal, Ill.–Mo.	.0949	161
Abilene–Sweetwater, Tex.	.0945	162
Clarksburg–Weston, W.Va.	.0865	163
Gainesville, Fla.	.0851	164
Watertown–Carthage, N.Y.	.0843	165
Panama City, Fla.	.0836	166
Rapid City, S.D.	.0834	167
Elmira, N.Y.	.0829	168
Harrisonburg, Va.	.0826	169
Laurel–Hattiesburg, Miss.	.0809	170
Billings–Hardin, Mont.	.0805	171
Dothan, Ala.	.0799	172
Lake Charles, La.	.0790	173
Alexandria, La.	.0759	174
Missoula, Mont.	.0684	175
El Centro–Yuma, Calif.–Ariz.	.0671	176
Grand Junction–Durango, Colo.	.0636	177
Greenwood–Greenville, Miss.	.0614	178
Jonesboro, Ark.	.0609	179
Great Falls, Mont.	.0568	180
Meridian, Miss.	.0553	181
Parkersburg, W.Va.	.0544	182
Tuscaloosa, Ala.	.0522	183
Ardmore–Ada, Okla.	.0519	184
Jackson, Tenn.	.0518	185
Eureka, Calif.	.0510	186
Marquette, Mich.	.0502	187
Lafayette, Ind.	.0498	188
Charlottesville, Va.	.0484	189
San Angelo, Tex.	.0474	190
St. Joseph, Mo.	.0461	191
Hagerstown, Md.	.0452	192
Butte, Mont.	.0447	193
Lima, Ohio	.0431	194
Bowling Green, Ky.	.0417	195
Cheyenne–Scottsbluff (Sterling), Wyo.–Neb.	.0398	196
Casper–Riverton, Wyo.	.0395	197
Anniston, Ala.	.0391	198
Laredo, Tex.	.0385	199
Twin Falls, Ida.	.0351	200
Flagstaff, Ariz.	.0329	201
Mankato, Minn.	.0299	202
Presque Isle, Maine	.0297	203
Bend, Ore.	.0295	204
Zanesville, Ohio	.0280	205
Victoria, Tex.	.0278	206
Ottumwa–Kirksville, Iowa–Mo.	.0267	207
Helena, Mont.	.0178	208
North Platte, Neb.	.0172	209
Alpena, Mich.	.0145	210

Media Market Profiles

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
ALABAMA													
ANNISTON	**116.2**	**43.0**	**21.7**	**1.3**	**15.9**	**10.4**	**14.6**	**18.2**	**23.7**	**30.4**	**1,220,726**	**751,821**	**.0391**
metropolitan	116.2	43.0	21.7	1.3	15.9	10.4	14.6	18.2	23.7	30.4	1,220,726	751,821	.0391
BIRMINGHAM	**1,234.4**	**504.9**	**318.1**	**5.4**	**190.5**	**115.7**	**129.8**	**212.8**	**279.8**	**367.8**	**15,208,283**	**8,922,951**	**.4714**
metropolitan	1,010.7	385.2	260.5	4.2	143.5	85.0	98.1	165.6	214.9	274.7	12,094,822	7,417,537	.3765
nonmetropolitan	323.7	119.7	57.6	1.2	47.0	30.7	31.7	47.2	64.9	93.1	3,113,461	1,505,414	.0949
DOTHAN	**238.9**	**89.1**	**49.3**	**2.6**	**35.7**	**22.0**	**24.1**	**38.1**	**48.2**	**63.6**	**2,422,825**	**1,563,676**	**.0799**
metropolitan	131.9	48.8	28.2	1.7	20.6	12.0	14.1	22.7	26.5	31.7	1,395,972	1,045,272	.0478
nonmetropolitan	107.0	40.3	21.1	.9	15.1	10.0	10.0	15.4	21.7	31.9	1,026,853	518,404	.0321
HUNTSVILLE-DECATUR-FLORENCE	**743.6**	**283.9**	**93.2**	**5.2**	**103.5**	**62.8**	**76.8**	**126.2**	**155.7**	**198.0**	**9,014,542**	**5,271,922**	**.2758**
metropolitan	474.9	181.8	75.5	4.1	66.2	38.2	50.6	84.2	100.3	121.3	6,325,211	3,590,932	.1879
nonmetropolitan	268.7	102.1	17.7	1.1	37.3	23.8	26.2	42.0	55.4	76.7	2,689,331	1,680,990	.0879
MOBILE-PENSACOLA	**1,109.0**	**407.1**	**243.9**	**15.6**	**169.2**	**98.9**	**115.1**	**183.9**	**224.9**	**281.8**	**13,148,741**	**7,449,326**	**.3999**
metropolitan	975.1	359.6	200.9	15.1	147.9	84.9	102.0	164.3	199.1	245.7	11,881,013	6,814,847	.3606
nonmetropolitan	133.9	47.5	43.0	.5	21.3	14.0	13.1	19.6	25.8	36.1	1,267,728	634,479	.0393
MONTGOMERY-SELMA	**578.4**	**208.6**	**238.8**	**2.8**	**89.8**	**55.5**	**62.8**	**87.8**	**111.8**	**152.7**	**5,818,100**	**3,498,170**	**.1875**
metropolitan	294.6	106.3	106.3	2.1	45.4	26.8	31.7	49.3	61.0	71.1	3,465,673	2,180,197	.1093
nonmetropolitan	283.8	102.3	132.5	.7	44.4	28.7	31.1	38.5	50.8	81.6	2,352,427	1,317,973	.0782
TUSCALOOSA	**151.6**	**55.8**	**39.6**	**.9**	**20.0**	**12.3**	**26.1**	**23.6**	**29.4**	**36.2**	**1,578,330**	**1,062,508**	**.0522**
metropolitan	151.6	55.8	39.6	.9	20.0	12.3	26.1	23.6	29.4	36.2	1,578,330	1,062,508	.0522
ARIZONA													
FLAGSTAFF	**98.6**	**30.6**	**1.5**	**9.9**	**17.5**	**9.6**	**16.4**	**16.7**	**19.7**	**14.9**	**928,790**	**701,763**	**.0329**
nonmetropolitan	98.6	30.6	1.5	9.9	17.5	9.6	16.4	16.7	19.7	14.9	928,790	701,763	.0329
PHOENIX	**2,703.3**	**1,016.6**	**87.4**	**437.4**	**415.1**	**216.8**	**271.8**	**469.1**	**544.2**	**694.9**	**35,203,419**	**19,449,053**	**1.0413**
metropolitan	2,194.5	834.6	81.3	363.3	333.0	171.6	231.3	401.1	449.6	533.1	30,521,514	16,803,939	.8900
nonmetropolitan	508.8	182.0	6.1	74.1	82.1	45.2	40.5	68.0	94.6	161.8	4,681,905	2,645,114	.1513
TUCSON	**807.1**	**310.2**	**28.5**	**220.1**	**118.7**	**64.6**	**91.3**	**134.3**	**161.5**	**211.0**	**8,879,812**	**5,227,199**	**.2796**
metropolitan	677.9	266.2	23.0	167.4	97.3	51.7	78.8	114.8	136.3	177.6	7,683,515	4,617,475	.2404
nonmetropolitan	129.2	44.0	5.5	52.7	21.4	12.9	12.5	19.5	25.2	33.4	1,196,297	709,724	.0392
ARKANSAS													
FT. SMITH	**492.5**	**187.3**	**18.2**	**6.1**	**72.4**	**42.7**	**50.9**	**73.8**	**99.2**	**137.1**	**5,419,746**	**3,281,101**	**.1714**
metropolitan	291.9	111.3	8.6	3.8	43.2	25.3	33.4	47.0	60.2	74.1	3,259,115	2,307,144	.1083
nonmetropolitan	200.6	76.0	1.6	2.3	29.2	17.4	17.5	28.8	39.0	63.0	2,160,631	973,957	.0631
JONESBORO	**186.1**	**72.7**	**6.9**	**.9**	**25.0**	**16.0**	**19.7**	**26.6**	**36.2**	**57.5**	**1,897,540**	**1,163,985**	**.0609**
nonmetropolitan	186.1	72.7	6.9	.9	25.0	16.0	19.7	26.6	36.2	57.5	1,897,540	1,163,985	.0609
LITTLE ROCK	**1,193.6**	**452.9**	**214.9**	**9.0**	**173.8**	**105.1**	**119.5**	**185.5**	**241.6**	**333.7**	**13,606,277**	**8,097,089**	**.4241**
metropolitan	601.5	226.6	139.8	4.6	90.7	53.0	63.4	103.3	127.2	145.3	7,765,510	4,709,071	.2370
nonmetropolitan	592.1	226.3	75.1	4.4	83.1	52.1	56.1	82.2	114.4	188.4	5,840,767	3,388,018	.1871
CALIFORNIA													
BAKERSFIELD	**482.4**	**161.2**	**30.0**	**136.6**	**89.9**	**43.2**	**47.7**	**86.9**	**94.5**	**100.5**	**6,259,679**	**2,913,796**	**.1763**
metropolitan	482.4	161.2	30.0	136.6	89.9	43.2	47.7	86.9	94.5	100.5	6,259,679	2,913,796	.1763
CHICO-REDDING	**425.5**	**163.8**	**4.1**	**30.9**	**64.4**	**33.9**	**43.5**	**60.9**	**86.6**	**123.6**	**4,978,029**	**2,674,458**	**.1492**
metropolitan	336.9	130.7	3.7	20.0	50.1	25.9	37.1	48.5	68.7	96.7	3,978,337	2,240,214	.1209
nonmetropolitan	88.6	33.1	.4	10.9	14.3	8.0	6.4	12.4	17.9	26.9	999,692	434,244	.0283
EL CENTRO-YUMA	**220.0**	**69.9**	**6.3**	**118.8**	**39.8**	**22.8**	**23.3**	**34.1**	**38.6**	**53.2**	**1,996,664**	**1,257,671**	**.0671**
metropolitan	108.9	36.5	3.4	45.0	18.4	10.1	12.3	17.2	18.5	28.5	906,864	691,353	.0332
nonmetropolitan	111.1	33.4	2.9	73.8	21.4	12.7	11.0	16.9	20.1	24.7	1,089,800	566,318	.0339

CAL. (cont.)

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop (Thous.)	House holds (Thous.)	Black Pop (Thous.)	Hispanic Pop (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
EUREKA	**144.0**	**55.0**	**1.9**	**7.6**	**22.1**	**11.2**	**15.2**	**24.0**	**31.9**	**35.3**	**1,730,515**	**894,314**	**.0510**
nonmetropolitan	144.0	55.0	1.9	7.6	22.1	11.2	15.2	24.0	31.9	35.3	1,730,515	894,314	.0510
FRESNO-VISALIA	**1,393.8**	**447.9**	**65.7**	**498.2**	**261.0**	**131.7**	**149.1**	**234.0**	**265.9**	**297.3**	**15,993,001**	**7,751,474**	**.4683**
metropolitan	1,183.4	382.6	52.9	429.6	224.2	112.3	126.9	197.1	224.2	251.6	13,645,640	6,879,736	.4037
nonmetropolitan	210.4	65.3	12.8	68.6	36.8	19.4	22.2	36.9	41.7	45.7	2,347,361	871,738	.0646
LOS ANGELES	**14,634.4**	**4,937.3**	**1,322.4**	**4,895.8**	**2,231.7**	**1,168.8**	**1,721.2**	**2,832.6**	**3,044.2**	**3,106.6**	**227,215,630**	**110,366,599**	**6.2457**
metropolitan	14,616.1	4,929.7	1,322.3	4,894.3	2,229.1	1,167.4	1,720.2	2,830.1	3,040.2	3,100.3	226,948,286	110,193,940	6.2376
nonmetropolitan	18.3	7.6	.1	1.5	2.6	1.4	1.0	2.5	4.0	6.3	267,344	172,659	.0081
PALM SPRINGS	**259.3**	**89.2**	**15.0**	**68.9**	**43.8**	**20.7**	**25.2**	**46.4**	**49.4**	**64.0**	**3,591,058**	**1,583,222**	**.0983**
metropolitan	259.3	89.2	15.0	68.9	43.8	20.7	25.2	46.4	49.4	64.0	3,591,058	1,583,222	.0983
SACRAMENTO-STOCKTON	**2,922.9**	**1,051.4**	**182.0**	**441.8**	**473.2**	**235.5**	**290.8**	**515.6**	**628.8**	**679.3**	**41,202,407**	**19,802,038**	**1.1506**
metropolitan	2,688.0	961.7	177.9	423.3	440.5	217.9	275.2	483.3	574.4	602.8	38,165,961	18,538,257	1.0674
nonmetropolitan	234.9	89.7	4.1	18.5	32.7	17.6	15.6	32.3	54.4	76.5	3,036,446	1,263,781	.0832
SALINAS-MONTEREY	**633.9**	**212.0**	**29.0**	**189.3**	**97.4**	**49.0**	**78.8**	**117.1**	**137.2**	**122.2**	**9,497,315**	**4,441,643**	**.2602**
metropolitan	596.2	200.3	28.7	172.1	90.6	45.5	75.0	110.7	129.3	124.3	9,039,305	4,282,528	.2481
nonmetropolitan	37.7	11.7	.3	17.2	6.8	3.5	3.8	6.4	7.9	7.9	458,010	159,115	.0121
SAN DIEGO	**2,562.9**	**911.8**	**173.8**	**532.0**	**362.7**	**181.9**	**341.7**	**505.3**	**523.7**	**539.8**	**41,179,182**	**19,209,425**	**1.1115**
metropolitan	2,562.9	911.8	173.8	532.0	362.7	181.9	341.7	505.3	523.7	539.8	41,179,182	19,209,425	1.1115
SAN FRANCISCO-OAKLAND-SAN JOSE	**6,023.4**	**2,257.1**	**528.2**	**931.1**	**794.6**	**414.3**	**607.5**	**1,156.4**	**1,429.3**	**1,440.3**	**113,928,247**	**49,536,812**	**2.9303**
metropolitan	5,890.5	2,205.0	526.6	918.8	774.5	403.5	598.6	1,138.7	1,399.2	1,398.8	112,352,108	48,691,246	2.8831
nonmetropolitan	132.9	52.1	1.6	12.3	20.1	10.8	8.9	17.7	30.1	41.5	1,576,139	845,566	.0472
SANTA BARBARA-SANTA MARIA-SAN LUIS OBISPO	**596.3**	**213.7**	**18.5**	**131.1**	**79.4**	**39.9**	**85.4**	**104.6**	**121.0**	**148.3**	**9,012,717**	**4,364,527**	**.3489**
metropolitan	373.5	131.2	11.9	101.0	50.6	25.3	53.8	67.2	74.0	90.9	5,942,297	2,769,076	.1607
nonmetropolitan	222.8	82.5	6.6	30.1	28.8	14.6	31.6	37.4	47.0	57.4	3,070,420	1,595,451	.0882

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S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
COLORADO													
COLORADO SPRINGS-PUEBLO	**437.4**	**238.4**	**33.9**	**103.9**	**99.3**	**53.4**	**67.7**	**112.0**	**134.8**	**149.0**	**7,312,321**	**4,067,257**	**.2225**
metropolitan	328.1	197.2	32.4	79.7	83.1	43.8	59.7	96.5	113.0	113.7	6,360,922	3,601,565	.1927
nonmetropolitan	109.3	41.2	1.5	24.2	16.2	9.6	8.0	15.5	21.8	35.3	951,399	465,692	.0298
DENVER	**2,576.1**	**1,012.9**	**105.1**	**298.5**	**390.0**	**199.7**	**259.6**	**485.8**	**615.4**	**543.8**	**38,002,238**	**19,705,454**	**1.0757**
metropolitan	2,183.6	862.2	103.7	270.2	328.2	167.3	221.9	415.9	523.5	456.9	33,262,604	16,952,296	.9308
nonmetropolitan	392.5	150.7	1.4	28.3	61.8	32.4	37.7	69.9	91.9	86.9	4,739,634	2,753,158	.1449
GRAND JUNCTION-DURANGO	**177.6**	**68.8**	**.6**	**16.2**	**27.2**	**15.0**	**15.7**	**25.5**	**39.2**	**50.2**	**2,[illegible]4,486**	**1,130,846**	**.0636**
nonmetropolitan	177.6	68.8	.6	16.2	27.2	15.0	15.7	25.5	39.2	50.2	2,114,4[illegible]	1,138,846	.0636
CONNECTICUT													
HARTFORD-NEW HAVEN	**2,474.0**	**931.2**	**205.3**	**147.2**	**322.7**	**174.1**	**264.1**	**439.6**	**536.7**	**663.6**	**41,727,044**	**19,758,466**	**1.1215**
metropolitan	2,194.8	826.3	202.4	140.7	283.8	153.1	238.2	392.5	472.7	589.5	37,073,568	17,810,760	1.0004
nonmetropolitan	279.2	104.9	2.9	6.5	38.9	21.0	25.9	47.1	64.0	74.1	4,653,476	1,947,706	.1211
DISTRICT OF COLUMBIA													
WASHINGTON	**4,747.6**	**1,761.6**	**1,123.2**	**242.7**	**644.0**	**347.1**	**513.3**	**927.9**	**1,139.7**	**1,026.4**	**88,508,825**	**37,736,919**	**2.2693**
metropolitan	4,089.7	1,522.2	1,069.8	235.7	547.6	293.8	446.8	815.7	997.0	860.4	80,328,058	33,572,647	2.0309
nonmetropolitan	657.9	239.4	53.4	7.0	96.4	53.3	66.5	112.2	142.7	166.0	8,180,767	4,164,272	.2384
FLORIDA													
FT. MYERS-NAPLES	**651.6**	**270.0**	**40.4**	**47.0**	**72.9**	**39.1**	**46.8**	**88.3**	**113.8**	**274.9**	**9,331,559**	**5,247,309**	**.2725**
metropolitan	502.6	208.3	30.5	37.5	57.0	30.0	37.1	70.9	90.4	204.6	7,500,493	4,502,975	.2219
nonmetropolitan	149.0	61.7	9.9	9.5	15.9	9.1	9.7	17.4	23.4	70.3	1,831,066	744,334	.0506
GAINESVILLE	**231.0**	**89.9**	**39.9**	**7.7**	**30.0**	**15.9**	**44.0**	**39.1**	**44.6**	**51.1**	**2,743,809**	**1,656,921**	**.0851**
metropolitan	183.9	72.2	34.9	6.9	23.4	12.1	39.8	32.8	35.5	35.2	2,312,525	1,461,438	.0721
nonmetropolitan	47.1	17.7	5.0	.8	6.6	3.8	4.2	6.3	9.1	15.9	431,284	195,483	.0130

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FLA. (cont.)

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
JACKSONVILLE	1,243.6	464.4	251.0	28.3	187.5	101.1	128.7	222.5	261.9	301.6	15,987,425	9,222,434	.4806
metropolitan	949.8	358.8	189.8	23.8	141.9	75.0	100.7	174.9	203.2	223.0	12,873,459	7,453,138	.3833
nonmetropolitan	293.8	105.6	61.2	4.5	45.6	26.1	28.0	47.6	58.7	78.6	3,113,966	1,769,296	.0973
MIAMI-FT. LAUDERDALE	3,320.7	1,274.2	616.3	1,106.4	435.1	234.1	302.3	561.7	684.3	1,018.2	48,391,395	27,939,867	1.4199
metropolitan	3,241.4	1,240.0	612.0	1,096.6	417.0	230.3	296.2	547.8	665.1	991.9	47,230,402	27,177,850	1.3845
nonmetropolitan	79.3	34.2	4.3	9.8	8.1	3.8	6.1	13.9	19.2	26.3	1,160,993	762,017	.0354
ORLANDO-DAYTONA BEACH-MELBOURNE	2,312.1	907.3	252.4	143.3	297.8	163.3	226.9	392.9	458.3	707.9	30,595,972	18,468,341	.9285
metropolitan	2,093.9	817.3	[illegible]	136.7	273.0	149.0	211.9	366.5	421.9	611.7	27,994,437	17,135,846	.8516
nonmetropolitan	218.2	90.0	[illegible]	6.6	24.8	14.3	15.0	26.4	36.4	96.2	2,601,535	1,332,495	.0769
PANAMA CITY	253.8	96.1	35.2	4.1	35.4	21.5	24.2	41.1	51.1	73.6	2,511,539	1,637,554	.0836
metropolitan	129.2	49.8	13.9	2.3	18.6	10.5	12.6	22.7	26.6	34.2	1,317,508	1,089,654	.0473
nonmetropolitan	124.6	46.3	21.3	1.8	16.8	11.0	11.6	18.4	24.5	39.2	1,194,031	547,900	.0363
SARASOTA	282.7	127.8	12.2	6.1	25.0	14.3	17.2	33.7	49.0	138.1	4,433,741	2,865,270	.1334
metropolitan	282.7	127.8	12.2	6.1	25.0	14.3	17.2	33.7	49.0	138.1	4,433,741	2,865,270	.1334
TALLAHASSEE-THOMASVILLE	535.3	195.6	164.4	10.4	79.2	46.4	75.3	87.6	107.6	123.5	5,909,478	3,469,082	.1842
metropolitan	237.3	89.8	71.3	5.9	32.5	18.0	43.5	41.3	49.6	46.1	3,054,233	1,740,057	.0914
nonmetropolitan	298.0	105.8	93.1	4.5	46.7	28.4	31.8	46.3	58.0	77.4	2,855,245	1,729,025	.0928
TAMPA-ST. PETERSBURG	2,948.2	1,225.9	276.3	183.9	348.6	193.8	244.2	441.6	556.9	1,087.8	40,158,165	22,530,387	1.1896
metropolitan	2,737.6	1,136.8	262.3	171.4	325.1	180.0	231.0	418.0	523.7	989.1	37,833,544	21,287,212	1.1123
nonmetropolitan	210.6	87.1	14.0	12.5	23.5	13.8	13.2	23.6	33.2	98.7	2,324,621	1,243,175	.0707
WEST PALM BEACH-FT. PIERCE-VERO BEACH	1,278.2	533.7	153.8	88.1	148.3	76.8	93.9	193.2	238.1	495.2	21,477,379	10,988,433	.5911
metropolitan	1,155.3	484.2	144.1	81.6	133.2	68.5	84.9	177.0	217.1	444.9	19,791,147	10,080,084	.5420
nonmetropolitan	122.9	49.5	9.7	6.5	15.1	8.3	9.0	16.2	21.0	50.3	1,686,232	908,349	.0491
GEORGIA													
ALBANY	377.1	133.3	136.8	6.0	62.6	37.9	39.5	56.7	74.1	93.5	3,621,529	2,245,032	.1192
metropolitan	112.3	39.3	51.9	.9	19.2	11.5	12.7	17.7	22.9	24.3	1,218,415	829,827	.0402
nonmetropolitan	264.8	94.0	84.9	5.1	43.4	26.4	26.8	39.0	51.2	69.2	2,403,114	1,415,205	.0790
ATLANTA	3,850.9	1,431.0	906.9	72.1	562.5	314.0	428.4	732.2	989.1	800.7	54,647,019	29,700,302	1.5812
metropolitan	3,051.6	1,137.7	790.2	62.1	447.0	244.4	342.2	606.7	725.5	585.2	46,064,712	25,149,810	1.3195
nonmetropolitan	799.3	293.3	116.7	10.0	115.5	69.6	85.8	125.5	163.6	215.5	8,582,307	4,550,492	.2617
AUGUSTA	571.3	203.2	209.0	6.4	91.3	52.9	60.8	95.4	118.5	133.6	6,177,254	3,511,540	.1920
metropolitan	400.1	143.8	124.8	5.6	63.5	35.6	43.5	70.0	85.4	88.8	4,680,756	2,849,440	.1461
nonmetropolitan	171.2	59.4	84.2	.8	27.8	17.3	17.3	25.4	33.1	44.8	1,496,498	662,100	.0459
COLUMBUS	500.3	180.6	187.6	8.9	74.3	43.4	71.6	81.2	94.1	119.7	5,227,494	2,950,300	.1637
metropolitan	244.5	86.8	93.1	7.6	37.6	20.7	32.3	43.5	46.1	55.9	2,649,504	1,697,470	.0856
nonmetropolitan	255.8	93.8	94.5	1.3	36.7	22.7	39.3	37.7	48.0	63.8	2,577,990	1,252,830	.0781
MACON	504.5	180.9	184.2	4.3	77.4	45.5	52.9	83.8	103.0	125.9	5,759,419	3,152,846	.1747
metropolitan	284.0	104.2	98.8	2.9	43.5	25.1	30.2	48.8	59.1	67.9	3,565,592	2,138,721	.1091
nonmetropolitan	220.5	76.7	85.4	1.4	33.9	20.4	22.7	35.0	43.9	58.0	2,193,827	1,014,125	.0656
SAVANNAH	653.6	232.0	210.1	12.0	102.4	56.1	84.3	110.9	134.6	152.6	7,281,763	4,094,280	.2240
metropolitan	244.6	90.6	86.9	3.0	37.7	20.4	26.4	42.1	49.1	60.7	3,105,856	1,886,718	.0952
nonmetropolitan	409.0	141.4	123.2	9.0	64.7	35.7	57.9	68.8	85.5	91.9	4,175,907	2,207,562	.1288
IDAHO													
BOISE	411.8	151.1	2.1	29.2	69.2	38.5	38.1	65.5	87.8	99.0	4,840,648	2,523,426	.1439
metropolitan	208.1	78.4	1.0	5.7	34.1	18.5	20.0	36.4	47.8	44.6	2,845,257	1,479,895	.0818
nonmetropolitan	203.7	72.7	1.1	23.5	35.1	20.0	18.1	29.1	40.0	54.4	1,995,391	1,043,531	.0621

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
IDAHO FALLS-POCATELLO	**322.3**	**106.4**	**1.0**	**21.0**	**64.3**	**36.7**	**32.9**	**46.9**	**61.5**	**68.0**	**3,486,848**	**1,852,979**	**.1064**
nonmetropolitan	322.3	106.4	1.0	21.0	64.3	36.7	32.9	46.9	61.5	68.0	3,486,848	1,852,979	.1064
TWIN FALLS	**97.4**	**36.2**	**.1**	**5.8**	**16.7**	**9.4**	**7.4**	**14.5**	**20.2**	**26.0**	**1,139,963**	**665,130**	**.0351**
nonmetropolitan	97.4	36.2	.1	5.8	16.7	9.4	7.4	14.5	20.2	26.0	1,139,963	665,130	.0351
ILLINOIS													
CHICAGO	**8,389.2**	**3,024.0**	**1,594.9**	**918.6**	**1,244.8**	**686.3**	**865.3**	**1,502.3**	**1,776.1**	**2,040.7**	**131,509,938**	**63,400,771**	**3.6007**
metropolitan	8,058.8	2,904.4	1,581.7	910.8	1,198.2	659.2	823.1	1,451.0	1,710.7	1,952.0	127,442,238	61,302,693	3.4814
nonmetropolitan	330.4	119.6	13.2	7.8	46.6	27.1	42.2	51.3	65.4	88.7	4,067,700	2,098,078	.1193
PEORIA-BLOOMINGTON	**586.2**	**220.6**	**34.2**	**6.8**	**83.9**	**49.7**	**68.5**	**89.1**	**119.5**	**158.9**	**8,767,415**	**4,699,608**	**.2397**
metropolitan	468.2	176.2	31.2	5.4	67.4	39.5	58.9	71.4	96.1	121.4	7,337,411	3,559,523	.2011
nonmetropolitan	118.0	44.4	3.0	1.4	16.5	10.2	9.6	17.7	23.4	37.5	1,430,004	840,085	.0386
QUINCY-HANNIBAL	**289.0**	**110.3**	**6.9**	**1.9**	**41.0**	**23.8**	**30.7**	**40.4**	**54.5**	**90.9**	**3,217,320**	**1,542,109**	**.0949**
nonmetropolitan	289.0	110.3	6.9	1.9	41.0	23.8	30.7	40.4	54.5	90.9	3,217,320	1,542,109	.0949
ROCKFORD	**412.6**	**156.3**	**28.2**	**12.5**	**62.0**	**34.6**	**37.3**	**67.7**	**87.4**	**110.6**	**5,866,407**	**2,784,601**	**.1631**
metropolitan	284.2	107.8	23.7	10.1	42.6	23.7	26.6	47.3	61.3	73.5	4,120,369	2,121,169	.1168
nonmetropolitan	128.4	48.5	4.5	2.4	19.4	10.9	10.7	20.4	26.1	37.1	1,746,038	663,432	.0463
SPRINGFIELD-DECATUR-CHAMPAIGN	**884.3**	**338.9**	**57.8**	**9.4**	**125.1**	**70.6**	**106.2**	**141.1**	**176.0**	**239.8**	**11,755,139**	**6,294,395**	**.3429**
metropolitan	479.5	186.2	45.6	5.4	66.9	36.8	65.2	81.3	97.5	117.6	6,633,589	3,781,113	.1957
nonmetropolitan	404.8	152.7	12.2	4.0	58.2	33.8	41.0	59.8	78.5	122.2	5,121,540	2,513,282	.1472

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S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
INDIANA													
EVANSVILLE	**686.1**	**262.1**	**28.8**	**3.0**	**100.5**	**59.6**	**63.3**	**108.4**	**140.7**	**193.9**	**8,213,658**	**4,335,160**	**.2442**
metropolitan	366.4	141.8	19.8	1.6	54.0	30.4	34.5	59.9	76.2	100.5	4,631,032	2,702,593	.1402
nonmetropolitan	319.7	120.3	9.0	1.4	46.5	29.2	28.8	48.5	64.5	93.4	3,582,626	1,632,567	.1040
FT. WAYNE	**632.2**	**232.8**	**31.9**	**10.2**	**100.5**	**57.3**	**60.4**	**103.6**	**130.8**	**158.9**	**7,739,977**	**4,167,957**	**.2302**
metropolitan	365.8	136.8	31.0	6.4	58.0	32.6	35.2	62.7	77.6	87.5	4,818,583	2,831,781	.1450
nonmetropolitan	266.4	96.0	.9	3.8	42.5	24.7	25.2	40.9	53.2	71.4	2,921,394	1,336,186	.0852
INDIANAPOLIS	**2,361.3**	**859.5**	**207.8**	**20.5**	**325.0**	**188.8**	**249.8**	**384.9**	**472.2**	**571.4**	**29,507,641**	**16,265,693**	**.8721**
metropolitan	1,713.4	654.7	198.3	15.6	247.0	139.1	197.6	302.7	359.0	414.6	23,203,648	13,458,478	.6913
nonmetropolitan	547.9	204.8	9.5	4.9	78.0	49.7	52.2	82.2	113.2	156.8	6,303,993	2,807,215	.1808
LAFAYETTE	**131.2**	**45.9**	**2.7**	**2.1**	**15.9**	**8.6**	**33.5**	**21.1**	**23.0**	**25.6**	**1,629,803**	**962,867**	**.0498**
metropolitan	131.2	45.9	2.7	2.1	15.9	8.6	33.5	21.1	23.0	25.6	1,629,803	962,867	.0498
SOUTH BEND-ELKHART	**808.7**	**297.5**	**61.4**	**14.9**	**125.3**	**71.0**	**82.6**	**126.6**	**164.4**	**212.4**	**9,746,360**	**5,359,492**	**.2926**
metropolitan	566.7	210.8	57.0	11.1	85.7	48.1	61.2	89.4	115.7	148.2	7,033,094	4,213,452	.2157
nonmetropolitan	242.0	86.7	4.4	3.8	39.6	22.9	21.4	37.2	48.7	64.2	2,713,266	1,146,040	.0769
TERRE HAUTE	**411.7**	**157.7**	**7.1**	**2.2**	**57.9**	**34.3**	**42.5**	**59.9**	**79.5**	**126.5**	**4,699,336**	**2,864,245**	**.1475**
metropolitan	130.3	49.0	6.1	1.1	17.4	10.1	17.3	19.8	25.1	37.1	1,558,219	1,453,481	.0568
nonmetropolitan	281.4	108.7	1.0	1.1	40.5	24.2	25.2	40.1	54.4	89.4	3,141,117	1,410,764	.0907
IOWA													
CEDAR RAPIDS-WATERLOO-DUBUQUE	**806.1**	**302.0**	**15.1**	**5.9**	**117.7**	**66.4**	**97.1**	**124.9**	**158.1**	**218.6**	**10,464,662**	**5,390,016**	**.3025**
metropolitan	497.8	187.6	14.4	4.5	70.0	39.0	70.3	81.1	101.1	121.9	7,148,577	3,863,136	.2062
nonmetropolitan	308.3	114.4	.7	1.4	47.7	27.4	26.8	43.8	57.0	96.7	3,316,085	1,456,880	.0963
DAVENPORT-ROCK ISLAND-MOLINE	**783.5**	**302.0**	**26.2**	**25.5**	**117.2**	**68.7**	**68.5**	**117.0**	**161.9**	**227.6**	**10,639,771**	**5,212,514**	**.3008**
metropolitan	348.4	135.2	19.5	13.3	53.0	30.2	32.4	53.8	73.5	94.9	5,178,793	2,712,385	.1468
nonmetropolitan	435.1	166.8	6.7	12.2	64.2	38.5	36.1	63.2	88.4	132.7	5,460,978	2,500,129	.1540
DES MOINES	**951.5**	**370.0**	**18.6**	**10.4**	**136.6**	**75.5**	**100.1**	**149.0**	**189.4**	**273.1**	**12,422,057**	**6,700,742**	**.3649**
metropolitan	396.0	154.4	15.2	6.8	58.6	30.6	41.5	71.1	85.3	96.1	5,779,057	3,466,624	.1718
nonmetropolitan	555.5	215.6	3.4	3.6	78.0	44.9	58.6	77.9	104.1	177.0	6,643,000	3,234,118	.1931
OTTUMWA-KIRKSVILLE	**87.4**	**33.9**	**.7**	**.5**	**11.6**	**6.9**	**10.8**	**11.6**	**17.0**	**27.3**	**839,950**	**465,175**	**.0267**
nonmetropolitan	87.4	33.9	.7	.5	11.6	6.9	10.8	11.6	17.0	27.3	839,950	465,175	.0267
SIOUX CITY	**411.4**	**153.6**	**2.7**	**5.4**	**66.2**	**36.4**	**38.4**	**58.7**	**75.5**	**123.6**	**4,448,042**	**2,455,247**	**.1371**
metropolitan	115.0	42.9	2.1	3.9	18.9	10.4	10.8	17.9	22.3	31.1	1,343,869	880,560	.0431
nonmetropolitan	296.4	110.7	.6	1.5	47.3	26.0	27.6	40.8	53.2	92.5	3,104,173	1,574,687	.0940
KANSAS													
TOPEKA	**405.6**	**151.6**	**29.3**	**15.8**	**61.7**	**31.4**	**54.9**	**67.2**	**76.8**	**100.5**	**5,231,889**	**2,534,986**	**.1492**
metropolitan	162.0	64.2	13.8	7.9	24.2	13.0	14.6	27.2	34.7	43.3	2,522,817	1,319,053	.0709
nonmetropolitan	243.6	87.4	15.5	7.9	37.5	18.4	40.3	40.0	42.1	57.2	2,709,072	1,215,933	.0783
WICHITA-HUTCHINSON	**1,103.3**	**424.9**	**47.1**	**53.2**	**176.5**	**92.2**	**96.7**	**178.5**	**215.5**	**308.0**	**14,919,030**	**7,315,193**	**.4226**
metropolitan	458.6	176.7	37.5	18.7	74.8	37.4	43.4	82.9	93.6	110.1	7,123,432	3,460,419	.1957
nonmetropolitan	644.7	248.2	9.6	34.5	101.7	54.8	53.3	95.6	121.9	197.9	7,795,618	3,854,774	.2269
KENTUCKY													
BOWLING GREEN	**122.7**	**46.1**	**7.2**	**.6**	**16.8**	**10.6**	**16.3**	**18.8**	**25.2**	**31.8**	**1,203,738**	**882,921**	**.0417**
nonmetropolitan	122.7	46.1	7.2	.6	16.8	10.6	16.3	18.8	25.2	31.8	1,203,738	882,921	.0417
LEXINGTON	**915.9**	**343.1**	**33.0**	**4.9**	**126.6**	**79.4**	**110.9**	**152.5**	**192.6**	**228.8**	**9,937,538**	**6,019,320**	**.3149**
metropolitan	351.1	135.1	27.5	3.2	47.3	27.0	45.6	65.8	76.5	78.6	4,651,608	3,039,615	.1449
nonmetropolitan	564.8	208.0	15.5	1.7	79.3	52.4	65.3	86.7	116.1	150.2	5,285,930	2,979,705	.1700

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
LOUISVILLE	**1,461.5**	**551.7**	**147.4**	**10.3**	**211.6**	**126.9**	**142.9**	**244.4**	**311.1**	**381.9**	**17,668,052**	**9,658,622**	**.5290**
metropolitan	953.0	367.8	125.3	5.8	134.6	80.1	89.7	161.6	208.3	251.2	12,430,176	7,146,704	.3720
nonmetropolitan	508.5	183.9	22.1	4.5	77.0	46.8	53.2	82.8	102.8	130.7	5,237,876	2,511,918	.1570
PADUCAH-CAPE GIRARDEAU-HARRISBURG-MARION	**866.8**	**338.3**	**54.8**	**5.1**	**116.1**	**72.3**	**94.6**	**125.0**	**169.2**	**267.0**	**9,105,750**	**5,445,217**	**.2897**
nonmetropolitan	866.8	338.3	54.8	5.1	116.1	72.3	94.6	125.0	169.2	267.0	9,105,750	5,445,217	.2897
LOUISIANA													
ALEXANDRIA	**249.8**	**84.7**	**63.1**	**5.8**	**42.0**	**22.4**	**31.9**	**42.1**	**45.3**	**57.0**	**2,258,504**	**1,427,192**	**.0739**
metropolitan	131.0	45.7	36.8	1.5	21.9	12.3	13.2	21.4	25.3	32.8	1,341,216	1,014,850	.0464
nonmetropolitan	118.8	39.0	26.3	4.3	20.1	10.1	18.7	20.7	20.0	24.2	917,288	412,342	.0295
BATON ROUGE	**726.0**	**251.9**	**240.1**	**10.0**	**122.2**	**66.8**	**86.3**	**124.9**	**149.6**	**152.6**	**8,635,514**	**4,788,488**	**.2607**
metropolitan	528.2	188.3	157.3	7.4	87.6	47.7	66.9	91.4	110.9	106.6	6,692,889	4,099,423	.2057
nonmetropolitan	197.8	63.6	82.8	2.6	34.6	19.1	19.4	33.5	38.7	46.0	1,942,625	689,065	.0550
LAFAYETTE	**524.7**	**184.0**	**135.6**	**6.2**	**94.4**	**50.3**	**53.9**	**87.0**	**99.2**	**121.4**	**5,501,058**	**3,095,946**	**.1716**
metropolitan	208.0	74.8	51.5	3.0	36.3	18.6	24.2	38.1	41.6	41.7	2,525,718	1,606,519	.0793
nonmetropolitan	316.7	109.2	84.1	3.2	58.1	31.7	29.7	48.9	57.6	79.7	2,975,340	1,489,427	.0923
LAKE CHARLES	**228.7**	**80.8**	**48.1**	**3.1**	**38.5**	**21.5**	**22.5**	**37.2**	**45.7**	**56.0**	**2,550,634**	**1,462,026**	**.0790**
metropolitan	168.1	60.3	38.6	1.8	28.5	15.6	16.7	27.4	33.6	40.9	1,977,054	1,189,468	.0615
nonmetropolitan	60.6	20.5	9.5	1.3	10.0	5.9	5.8	9.8	12.1	15.1	573,580	272,560	.0175
MONROE-EL DORADO	**476.4**	**169.1**	**156.9**	**3.5**	**77.7**	**46.6**	**54.7**	**68.4**	**87.3**	**126.9**	**4,283,546**	**3,047,307**	**.1500**
metropolitan	141.9	50.4	44.2	1.2	23.6	13.8	17.5	22.0	26.9	33.5	1,415,569	1,257,237	.0525
nonmetropolitan	334.5	118.7	112.7	2.3	54.1	32.8	37.2	46.4	60.4	93.4	2,867,977	1,790,070	.0975
NEW ORLEANS	**1,664.7**	**599.9**	**522.6**	**58.7**	**272.0**	**153.1**	**171.0**	**280.5**	**345.5**	**388.9**	**19,689,242**	**12,331,839**	**.6184**
metropolitan	1,450.8	526.4	462.9	56.6	235.4	131.8	148.2	247.6	304.0	336.8	17,621,974	11,058,437	.5508
nonmetropolitan	213.9	73.5	59.7	2.1	36.6	21.3	22.8	32.9	41.5	52.1	2,067,268	1,273,402	.0676
SHREVEPORT-TEXARKANA	**995.5**	**368.4**	**283.2**	**17.6**	**158.7**	**92.2**	**92.6**	**147.6**	**192.9**	**280.7**	**10,518,501**	**6,178,386**	**.3321**
metropolitan	511.1	189.3	159.5	7.3	82.8	47.3	48.2	80.4	102.8	133.2	5,864,895	3,800,784	.1875
nonmetropolitan	484.4	179.1	123.7	10.3	75.9	44.9	44.4	67.2	90.1	147.5	4,653,606	2,377,602	.1446
MAINE													
BANGOR	**332.7**	**125.0**	**.9**	**1.5**	**47.4**	**28.1**	**35.0**	**52.1**	**71.1**	**89.8**	**3,850,306**	**2,500,826**	**.1231**
metropolitan	147.5	54.4	.6	.7	20.2	12.0	19.3	24.3	31.0	36.7	1,817,386	1,349,536	.0601
nonmetropolitan	185.2	70.6	.3	.8	27.2	16.1	15.7	27.8	40.1	53.1	2,032,920	1,151,290	.0630
PORTLAND-POLAND SPRING	**966.1**	**369.6**	**4.1**	**5.8**	**137.7**	**76.1**	**95.5**	**161.1**	**210.6**	**257.2**	**13,187,085**	**8,964,500**	**.4143**
metropolitan	351.4	135.8	2.1	2.4	48.6	26.5	37.5	62.0	73.7	90.7	5,151,271	3,935,408	.1670
nonmetropolitan	614.7	233.8	2.0	3.4	89.1	49.6	58.0	99.1	134.9	166.5	8,035,814	5,029,092	.2473
PRESQUE ISLE	**86.6**	**31.2**	**1.0**	**.6**	**12.3**	**7.6**	**8.7**	**14.6**	**17.9**	**23.0**	**948,166**	**554,945**	**.0297**
nonmetropolitan	86.6	31.2	1.0	.6	12.3	7.6	8.7	14.6	17.9	23.0	948,166	554,945	.0297
MARYLAND													
BALTIMORE	**2,583.9**	**955.4**	**648.2**	**32.6**	**361.3**	**185.9**	**262.0**	**469.7**	**574.3**	**649.0**	**38,544,766**	**18,741,154**	**1.0679**
metropolitan	2,477.4	913.7	626.2	31.6	347.2	178.4	252.7	453.6	552.7	614.2	37,156,789	17,959,565	1.0266
nonmetropolitan	106.5	41.7	22.0	1.0	14.1	7.5	9.3	16.1	21.6	34.8	1,387,977	781,589	.0413
HAGERSTOWN	**122.1**	**45.0**	**7.5**	**.9**	**15.9**	**8.6**	**12.7**	**21.4**	**25.8**	**34.3**	**1,464,057**	**877,724**	**.0452**
metropolitan	122.1	45.0	7.5	.9	15.9	8.6	12.7	21.4	25.8	34.3	1,464,057	877,724	.0452
SALISBURY	**248.9**	**94.7**	**52.6**	**2.7**	**33.6**	**18.3**	**24.5**	**39.8**	**50.4**	**75.5**	**2,942,575**	**2,242,721**	**.0990**
nonmetropolitan	248.9	94.7	52.6	2.7	33.6	18.3	24.5	39.8	50.4	75.5	2,942,575	2,242,721	.0990

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					Population by Age Group (Thous.)								
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MASSACHUSETTS													
BOSTON	**5,726.9**	**2,137.9**	**284.0**	**241.8**	**740.4**	**397.8**	**647.2**	**1,064.7**	**1,235.5**	**1,469.8**	**98,914,171**	**50,958,312**	**2.7160**
metropolitan	5,206.8	1,934.1	280.0	237.5	668.9	360.7	602.2	981.7	1,121.6	1,315.2	91,205,225	45,252,219	2.4697
nonmetropolitan	520.1	203.8	4.0	4.3	71.5	37.1	45.0	83.0	113.9	154.6	7,708,946	5,706,093	.2463
SPRINGFIELD	**677.4**	**249.3**	**42.0**	**52.7**	**92.5**	**49.6**	**88.2**	**110.2**	**138.4**	**178.6**	**9,235,487**	**4,976,812**	**.2686**
metropolitan	606.6	221.4	41.5	51.8	82.4	44.3	82.0	98.6	121.6	160.0	8,288,871	4,517.126	.2418
nonmetropolitan	70.8	27.9	.5	.9	10.1	5.3	6.2	11.6	16.8	18.6	946,616	459,686	.0268
MICHIGAN													
ALPENA	**40.8**	**16.1**	**.1**	**.2**	**5.7**	**3.5**	**3.1**	**5.7**	**7.9**	**13.9**	**479,444**	**259,565**	**.0145**
nonmetropolitan	40.8	16.1	.1	.2	5.7	3.5	3.1	5.7	7.9	13.9	479,444	259,565	.0145
DETROIT	**4,672.7**	**1,726.3**	**984.2**	**92.2**	**674.9**	**388.4**	**485.1**	**811.8**	**1,009.3**	**1,150.5**	**68,183,682**	**35,736,699**	**1.9401**
metropolitan	4,672.7	1,726.3	984.2	92.2	674.9	388.4	485.1	811.8	1,009.3	1,150.5	68,183,682	35,736,699	1.9401
FLINT-SAGINAW-BAY CITY	**1,233.3**	**455.1**	**127.2**	**33.5**	**189.3**	**112.5**	**128.8**	**194.3**	**254.5**	**314.4**	**14,860,002**	**8,645,045**	**.4538**
metropolitan	827.6	308.7	124.8	26.8	127.8	76.2	82.2	134.3	176.5	203.3	10,247,344	6,423,451	.3190
nonmetropolitan	405.7	146.4	2.4	6.7	61.5	36.3	46.6	60.0	78.0	111.1	4,612,658	2,221,594	.1348
GRAND RAPIDS-KALAMAZOO-BATTLE CREEK	**1,702.5**	**613.1**	**113.5**	**45.1**	**274.7**	**145.3**	**181.6**	**288.1**	**349.8**	**404.5**	**22,455,462**	**11,731,825**	**.6515**
metropolitan	1,216.4	441.3	100.1	33.7	194.3	100.4	138.0	210.2	249.3	281.5	16,831,172	9,409,497	.4936
nonmetropolitan	486.1	171.8	13.4	11.4	80.4	44.9	43.6	77.9	100.5	123.0	5,624,290	2,322,328	.1579
LANSING	**628.5**	**227.2**	**45.0**	**20.0**	**92.7**	**51.5**	**87.4**	**106.9**	**133.6**	**136.9**	**8,327,369**	**4,549,999**	**.2447**
metropolitan	584.9	211.5	44.8	19.6	85.7	47.4	83.0	100.4	125.0	125.2	7,871,235	4,336,634	.2311
nonmetropolitan	43.6	15.7	.2	.4	7.0	4.1	4.4	6.5	8.6	11.7	456,134	213,365	.0136
MARQUETTE	**151.3**	**56.7**	**1.6**	**.9**	**21.1**	**12.4**	**19.6**	**21.8**	**29.3**	**43.0**	**1,653,543**	**872,029**	**.0502**
nonmetropolitan	151.3	56.7	1.6	.9	21.1	12.4	19.6	21.8	29.3	43.0	1,653,543	872,029	.0502
TRAVERSE CITY-CADILLAC	**480.0**	**180.1**	**5.7**	**3.7**	**71.5**	**39.9**	**45.6**	**70.6**	**94.9**	**143.7**	**4,898,184**	**3,413,148**	**.1648**
nonmetropolitan	480.0	180.1	5.7	3.7	71.5	39.9	45.6	70.6	94.9	143.7	4,898,184	3,413,148	.1648
MINNESOTA													
DULUTH-SUPERIOR	**433.5**	**170.8**	**1.8**	**2.1**	**62.3**	**36.8**	**37.1**	**60.1**	**89.1**	**136.9**	**5,128,170**	**2,916,424**	**.1561**
metropolitan	238.5	94.7	1.3	1.2	33.3	19.7	23.5	34.0	49.7	72.2	3,094,630	1,688,841	.0913
nonmetropolitan	195.0	76.1	.5	.9	29.0	17.1	13.6	26.1	39.4	64.7	2,033,540	1,227,583	.0648
MANKATO	**82.3**	**30.4**	**.3**	**.9**	**11.5**	**6.4**	**14.3**	**11.4**	**14.3**	**22.2**	**883,047**	**631,094**	**.0299**
nonmetropolitan	82.3	30.4	.3	.9	11.5	6.4	14.3	11.4	14.3	22.2	883,047	631,094	.0299
MINNEAPOLIS-ST. PAUL	**3,667.3**	**1,374.1**	**96.8**	**47.7**	**576.7**	**291.3**	**368.3**	**671.3**	**779.7**	**857.4**	**52,452,004**	**28,336,525**	**1.5126**
metropolitan	2,694.5	1,014.6	94.8	39.7	419.3	205.5	279.5	531.7	594.9	569.9	42,270,250	22,832,175	1.1978
nonmetropolitan	972.8	359.5	2.0	8.0	157.4	85.8	88.8	139.6	184.8	287.5	10,181,754	5,504,350	.3148
ROCHESTER-MASON CITY-AUSTIN	**349.1**	**135.4**	**1.3**	**4.2**	**54.3**	**29.0**	**27.3**	**55.4**	**68.5**	**103.7**	**4,440,024**	**2,473,165**	**.1320**
metropolitan	107.6	40.5	.8	1.0	17.7	8.3	9.8	21.4	23.1	23.3	1,676,368	1,009,846	.0492
nonmetropolitan	241.5	94.9	.5	3.2	36.6	20.7	17.5	34.0	45.4	80.4	2,763,656	1,463,319	.0828
MISSISSIPPI													
BILOXI-GULFPORT-PASCAGOULA	**301.3**	**106.9**	**60.6**	**4.1**	**48.2**	**28.5**	**33.0**	**50.8**	**60.1**	**70.9**	**3,400,772**	**1,721,064**	**.1011**
metropolitan	280.3	99.9	56.0	3.9	44.8	26.3	30.6	47.5	56.2	65.7	3,210,431	1,644,242	.0956
nonmetropolitan	21.0	7.0	4.6	.2	3.4	2.2	2.4	3.3	3.9	5.2	190,341	76,822	.0055
COLUMBUS-TUPELO	**470.8**	**171.7**	**142.1**	**2.3**	**72.9**	**44.2**	**54.8**	**70.2**	**88.6**	**125.5**	**4,387,301**	**2,401,099**	**.1398**
nonmetropolitan	470.8	171.7	142.1	2.3	72.9	44.2	54.8	70.2	88.6	125.5	4,387,301	2,401,099	.1398
GREENWOOD-GREENVILLE	**230.5**	**75.6**	**138.3**	**1.3**	**42.9**	**25.8**	**25.7**	**32.6**	**39.1**	**56.3**	**1,722,735**	**1,091,960**	**.0614**
nonmetropolitan	230.5	75.6	138.3	1.3	42.9	25.8	25.7	32.6	39.1	56.3	1,722,735	1,091,960	.0614

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
JACKSON	**784.8**	**277.9**	**345.9**	**3.3**	**128.3**	**77.1**	**82.8**	**134.0**	**152.1**	**195.7**	**8,331,894**	**4,743,150**	**.2589**
metropolitan	397.4	140.9	169.0	1.9	63.2	36.4	44.2	69.2	81.6	89.9	4,824,350	2,898,573	.1488
nonmetropolitan	387.4	137.0	176.9	1.4	65.1	40.7	38.6	54.8	70.5	105.8	3,407,544	1,844,577	.1101
LAUREL-HATTIESBURG	**264.9**	**95.1**	**78.2**	**1.2**	**42.8**	**25.7**	**31.0**	**40.4**	**49.3**	**67.6**	**2,578,000**	**1,373,831**	**.0809**
nonmetropolitan	264.9	95.1	78.2	1.2	42.8	25.7	31.0	40.4	49.3	67.6	2,578,000	1,373,831	.0809
MERIDIAN	**180.1**	**65.4**	**67.0**	**.9**	**28.5**	**18.1**	**19.0**	**26.2**	**33.3**	**49.4**	**1,759,159**	**944,163**	**.0553**
nonmetropolitan	180.1	65.4	67.0	.9	28.5	18.1	19.0	26.2	33.3	49.4	1,759,159	944,163	.0553
MISSOURI													
COLUMBIA-JEFFERSON CITY	**360.0**	**133.6**	**20.8**	**2.6**	**51.6**	**27.9**	**48.0**	**59.6**	**70.5**	**92.1**	**4,324,528**	**2,541,966**	**.1331**
metropolitan	113.1	42.2	8.5	1.2	15.2	7.4	24.5	21.1	21.5	20.0	1,571,606	890,388	.0463
nonmetropolitan	246.9	91.4	12.3	1.4	36.4	20.5	23.5	38.5	49.0	72.1	2,752,922	1,651,578	.0868
JOPLIN-PITTSBURG	**353.9**	**139.8**	**4.1**	**3.7**	**51.8**	**29.7**	**33.4**	**50.4**	**67.6**	**111.0**	**3,715,569**	**2,111,553**	**.1165**
metropolitan	135.6	53.3	1.3	1.2	19.9	11.5	13.1	20.7	27.1	39.4	1,475,270	1,024,703	.0489
nonmetropolitan	218.3	86.5	2.8	2.5	31.9	18.2	20.3	29.7	40.5	71.6	2,240,299	1,086,850	.0676
KANSAS CITY	**1,985.8**	**760.7**	**216.2**	**51.9**	**298.3**	**159.5**	**199.0**	**346.6**	**420.4**	**498.9**	**28,785,401**	**14,482,302**	**.8098**
metropolitan	1,667.6	640.0	207.3	48.5	251.5	132.8	166.9	300.6	361.8	400.0	25,455,635	12,975,231	.7120
nonmetropolitan	318.2	120.7	8.9	3.4	46.8	26.7	32.1	46.0	58.6	98.9	3,329,766	1,507,071	.0978
ST. JOSEPH	**128.1**	**49.6**	**2.8**	**1.9**	**18.3**	**10.3**	**14.4**	**18.7**	**22.8**	**40.0**	**1,504,399**	**868,473**	**.0461**
metropolitan	82.8	32.4	2.6	1.7	12.2	6.8	8.0	12.9	15.6	24.8	1,038,366	619,772	.0317
nonmetropolitan	45.3	17.2	.2	.2	6.1	3.5	6.4	5.8	7.2	15.2	466,033	248,701	.0144
ST. LOUIS	**2,954.7**	**1,114.8**	**437.4**	**29.1**	**446.7**	**243.7**	**270.8**	**501.0**	**606.5**	**794.0**	**42,278,046**	**20,748,211**	**1.1839**
metropolitan	2,456.9	929.0	425.1	26.4	371.8	200.0	229.1	425.9	511.0	641.2	36,858,818	18,177,391	1.0241
nonmetropolitan	497.8	185.8	12.3	2.7	74.9	43.7	41.7	75.1	95.5	152.8	5,419,228	2,570,320	.1598
SPRINGFIELD	**828.6**	**321.9**	**19.8**	**7.3**	**113.9**	**67.7**	**85.1**	**119.0**	**159.8**	**260.9**	**8,601,917**	**5,198,915**	**.2753**
metropolitan	243.3	94.5	3.9	2.0	32.7	18.9	33.2	39.4	50.1	62.4	2,967,365	2,090,582	.0966
nonmetropolitan	585.3	227.4	6.9	5.3	81.2	48.8	51.9	79.6	109.7	198.5	5,634,552	3,108,333	.1787
MONTANA													
BILLINGS-HARDIN	**225.5**	**86.2**	**.7**	**5.8**	**36.4**	**20.7**	**17.4**	**34.3**	**49.4**	**60.4**	**2,510,525**	**1,596,337**	**.0805**
metropolitan	113.0	44.5	.5	3.2	17.8	9.7	9.9	18.6	25.0	28.6	1,401,058	1,071,678	.0469
nonmetropolitan	112.5	41.7	.2	2.6	18.6	11.0	7.5	15.7	24.4	31.8	1,109,467	524,659	.0336
BUTTE	**129.2**	**49.9**	**.2**	**2.0**	**18.5**	**10.5**	**15.1**	**20.2**	**28.0**	**33.3**	**1,442,167**	**835,345**	**.0447**
nonmetropolitan	129.2	49.9	.2	2.0	18.5	10.5	15.1	20.2	28.0	33.3	1,442,167	835,345	.0447
GREAT FALLS	**168.7**	**63.2**	**1.2**	**2.1**	**28.5**	**15.2**	**13.2**	**26.1**	**33.8**	**46.2**	**1,839,714**	**1,027,404**	**.0568**
metropolitan	77.5	30.1	1.1	1.4	12.6	6.3	7.0	13.0	15.8	20.1	938,255	614,445	.0298
nonmetropolitan	91.2	33.1	.1	.7	15.9	8.9	6.2	13.1	18.0	26.1	901,459	412,959	.0270
HELENA	**47.7**	**18.7**	**.1**	**.6**	**7.7**	**4.1**	**3.9**	**7.4**	**11.6**	**11.6**	**577,398**	**346,798**	**.0178**
nonmetropolitan	47.7	18.7	.1	.6	7.7	4.1	3.9	7.4	11.6	11.6	577,398	346,798	.0178
MISSOULA	**188.0**	**72.7**	**.3**	**2.4**	**29.5**	**16.5**	**17.1**	**28.1**	**43.4**	**47.8**	**2,156,069**	**1,367,475**	**.0684**
nonmetropolitan	188.0	72.7	.3	2.4	29.5	16.5	17.1	28.1	43.4	47.8	2,156,069	1,367,475	.0684
NEBRASKA													
LINCOLN-HASTINGS-KEARNEY	**616.4**	**239.9**	**5.6**	**10.0**	**90.8**	**49.9**	**64.9**	**94.3**	**119.0**	**179.2**	**7,643,458**	**3,805,172**	**.2202**
metropolitan	215.4	83.5	4.8	4.0	30.2	15.3	33.1	39.0	44.1	47.2	3,324,037	1,529,342	.0900
nonmetropolitan	401.0	156.4	.8	6.0	60.6	34.6	31.8	55.3	74.9	132.0	4,319,451	2,275,830	.1302
NORTH PLATTE	**45.0**	**17.6**	**.1**	**2.0**	**7.5**	**4.2**	**3.0**	**6.3**	**9.0**	**13.7**	**558,262**	**308,672**	**.0172**
nonmetropolitan	45.0	17.6	.1	2.0	7.5	4.2	3.0	6.3	9.0	13.7	558,262	308,672	.0172
OMAHA	**945.8**	**358.0**	**53.0**	**19.0**	**149.6**	**81.5**	**86.1**	**157.4**	**192.0**	**267.8**	**13,041,318**	**6,349,161**	**.3674**
metropolitan	621.3	233.6	52.4	16.7	99.8	52.9	62.3	112.6	130.7	141.6	9,527,248	4,700,401	.2635
nonmetropolitan	323.7	124.4	.6	2.3	49.8	28.6	23.8	44.8	61.3	106.2	3,514,070	1,648,760	.1039

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
					Population by Age Group (Thous.)								
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
NEVADA													
LAS VEGAS	**787.6**	**304.8**	**75.4**	**88.6**	**111.8**	**56.8**	**78.9**	**145.4**	**173.6**	**194.8**	**10,557,430**	**5,850,623**	**.3107**
metropolitan	773.4	299.6	75.1	87.7	109.6	55.6	78.0	143.2	170.7	190.5	10,408,999	5,806,823	.3068
nonmetropolitan	14.2	5.2	.3	.9	2.2	1.2	.9	2.2	2.9	4.3	148,431	43,800	.0039
RENO	**496.9**	**192.5**	**9.9**	**44.7**	**70.9**	**35.7**	**46.0**	**88.7**	**117.2**	**122.5**	**7,052,930**	**4,064,642**	**.2080**
metropolitan	305.2	121.3	6.3	27.4	42.0	20.8	30.2	56.1	73.5	72.9	4,634,723	2,851,710	.1379
nonmetropolitan	191.7	71.2	3.6	17.3	28.9	14.9	15.8	32.6	43.7	49.6	2,418,207	1,212,932	.0701
NEW MEXICO													
ALBUQUERQUE	**1,423.0**	**508.2**	**26.7**	**505.3**	**245.8**	**131.3**	**134.1**	**237.4**	**297.5**	**327.1**	**15,222,348**	**8,714,231**	**.4754**
metropolitan	610.0	235.5	15.4	233.8	92.6	48.4	60.2	109.9	140.0	139.6	7,810,845	4,812,161	.2401
nonmetropolitan	813.0	272.7	11.3	271.5	153.2	82.9	73.9	127.5	157.5	187.5	7,411,503	3,902,070	.2353
NEW YORK													
ALBANY-SCHENECTADY-TROY	**1,329.3**	**507.6**	**51.6**	**22.0**	**177.8**	**101.4**	**145.6**	**214.5**	**280.6**	**371.8**	**19,514,342**	**10,576,007**	**.5603**
metropolitan	1,138.5	435.5	47.8	19.7	151.0	85.7	127.6	186.7	240.2	315.0	17,109,873	9,283,543	.4894
nonmetropolitan	190.8	72.1	3.8	2.3	26.8	15.7	18.0	27.8	40.4	56.8	2,404,469	1,292,464	.0709
BINGHAMTON	**424.9**	**160.1**	**5.9**	**4.2**	**60.8**	**33.8**	**43.3**	**67.2**	**86.0**	**121.3**	**5,928,109**	**2,993,872**	**.1681**
metropolitan	264.4	100.6	4.8	2.9	36.6	19.6	29.1	43.8	53.0	74.6	4,041,791	1,968,059	.1116
nonmetropolitan	160.5	59.5	1.1	1.3	24.2	14.2	14.2	23.4	33.0	46.7	1,886,318	1,025,813	.0565
BUFFALO	**1,671.3**	**635.7**	**134.9**	**33.3**	**231.9**	**129.5**	**174.5**	**265.6**	**334.3**	**487.1**	**22,164,783**	**10,766,883**	**.6288**
metropolitan	1,370.4	528.8	129.8	30.3	186.7	103.1	142.3	220.3	274.6	403.7	18,849,553	9,243,363	.5323
nonmetropolitan	300.9	106.9	5.1	3.0	45.2	26.4	32.2	45.3	59.7	83.4	3,315,230	1,523,520	.0965
ELMIRA	**235.8**	**87.8**	**7.0**	**2.2**	**35.0**	**20.0**	**22.8**	**35.1**	**47.5**	**68.4**	**2,777,589**	**1,474,031**	**.0829**
metropolitan	95.4	35.4	5.5	1.5	13.8	7.7	9.5	14.8	19.2	27.5	1,176,063	688,040	.0358
nonmetropolitan	140.4	52.4	1.5	.7	21.2	12.3	13.3	20.3	28.3	40.9	1,601,526	785,991	.0471
NEW YORK	**18,650.7**	**6,822.5**	**3,653.7**	**2,860.2**	**2,395.0**	**1,391.7**	**1,885.8**	**3,275.5**	**4,071.9**	**5,088.1**	**334,768,128**	**136,993,448**	**8.5449**
metropolitan	18,385.4	6,725.5	3,638.8	2,847.6	2,358.5	1,372.1	1,860.9	3,230.5	4,013.5	5,015.0	331,026,372	135,079,848	8.4365
nonmetropolitan	265.3	97.0	14.9	12.6	36.5	19.6	24.9	45.0	58.4	73.1	3,741,756	1,913,600	.1064
ROCHESTER	**962.8**	**361.0**	**94.7**	**31.1**	**138.6**	**72.0**	**107.0**	**165.4**	**207.6**	**241.0**	**13,141,815**	**7,480,168**	**.4172**
metropolitan	962.8	361.0	94.7	31.1	138.6	72.0	107.0	165.4	207.6	241.0	13,141,815	7,480,168	.4172

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Media Market Profiles

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
SYRACUSE	**1,054.2**	**385.7**	**53.0**	**16.0**	**150.4**	**81.0**	**139.7**	**174.3**	**211.5**	**265.4**	**14,498,106**	**7,293,758**	**.4122**
metropolitan	752.8	278.2	45.4	11.4	108.9	58.1	92.3	125.8	151.7	192.5	10,635,111	5,488,360	.3030
nonmetropolitan	301.4	107.5	7.6	4.6	41.5	22.9	47.4	48.5	59.8	72.9	3,862,995	1,805,398	.1092
UTICA	**285.3**	**105.2**	**10.3**	**4.9**	**39.7**	**22.3**	**33.5**	**42.1**	**55.9**	**83.0**	**3,612,081**	**1,922,750**	**.1061**
metropolitan	224.5	83.4	9.4	4.2	31.6	17.7	23.8	35.1	43.9	66.0	2,825,373	1,444,056	.0821
nonmetropolitan	60.8	21.8	.9	.7	8.1	4.6	9.7	7.8	12.0	17.0	786,708	478,694	.0240
WATERTOWN-CARTHAGE	**253.1**	**86.4**	**9.5**	**4.9**	**38.8**	**21.5**	**36.1**	**41.7**	**47.1**	**59.6**	**2,602,431**	**1,615,892**	**.0843**
nonmetropolitan	253.1	86.4	9.5	4.9	38.8	21.5	36.1	41.7	47.1	59.6	2,602,431	1,615,892	.0843
NORTH CAROLINA													
CHARLOTTE	**1,937.4**	**733.7**	**361.1**	**15.1**	**265.5**	**157.8**	**211.7**	**331.0**	**423.8**	**490.1**	**24,489,597**	**13,469,640**	**.7279**
metropolitan	1,404.8	534.1	253.7	12.5	193.4	112.1	151.4	249.9	311.9	343.6	18,637,466	10,370,906	.5503
nonmetropolitan	532.6	199.6	107.4	2.6	72.1	45.7	60.3	81.1	111.9	146.5	5,852,131	3,098,734	.1776
GREENSBORO-WINSTON SALEM-HIGH POINT	**1,337.8**	**525.8**	**244.4**	**10.5**	**169.5**	**104.5**	**144.5**	**223.3**	**294.0**	**365.7**	**17,560,339**	**9,720,638**	**.5189**
metropolitan	1,058.6	418.2	205.2	8.0	134.2	80.8	118.0	180.0	233.5	282.9	14,453,740	8,176,134	.4267
nonmetropolitan	279.2	107.6	39.2	2.5	35.3	23.7	26.5	43.3	60.5	82.8	3,106,599	1,544,504	.0922
GREENVILLE-NEW BERN-WASHINGTON	**640.6**	**225.5**	**188.6**	**13.8**	**90.8**	**51.3**	**97.7**	**111.7**	**120.1**	**147.9**	**6,095,610**	**3,764,423**	**.2011**
metropolitan	151.5	41.3	30.8	8.2	21.7	9.1	41.3	33.1	22.2	17.7	1,234,297	744,716	.0422
nonmetropolitan	489.1	184.2	157.8	5.6	69.1	42.2	56.4	78.6	97.9	130.2	4,861,313	3,019,707	.1589

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S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
RALEIGH-DURHAM	**1,938.0**	**724.4**	**580.1**	**32.7**	**270.1**	**155.3**	**241.7**	**355.2**	**411.8**	**444.0**	**23,706,930**	**13,155,912**	**.7114**
metropolitan	1,026.0	385.7	276.3	22.9	141.1	74.6	152.2	208.4	221.7	195.0	14,408,907	7,814,538	.4174
nonmetropolitan	912.0	338.7	303.8	9.8	129.0	80.7	89.5	146.8	190.1	249.0	9,300,023	5,341,374	.2940
WILMINGTON	**386.8**	**145.9**	**95.1**	**2.6**	**54.8**	**35.5**	**40.4**	**59.3**	**81.5**	**104.0**	**3,899,732**	**2,380,096**	**.1261**
metropolitan	121.4	48.6	24.2	.9	15.2	9.5	14.9	19.8	27.1	31.7	1,445,557	1,099,893	.0486
nonmetropolitan	265.4	97.3	70.9	1.7	39.6	26.0	25.5	39.5	54.4	72.3	2,454,175	1,280,203	.0775
NORTH DAKOTA													
FARGO	**570.9**	**214.9**	**2.3**	**6.1**	**88.1**	**47.8**	**64.3**	**88.0**	**107.1**	**158.3**	**6,471,852**	**3,808,541**	**.2008**
metropolitan	225.4	83.7	1.9	3.0	33.6	16.8	38.8	40.7	42.7	45.5	2,985,905	1,937,457	.0927
nonmetropolitan	345.5	131.2	.4	3.1	54.5	31.0	25.5	47.3	64.4	112.8	3,485,947	1,871,084	.1081
MINOT-BISMARCK-DICKINSON-GLENDIVE	**363.1**	**135.4**	**1.7**	**2.5**	**61.1**	**34.0**	**29.1**	**56.0**	**70.5**	**100.8**	**4,210,527**	**2,199,609**	**.1260**
metropolitan	83.8	31.4	.1	.4	13.7	7.8	7.5	14.3	17.8	20.1	1,079,718	697,011	.0336
nonmetropolitan	279.3	104.0	1.6	2.1	47.4	26.2	21.6	41.7	52.7	80.7	3,130,809	1,502,598	.0924
OHIO													
CINCINNATI	**2,041.8**	**761.7**	**209.2**	**10.1**	**314.4**	**171.5**	**211.0**	**345.4**	**418.8**	**513.1**	**27,502,007**	**13,745,775**	**.7837**
metropolitan	1,752.0	655.9	205.2	9.4	270.0	143.4	184.3	302.8	360.4	433.3	24,579,326	12,453,877	.6976
nonmetropolitan	289.8	105.8	4.0	.7	44.4	28.1	26.7	43.6	58.4	79.8	2,922,681	1,291,898	.0861
CLEVELAND	**3,776.0**	**1,433.1**	**493.7**	**62.3**	**540.4**	**308.8**	**362.1**	**607.9**	**789.7**	**1,052.6**	**51,458,596**	**25,600,898**	**1.4609**
metropolitan	3,275.9	1,252.7	480.8	57.5	461.4	262.9	316.3	532.1	687.1	917.5	45,643,822	22,599,533	1.2882
nonmetropolitan	500.1	180.4	12.9	4.8	79.0	45.9	45.8	75.8	102.6	135.1	5,814,774	3,001,365	.1727
COLUMBUS	**1,836.6**	**692.3**	**177.8**	**13.6**	**266.4**	**148.7**	**212.9**	**330.1**	**388.8**	**432.4**	**23,448,749**	**12,723,079**	**.6929**
metropolitan	1,389.7	529.4	167.3	11.6	199.6	108.3	170.1	261.0	296.6	309.6	18,747,219	10,567,421	.5542
nonmetropolitan	446.9	162.9	10.5	2.0	66.8	40.4	42.8	69.1	92.2	122.8	4,701,530	2,155,658	.1387
DAYTON	**1,328.0**	**501.4**	**133.9**	**9.3**	**196.3**	**111.5**	**135.0**	**212.4**	**277.8**	**354.6**	**17,532,266**	**8,836,107**	**.5033**
metropolitan	998.6	381.3	127.3	7.6	145.1	81.0	104.9	162.5	211.0	263.8	13,515,477	7,029,021	.3895
nonmetropolitan	329.4	120.1	6.6	1.7	51.2	30.5	30.1	49.9	66.8	90.8	4,016,789	1,807,086	.1138
LIMA	**109.8**	**39.4**	**12.5**	**1.3**	**16.9**	**9.8**	**10.8**	**17.4**	**22.0**	**29.3**	**1,308,038**	**939,805**	**.0431**
metropolitan	109.8	39.4	12.5	1.3	16.9	9.8	10.8	17.4	22.0	29.3	1,308,038	939,805	.0431
TOLEDO	**1,095.7**	**404.1**	**76.8**	**41.2**	**167.5**	**96.5**	**119.1**	**175.3**	**221.4**	**281.2**	**13,996,283**	**7,394,603**	**.4099**
metropolitan	614.8	231.0	70.7	20.7	91.4	51.5	74.4	100.6	123.2	153.8	8,105,204	4,551,332	.2404
nonmetropolitan	480.9	173.1	6.1	20.5	76.1	45.0	44.7	74.7	98.2	127.4	5,891,079	2,843,271	.1695
YOUNGSTOWN	**718.8**	**272.3**	**62.6**	**8.4**	**99.0**	**61.1**	**64.6**	**103.7**	**147.3**	**223.2**	**8,958,779**	**4,721,246**	**.2638**
metropolitan	610.7	231.6	61.2	8.0	83.1	51.1	55.5	87.9	125.0	191.3	7,757,526	4,181,917	.2290
nonmetropolitan	108.1	40.7	1.4	.4	15.9	10.0	9.1	15.8	22.3	31.9	1,201,253	539,329	.0348
ZANESVILLE	**82.1**	**30.8**	**3.5**	**.2**	**12.4**	**7.2**	**8.3**	**12.5**	**16.2**	**23.0**	**827,658**	**577,575**	**.0280**
nonmetropolitan	82.1	30.8	3.5	.2	12.4	7.2	8.3	12.5	16.2	23.0	827,658	577,575	.0280
OKLAHOMA													
ARDMORE-ADA	**182.6**	**70.5**	**8.5**	**2.9**	**26.2**	**16.5**	**17.0**	**25.0**	**34.5**	**58.4**	**1,518,189**	**961,881**	**.0519**
nonmetropolitan	182.6	70.5	8.5	2.9	26.2	16.5	17.0	25.0	34.5	58.4	1,518,189	961,881	.0519
OKLAHOMA CITY	**1,481.1**	**569.0**	**118.6**	**48.2**	**225.0**	**124.9**	**157.5**	**245.6**	**299.1**	**384.8**	**16,935,925**	**9,921,728**	**.5345**
metropolitan	1,017.8	391.0	105.4	36.3	156.1	85.0	109.2	178.5	213.4	244.1	12,197,293	7,665,182	.3824
nonmetropolitan	463.3	178.0	13.2	11.9	68.9	39.9	48.3	67.1	85.7	140.7	4,738,632	2,256,546	.1421
TULSA	**1,149.8**	**446.6**	**61.9**	**20.4**	**174.7**	**98.5**	**103.7**	**180.5**	**240.7**	**317.3**	**13,009,244**	**7,577,190**	**.4038**
metropolitan	711.0	278.1	58.9	14.9	109.7	59.8	66.8	120.7	155.8	175.9	8,805,237	5,239,853	.2695
nonmetropolitan	438.8	168.5	23.0	5.5	65.0	38.7	36.9	59.8	84.9	141.4	4,204,007	2,337,337	.1343

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
OREGON													
BEND	**75.8**	**29.6**	**.1**	**1.6**	**11.1**	**6.4**	**5.5**	**11.3**	**18.4**	**21.0**	**854,292**	**681,612**	**.0295**
nonmetropolitan	75.8	29.6	.1	1.6	11.1	6.4	5.5	11.3	18.4	21.0	854,292	681,612	.0295
EUGENE	**510.5**	**197.8**	**3.1**	**12.4**	**72.0**	**41.0**	**58.7**	**76.4**	**113.6**	**135.0**	**5,814,461**	**3,701,534**	**.1853**
metropolitan	284.3	111.4	2.2	7.0	40.0	22.0	32.8	43.9	65.6	72.0	3,256,948	2,237,700	.1064
nonmetropolitan	226.5	86.4	.9	5.4	32.0	19.0	25.9	32.5	48.0	63.0	2,557,513	1,463,834	.0789
MEDFORD	**349.8**	**138.1**	**1.7**	**15.0**	**50.0**	**29.2**	**26.5**	**45.8**	**77.1**	**111.6**	**3,719,364**	**2,768,059**	**.1269**
metropolitan	148.0	57.9	.4	6.1	21.0	12.3	12.2	20.1	33.7	44.7	1,644,663	1,431,958	.0590
nonmetropolitan	201.8	80.2	1.3	8.9	29.0	16.9	14.3	25.7	43.4	66.9	2,074,701	1,336,101	.0679
PORTLAND	**2,226.7**	**860.0**	**46.5**	**87.9**	**332.4**	**181.0**	**197.8**	**364.6**	**518.9**	**563.1**	**29,425,836**	**16,808,185**	**.8770**
metropolitan	1,774.8	684.4	45.4	73.6	263.4	141.7	163.2	300.5	420.4	430.4	24,408,066	13,998,175	.7227
nonmetropolitan	451.9	175.6	1.1	14.3	69.0	39.3	34.6	64.1	98.5	132.7	5,017,770	2,809,930	.1543
PENNSYLVANIA													
ERIE	**410.7**	**152.6**	**15.8**	**3.9**	**59.8**	**34.9**	**44.8**	**61.2**	**82.8**	**115.0**	**5,313,412**	**2,954,178**	**.1578**
metropolitan	275.1	101.4	14.6	3.5	40.4	23.1	32.2	42.1	54.8	74.1	3,744,230	1,812,577	.1056
nonmetropolitan	135.6	51.2	1.2	.4	19.4	11.8	12.6	19.1	28.0	40.9	1,569,182	1,141,601	.0522

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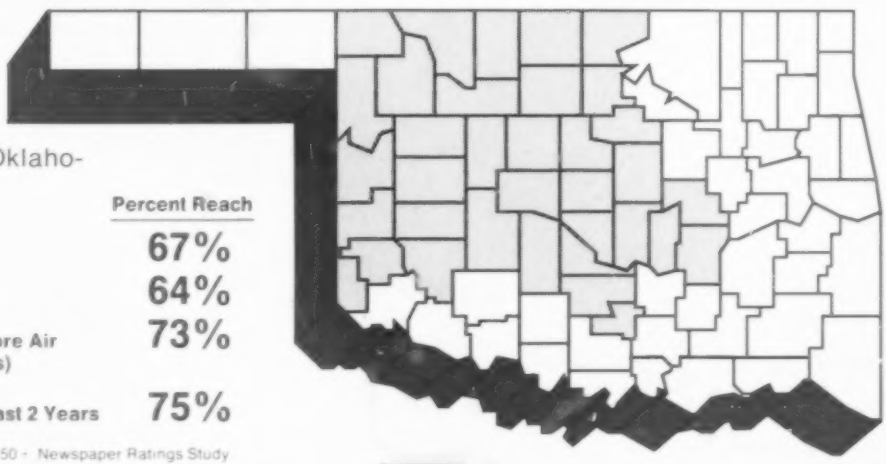

	Percent Reach
total adults	67%
food Principal Food Shopper	64%
travel Frequent Flier (3 or more Air Trips in past 12 months)	73%
auto Purchased New Car in Past 2 Years	75%

Source: 1989 Scarborough/Simmons Top 50 - Newspaper Ratings Study

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STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
HARRISBURG-YORK-LANCASTER-LEBANON	**1,463.5**	**547.0**	**65.3**	**33.4**	**204.0**	**114.5**	**148.5**	**240.8**	**313.6**	**397.7**	**21,062,352**	**11,404,057**	**.6071**
metropolitan	1,442.7	539.3	65.3	33.4	201.0	112.6	146.6	237.7	309.3	391.7	20,831,347	11,321,318	6007
nonmetropolitan	20.8	7.7	.0	.0	3.0	1.9	1.9	3.1	4.3	6.0	231,005	82,739	.0064
JOHNSTOWN-ALTOONA	**811.3**	**303.4**	**10.6**	**3.9**	**106.1**	**65.7**	**96.4**	**119.8**	**158.8**	**243.7**	**8,940,132**	**5,013,880**	**.2756**
metropolitan	494.6	184.2	7.9	3.0	62.1	38.5	67.5	72.8	95.5	146.0	5,384,453	3,142,132	.1686
nonmetropolitan	316.7	119.2	2.7	.9	44.0	27.2	28.9	47.0	63.3	97.7	3,555,679	1,871,748	.1070
PHILADELPHIA	**7,181.9**	**2,641.9**	**1,227.0**	**298.6**	**988.9**	**539.9**	**743.8**	**1,229.6**	**1,499.4**	**1,963.1**	**113,063,668**	**55,134,514**	**3.1033**
metropolitan	7,069.9	2,601.9	1,205.9	296.0	971.3	530.7	730.7	1,209.9	1,477.0	1,937.1	111,717,598	54,088,644	3.0579
nonmetropolitan	112.0	40.0	21.1	2.6	17.6	9.2	13.1	19.7	22.4	26.0	1,346,070	1,045,870	.0454
PITTSBURGH	**2,950.9**	**1,154.3**	**188.6**	**15.9**	**371.7**	**217.3**	**291.2**	**453.0**	**603.1**	**938.5**	**39,656,855**	**19,082,739**	**1.1188**
metropolitan	2,267.1	901.2	180.0	13.1	279.7	161.1	207.5	351.9	465.3	743.3	31,699,560	15,263,561	.8869
nonmetropolitan	683.8	253.1	8.6	2.8	92.0	56.2	83.7	101.1	137.8	195.2	7,957,295	3,819,178	.2319
WILKES BARRE-SCRANTON	**1,376.7**	**525.0**	**14.1**	**9.9**	**177.1**	**105.3**	**136.2**	**199.9**	**273.4**	**448.9**	**16,466,947**	**9,205,559**	**.4979**
metropolitan	912.7	348.7	11.0	7.1	116.0	68.6	91.4	133.1	181.7	298.0	11,272,105	6,432,452	.3410
nonmetropolitan	464.0	176.3	3.1	2.8	61.1	36.7	44.8	66.8	91.7	150.9	5,194,842	2,743,107	.1569
RHODE ISLAND													
PROVIDENCE-NEW BEDFORD	**1,529.9**	**573.8**	**52.1**	**61.7**	**200.5**	**112.5**	**173.7**	**258.8**	**313.6**	**426.5**	**21,530,728**	**11,588,116**	**.6220**
metropolitan	1,430.5	535.9	48.3	59.8	187.7	105.5	162.7	241.5	290.9	400.8	19,938,758	10,726,217	.5771
nonmetropolitan	99.4	37.9	3.8	1.9	12.8	7.0	11.0	17.3	22.7	25.7	1,591,970	861,899	.0449
SOUTH CAROLINA													
CHARLESTON	**633.7**	**221.5**	**215.4**	**8.0**	**103.4**	**54.0**	**77.4**	**117.1**	**128.9**	**130.5**	**6,878,400**	**4,242,367**	**.2193**
metropolitan	515.5	180.8	155.9	7.6	83.4	41.4	66.4	100.3	105.2	100.1	5,887,990	3,615,870	.1851
nonmetropolitan	118.2	40.7	59.5	.4	20.0	12.6	11.0	16.8	23.7	30.4	990,410	626,497	.0342
COLUMBIA	**822.9**	**289.0**	**311.2**	**8.3**	**121.0**	**72.6**	**98.8**	**144.6**	**174.8**	**185.9**	**9,672,663**	**5,489,890**	**.2946**
metropolitan	458.3	165.1	140.1	6.0	63.5	38.4	59.1	86.0	101.6	95.9	6,283,329	3,545,143	.1851
nonmetropolitan	364.6	123.9	171.1	2.3	57.5	34.2	39.7	58.6	73.2	90.0	3,389,334	1,944,747	.1095

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Source: ANPA

Providence Journal-Bulletin

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S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	BPI
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
FLORENCE-MYRTLE BEACH	**415.9**	**151.1**	**140.4**	**2.1**	**61.9**	**39.9**	**41.9**	**66.1**	**86.6**	**107.2**	**4,294,460**	**3,375,096**	**.1507**
metropolitan	114.8	40.4	44.6	.5	17.9	11.4	11.9	17.7	24.8	27.6	1,129,286	973,645	.0414
nonmetropolitan	301.1	110.7	95.8	1.6	44.0	28.5	30.0	48.4	61.8	79.6	3,165,174	2,401,451	.1093
GREENVILLE-SPARTANBURG-ASHEVILLE	**1,711.6**	**657.1**	**247.6**	**11.3**	**224.7**	**139.8**	**182.0**	**260.3**	**363.9**	**494.2**	**19,642,987**	**11,437,434**	**.6071**
metropolitan	990.9	378.5	153.2	7.1	132.4	79.9	110.1	158.3	215.6	266.8	11,876,653	7,229,939	.3688
nonmetropolitan	720.7	278.6	94.4	4.2	92.3	59.9	71.9	102.0	148.3	227.4	7,766,334	4,207,495	.2383
SOUTH DAKOTA													
RAPID CITY	**233.6**	**85.4**	**2.1**	**5.1**	**40.9**	**21.7**	**20.6**	**37.4**	**46.8**	**58.0**	**2,756,759**	**1,525,500**	**.0834**
metropolitan	82.4	31.0	1.3	1.8	14.1	6.8	9.0	15.1	16.3	17.7	1,119,960	830,083	.0364
nonmetropolitan	151.2	54.4	.8	3.3	26.8	14.9	11.6	22.3	30.5	40.3	1,636,799	695,417	.0470
SIOUX FALLS-MITCHELL	**380.7**	**219.6**	**1.4**	**2.4**	**93.7**	**51.3**	**50.4**	**87.0**	**107.6**	**172.5**	**6,649,857**	**3,720,939**	**.2025**
metropolitan	125.1	48.2	.8	.7	19.8	10.1	13.1	23.5	25.4	29.0	1,919,301	1,225,198	.0578
nonmetropolitan	455.6	171.4	.6	1.7	73.9	41.2	37.3	63.5	82.2	143.5	4,730,556	2,495,741	.1447
TENNESSEE													
BRISTOL-KINGSPORT-JOHNSON CITY	**778.1**	**297.6**	**13.0**	**2.9**	**98.5**	**68.1**	**78.5**	**117.5**	**169.2**	**227.5**	**8,581,768**	**4,198,666**	**.2544**
metropolitan	436.4	170.6	8.9	1.7	52.4	35.3	45.0	65.5	95.8	132.0	5,077,803	2,574,211	.1501
nonmetropolitan	341.7	127.0	4.1	1.2	46.1	32.8	33.5	52.0	73.4	95.5	3,503,965	1,624,455	.1043
CHATTANOOGA	**805.2**	**305.9**	**69.9**	**6.7**	**109.8**	**71.1**	**81.4**	**126.2**	**175.2**	**219.4**	**9,042,747**	**5,104,879**	**.2782**
metropolitan	435.2	167.1	58.4	2.5	59.1	37.2	43.1	68.6	95.3	119.6	5,147,810	3,008,397	.1583
nonmetropolitan	370.0	138.8	11.5	4.2	50.7	33.9	38.3	57.6	79.9	99.8	3,894,937	2,096,482	.1199
JACKSON	**150.2**	**57.7**	**30.2**	**.7**	**21.2**	**12.9**	**15.1**	**23.5**	**30.7**	**43.6**	**1,637,801**	**988,584**	**.0518**
metropolitan	78.1	29.7	24.3	.4	11.5	6.7	8.5	12.5	15.9	20.7	934,295	652,990	.0304
nonmetropolitan	72.1	28.0	5.9	.3	9.7	6.2	6.6	10.0	14.8	22.9	703,506	335,594	.0214

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TENN. (cont.)

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
KNOXVILLE	**1,096.8**	**421.5**	**45.6**	**4.7**	**145.1**	**93.1**	**117.1**	**171.1**	**226.5**	**305.2**	**12,209,402**	**7,191,394**	**.3811**
metropolitan	608.4	239.3	36.6	3.2	77.4	46.9	68.3	99.1	133.3	167.4	7,601,304	4,776,261	.2362
nonmetropolitan	488.4	182.2	9.0	1.5	67.7	46.2	[illegible]	72.0	103.2	137.8	4,608,098	2,415,133	.1449
MEMPHIS	**1,649.6**	**597.8**	**613.8**	**12.0**	**261.7**	**151.9**	**177.9**	**269.8**	**332.3**	**401.4**	**18,007,109**	**10,123,681**	**.5572**
metropolitan	990.6	360.3	403.1	8.0	157.2	86.9	107.7	174.7	209.8	220.4	12,106,512	7,055,066	.3692
nonmetropolitan	659.0	237.5	210.7	4.0	104.5	65.0	70.2	95.1	122.5	181.0	5,900,597	3,068,615	.1880
NASHVILLE	**1,894.9**	**715.6**	**229.2**	**16.8**	**267.2**	**155.3**	**204.9**	**325.1**	**401.0**	**484.8**	**23,693,652**	**12,424,377**	**.6963**
metropolitan	1,168.1	446.9	189.3	13.5	168.0	92.9	134.9	217.9	252.6	264.7	15,960,850	8,865,268	.4687
nonmetropolitan	726.8	268.7	39.9	3.3	99.2	62.4	70.0	107.2	148.4	220.1	7,732,802	3,559,109	.2276
TEXAS													
ABILENE-SWEETWATER	**289.4**	**108.2**	**13.9**	**44.9**	**44.9**	**24.8**	**29.3**	**42.8**	**52.9**	**85.9**	**3,076,239**	**1,712,711**	**.0945**
metropolitan	119.5	43.2	7.8	17.7	19.1	9.6	15.7	20.4	21.9	28.7	1,218,876	888,838	.0431
nonmetropolitan	169.9	65.0	6.1	27.2	25.8	15.2	13.6	22.4	31.0	57.2	1,717,363	823,873	.0514
AMARILLO	**448.1**	**167.9**	**18.1**	**83.8**	**75.4**	**41.4**	**49.0**	**70.3**	**85.6**	**119.6**	**5,235,737**	**3,227,251**	**.1646**
metropolitan	188.0	72.1	10.2	26.1	30.8	16.0	19.2	31.9	37.4	46.3	2,511,079	1,872,807	.0821
nonmetropolitan	260.1	95.8	7.9	57.7	44.6	25.4	21.6	38.4	48.2	73.3	2,724,658	1,354,424	.0825

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S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
AUSTIN	**957.8**	**370.6**	**88.9**	**191.9**	**141.9**	**72.9**	**132.3**	**189.2**	**203.1**	**187.8**	**12,993,316**	**6,923,034**	**.3765**
metropolitan	798.0	310.4	77.4	164.5	118.2	59.2	120.5	167.4	172.9	133.6	11,352,636	6,132,077	.3274
nonmetropolitan	159.8	60.2	11.5	27.4	23.7	13.7	11.8	21.8	30.2	54.2	1,640,680	790,957	.0491
BEAUMONT-PORT ARTHUR	**430.0**	**160.2**	**97.1**	**16.4**	**67.8**	**38.6**	**38.4**	**65.4**	**84.6**	**122.6**	**5,480,829**	**2,911,067**	**.1609**
metropolitan	359.1	133.5	85.1	15.4	57.3	31.9	32.9	56.5	71.6	98.2	4,748,361	2,578,487	.1392
nonmetropolitan	70.9	26.7	12.0	1.0	10.5	6.7	5.5	8.9	13.0	24.4	732,468	332,580	.0217
CORPUS CHRISTI	**504.8**	**171.1**	**17.2**	**275.3**	**88.5**	**50.3**	**50.1**	**81.1**	**98.8**	**118.8**	**5,141,446**	**3,078,973**	**.1650**
metropolitan	350.5	118.7	14.2	183.0	61.7	35.1	34.2	58.6	70.8	78.2	3,730,891	2,320,447	.1198
nonmetropolitan	154.3	52.4	3.0	92.3	26.8	15.2	15.9	22.5	28.0	40.6	1,410,549	758,526	.0452
DALLAS-FT. WORTH	**4,661.0**	**1,741.5**	**638.5**	**578.5**	**728.3**	**378.4**	**492.6**	**922.0**	**1,007.6**	**970.9**	**67,737,639**	**38,431,905**	**1.9772**
metropolitan	4,058.9	1,516.4	586.5	543.0	640.8	327.5	438.0	835.0	893.0	780.3	61,263,942	35,008,532	1.7801
nonmetropolitan	602.1	225.1	52.0	35.5	87.5	50.9	54.4	87.0	114.6	190.6	6,473,697	3,423,373	.1971
EL PASO	**762.4**	**235.7**	**25.6**	**511.3**	**136.9**	**81.7**	**93.8**	**127.8**	**141.1**	**152.8**	**6,752,595**	**4,282,422**	**.2284**
metropolitan	741.2	227.9	25.3	500.5	133.3	79.6	92.2	125.3	137.5	145.6	6,596,424	4,177,105	.2227
nonmetropolitan	21.2	7.8	.3	10.8	3.6	2.1	1.6	2.5	3.6	7.2	156,171	105,317	.0057
HOUSTON	**4,052.6**	**1,452.1**	**738.5**	**840.2**	**670.7**	**357.1**	**419.6**	**778.4**	**910.5**	**773.3**	**55,638,038**	**28,400,582**	**1.5895**
metropolitan	3,742.2	1,342.9	687.4	793.4	623.6	330.3	387.2	730.8	849.4	686.6	52,185,200	26,777,110	1.4883
nonmetropolitan	310.4	109.2	51.1	46.8	47.1	26.8	32.2	47.6	61.1	86.7	3,452,838	1,623,472	.1012
LAREDO	**145.1**	**38.0**	**.2**	**135.3**	**29.4**	**18.0**	**17.4**	**22.7**	**24.7**	**26.8**	**903,164**	**843,134**	**.0385**
metropolitan	135.6	35.1	.2	127.5	27.6	16.8	16.6	21.4	23.2	24.3	848,630	824,554	.0367
nonmetropolitan	9.5	2.9	.0	7.7	1.8	1.2	.8	1.3	1.5	2.5	54,534	18,580	.0018
LUBBOCK	**377.9**	**134.9**	**34.6**	**110.3**	**62.7**	**33.8**	**49.9**	**61.3**	**67.9**	**89.8**	**3,918,966**	**2,672,363**	**.1306**
metropolitan	224.1	82.1	17.9	51.9	34.4	18.2	36.2	39.1	41.3	47.6	2,597,744	1,975,744	.0878
nonmetropolitan	153.8	52.8	6.7	58.4	28.3	15.6	13.7	22.2	26.6	42.2	1,321,222	696,619	.0428

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TEXAS (cont.)

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
					Population by Age Group (Thous.)								
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
MCALLEN-BROWNSVILLE	**715.1**	**195.8**	**2.0**	**607.2**	**141.6**	**92.6**	**80.4**	**103.0**	**123.4**	**146.8**	**4,685,762**	**3,389,213**	**.1804**
metropolitan	656.0	180.2	1.8	552.0	129.2	84.4	73.7	94.7	113.4	135.6	4,400,003	3,224,250	.1687
nonmetropolitan	59.1	15.6	.2	55.2	12.4	8.2	6.7	8.3	10.0	11.2	285,757	164,963	.0117
ODESSA-MIDLAND	**384.5**	**134.8**	**18.1**	**129.4**	**71.5**	**37.4**	**34.5**	**63.8**	**74.1**	**88.7**	**4,585,277**	**2,405,153**	**.1361**
metropolitan	225.4	81.2	14.3	61.2	42.4	20.6	20.0	39.9	45.0	48.9	3,069,355	1,663,845	.0895
nonmetropolitan	159.1	53.6	3.8	68.2	29.1	16.8	14.5	23.9	29.4	39.8	1,515,922	741,308	.0466
SAN ANGELO	**134.7**	**48.9**	**4.7**	**37.1**	**21.3**	**11.4**	**15.0**	**20.8**	**25.5**	**36.5**	**1,583,649**	**842,608**	**.0474**
metropolitan	99.3	35.7	4.4	26.0	15.9	8.4	12.5	16.1	18.9	24.7	1,242,038	677,851	.0369
nonmetropolitan	35.4	13.2	.3	11.1	5.4	3.4	2.5	4.7	6.6	11.8	341,611	164,757	.0105
SAN ANTONIO	**1,689.6**	**581.9**	**101.6**	**813.6**	**282.5**	**158.8**	**180.3**	**281.4**	**333.5**	**394.9**	**18,272,872**	**10,918,562**	**.5768**
metropolitan	1,324.0	458.8	92.3	633.0	219.9	121.2	147.7	231.0	266.7	291.5	15,038,973	9,157,490	.4723
nonmetropolitan	365.6	123.1	9.3	180.6	62.6	37.6	32.6	50.4	66.8	103.4	3,233,899	1,761,072	.1045
TYLER-LONGVIEW-JACKSONVILLE	**538.5**	**201.2**	**101.3**	**29.2**	**81.2**	**46.3**	**57.6**	**81.0**	**103.5**	**153.0**	**6,268,521**	**3,827,222**	**.1965**
metropolitan	257.8	97.4	52.3	13.2	39.8	22.2	25.6	41.1	51.7	69.4	3,257,467	2,317,856	.1057
nonmetropolitan	280.7	103.8	49.0	16.0	41.4	24.1	32.0	39.9	51.8	83.6	3,011,054	1,509,366	.0908
VICTORIA	**74.3**	**26.2**	**5.1**	**25.5**	**13.6**	**7.1**	**6.7**	**12.1**	**15.4**	**17.4**	**874,397**	**566,608**	**.0278**
metropolitan	74.3	26.2	5.1	25.5	13.0	7.1	6.7	12.1	15.4	17.4	874,397	566,608	.0278
WACO-TEMPLE-BRYAN	**708.5**	**250.7**	**119.6**	**88.9**	**107.5**	**55.6**	**121.2**	**120.4**	**122.8**	**157.1**	**7,544,992**	**4,088,783**	**.2320**
metropolitan	571.0	199.7	96.3	73.2	86.8	43.6	109.3	101.5	98.2	111.6	6,226,613	3,498,859	.1924
nonmetropolitan	137.5	51.0	23.3	15.7	20.7	12.0	11.9	18.9	24.6	45.5	1,318,379	589,924	.0396
WICHITA FALLS-LAWTON	**413.4**	**152.6**	**39.6**	**30.8**	**63.9**	**34.9**	**45.8**	**67.1**	**75.8**	**112.6**	**4,287,258**	**2,546,537**	**.1367**
metropolitan	233.2	82.6	31.9	17.7	36.8	19.1	31.6	41.6	42.5	53.6	2,512,667	1,626,156	.0816
nonmetropolitan	180.2	70.0	7.7	13.1	27.1	15.8	14.2	25.5	33.3	59.0	1,774,591	920,381	.0551
UTAH													
SALT LAKE CITY	**1,872.7**	**588.9**	**13.2**	**97.2**	**392.1**	**213.6**	**208.1**	**296.3**	**338.1**	**346.4**	**19,394,385**	**11,265,311**	**.6139**
metropolitan	1,349.6	422.1	11.6	71.9	280.8	151.1	159.6	219.9	242.5	238.1	14,124,018	8,775,892	.4553
nonmetropolitan	523.1	166.8	1.6	25.3	111.3	62.5	48.5	76.4	95.6	108.3	5,270,367	2,489,419	.1586

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SOURCE A.B.C. FAS-FAX, MARCH 31, 1991 - INTERNATIONAL DEMOGRAPHICS, INC., OCT./NOV., 1990.

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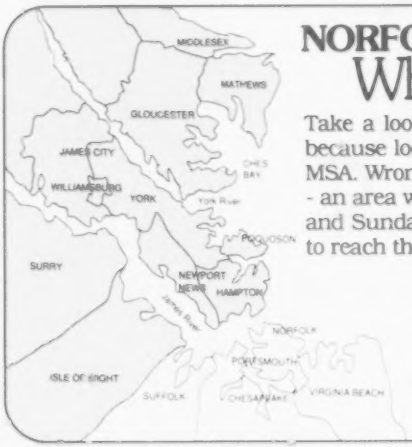
S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
VERMONT													
BURLINGTON-PLATTSBURGH	**660.1**	**241.8**	**9.0**	**7.3**	**96.0**	**52.1**	**76.5**	**113.8**	**144.2**	**157.2**	**8,102,970**	**4,826,411**	**.2486**
metropolitan	138.7	51.1	.9	1.2	18.8	9.8	21.9	26.4	30.8	26.6	2,126,575	1,203,789	.0614
nonmetropolitan	521.4	190.7	8.1	6.1	77.2	42.3	54.6	87.4	113.4	130.6	5,976,395	3,622,622	.1872
VIRGINIA													
CHARLOTTESVILLE	**109.4**	**40.9**	**15.6**	**1.3**	**13.4**	**6.6**	**19.7**	**20.4**	**22.0**	**24.2**	**1,524,398**	**1,082,481**	**.0484**
metropolitan	109.4	40.9	15.6	1.3	13.4	6.6	19.7	20.4	22.0	24.2	1,524,398	1,082,481	.0484
HARRISONBURG	**238.9**	**87.8**	**10.8**	**1.8**	**30.5**	**18.8**	**30.7**	**37.3**	**49.9**	**66.2**	**2,683,895**	**1,536,174**	**.0826**
nonmetropolitan	238.9	87.8	10.8	1.8	30.5	18.0	30.7	37.3	49.9	66.2	2,683,895	1,536,174	.0826



NORFOLK/VIRGINIA BEACH/NEWPORT NEWS MSA

What You See Is Not What You Get

Take a look at this map of Greater Hampton Roads, the Nation's 33rd largest market, because looks can be deceiving. You might think that one newspaper reaches the entire MSA. Wrong! Only the Daily Press reaches the upper half (we call it the Virginia Peninsula - an area with an adult population of over 360,000) with 75% coverage of all adults daily and Sunday. Norfolk's newspapers reach less than 1% in our upper half. So if you want to reach the entire MSA, you need to buy the Daily Press.

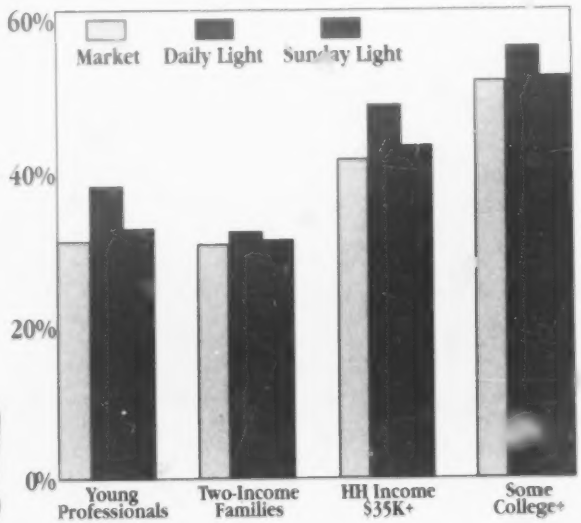
National Reps.
CWO&O, Inc.
(212) 750-4040
Nat'l. Adv. Mgr.
Edward B. Hicks
(804) 247-4668

Daily Press

Hampton Roads' Newspaper
7505 Warwick Blvd., Newport News, VA 23607

Circle No. 135 on Reader Service Card

WE MATCH THE MARKET!



San Antonio Light readership equals or exceeds the San Antonio market as a whole among young professionals, two-income families, households with incomes over $35K, and those with at least some college education. That's why advertising in The Light produces consistent results!

San Antonio Light
We're Your Paper.

SOURCE: Target S.A., Spring 1991

Circle No. 134 on Reader Service Card

VA. (cont.)

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
NORFOLK-PORTSMOUTH-NEWPORT NEWS-HAMPTON	**1,681.2**	**600.7**	**501.8**	**35.4**	**253.9**	**130.0**	**216.5**	**322.0**	**336.6**	**361.7**	**20,991,289**	**11,893,556**	**.6315**
metropolitan	1,419.4	502.2	407.0	33.4	218.5	108.8	193.4	281.2	284.0	282.4	18,355,870	10,395,293	.5479
nonmetropolitan	261.8	98.5	94.8	2.0	37.4	21.2	23.1	40.8	52.6	79.3	2,635,419	1,498,263	.0836
RICHMOND	**1,149.7**	**435.0**	**346.7**	**10.9**	**159.5**	**87.7**	**117.0**	**200.8**	**256.2**	**294.2**	**16,174,281**	**8,361,294**	**.4615**
metropolitan	898.6	344.0	259.2	9.6	125.6	67.6	92.9	163.9	205.9	215.3	13,576,952	7,138,401	.3841
nonmetropolitan	251.1	91.0	87.5	1.3	33.9	20.1	24.1	36.9	50.3	78.9	2,597,329	1,222,893	.0774
ROANOKE-LYNCHBURG	**1,019.2**	**391.3**	**156.4**	**5.7**	**125.2**	**78.1**	**123.1**	**154.1**	**214.8**	**297.8**	**12,319,204**	**6,874,442**	**.3714**
metropolitan	475.5	184.9	92.4	2.8	60.0	36.3	49.2	73.8	102.2	141.3	5,989,853	3,917,876	.1887
nonmetropolitan	543.7	206.4	64.0	2.9	65.2	41.8	73.9	80.3	112.6	156.5	6,329,351	2,956,566	.1827
WASHINGTON													
SEATTLE-TACOMA	**3,586.6**	**1,396.2**	**140.1**	**113.5**	**526.5**	**266.9**	**351.6**	**649.3**	**830.4**	**849.0**	**55,303,946**	**28,108,631**	**1.5428**
metropolitan	3,089.7	1,202.8	136.9	93.4	451.3	226.9	311.9	577.7	725.5	698.1	49,139,958	25,026,974	1.3639
nonmetropolitan	496.9	193.4	3.2	20.1	75.2	40.0	39.7	71.6	104.9	150.9	6,163,988	3,081,657	.1789
SPOKANE	**831.3**	**318.9**	**7.1**	**30.3**	**138.4**	**73.4**	**86.4**	**134.9**	**176.1**	**218.3**	**9,784,737**	**5,491,068**	**.2973**
metropolitan	362.2	142.0	5.2	7.1	55.0	29.9	37.6	58.8	77.5	92.1	4,298,036	2,989,839	.1399
nonmetropolitan	469.1	176.9	1.9	23.2	73.4	42.5	48.8	66.1	98.6	126.2	5,486,701	2,501,229	.1574

Only one thing reaches more of Seattle.

With nearly a million readers every day, The Seattle Times and the Seattle Post-Intelligencer are as much a part of life in the Northwest as the weather. So if you'd like to reach the most vibrant market in the country, call (206) 464-2994. And put your advertising where it can really shine.

AD SAT.

The Seattle Times and Seattle Post-Intelligencer

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 Circle No. 139 on Reader Service Card

WASH. (cont.)

S&MM ESTIMATES: 12/31/90	POPULATION										EFFECTIVE BUYING INCOME	RETAIL SALES	
STATE S&MM/ARBITRON MEDIA MARKET (ADI)	Total Pop. (Thous.)	House-holds (Thous.)	Black Pop. (Thous.)	Hispanic Pop. (Thous.)	Population by Age Group (Thous.) 2-11 Years	12-17 Years	18-24 Years	25-34 Years	35-49 Years	50 & Over	Total EBI ($000)	Total Retail Sales ($000)	BUYING POWER INDEX
YAKIMA-PASCO-RICHLAND-KENNEWICK	**476.3**	**171.5**	**6.6**	**78.9**	**80.4**	**43.6**	**47.9**	**73.0**	**97.1**	**117.9**	**5,666,731**	**3,113,731**	**.1706**
metropolitan	340.3	120.9	5.3	67.2	60.3	32.4	31.2	53.1	69.7	81.2	4,132,150	2,270,096	.1239
nonmetropolitan	136.0	50.6	1.3	11.7	20.1	11.2	16.7	19.9	27.4	36.7	1,534,571	843,635	.0467
WEST VIRGINIA													
BLUEFIELD-BECKLEY-OAK HILL	**362.2**	**137.8**	**21.0**	**1.5**	**48.7**	**36.5**	**31.8**	**50.2**	**77.4**	**109.7**	**3,496,970**	**2,035,134**	**.1129**
nonmetropolitan	362.2	137.8	21.0	1.5	48.7	36.5	31.8	50.2	77.4	109.7	3,496,970	2,035,134	.1129
CHARLESTON-HUNTINGTON	**1,249.3**	**468.8**	**29.4**	**4.4**	**174.9**	**117.2**	**126.0**	**187.9**	**261.0**	**348.9**	**12,924,699**	**7,066,045**	**.4020**
metropolitan	559.9	218.8	20.7	2.3	73.7	48.9	52.7	83.0	120.2	167.5	6,490,821	3,752,700	.1999
nonmetropolitan	689.4	250.0	8.7	2.1	101.2	68.9	75.3	104.0	140.8	181.4	6,433,878	3,313,345	.2021
CLARKSBURG-WESTON	**279.1**	**106.6**	**3.5**	**1.7**	**37.3**	**24.7**	**26.9**	**38.9**	**56.9**	**87.8**	**2,674,377**	**1,557,186**	**.0865**
nonmetropolitan	279.1	106.6	3.5	1.7	37.3	24.7	26.9	38.9	56.9	87.8	2,674,377	1,557,186	.0865
PARKERSBURG	**148.4**	**57.5**	**1.6**	**.5**	**20.5**	**13.0**	**13.3**	**22.2**	**32.2**	**43.3**	**1,729,846**	**1,073,448**	**.0544**
metropolitan	148.4	57.5	1.6	.5	20.5	13.0	13.3	22.2	32.2	43.3	1,729,846	1,073,448	.0544
WHEELING-STEUBENVILLE	**374.3**	**144.8**	**8.9**	**1.3**	**49.7**	**32.4**	**32.7**	**51.2**	**77.0**	**122.2**	**4,343,200**	**2,122,120**	**.1256**
metropolitan	264.1	103.3	7.8	1.0	33.6	22.2	23.6	35.5	54.5	88.5	3,087,823	1,611,150	.0918
nonmetropolitan	110.2	41.5	1.1	.3	16.1	10.2	9.1	15.7	22.5	33.7	1,155,377	510,970	.0338
WISCONSIN													
GREEN BAY-APPLETON	**1,023.5**	**381.0**	**2.7**	**7.5**	**158.3**	**87.3**	**96.4**	**167.6**	**207.4**	**275.7**	**12,639,354**	**7,220,659**	**.3819**
metropolitan	513.7	189.3	2.0	3.9	79.9	42.5	55.8	91.8	106.5	120.7	6,803,776	4,248,546	.2085
nonmetropolitan	509.8	191.7	.7	3.6	78.4	44.8	40.6	75.8	100.9	155.0	5,835,578	2,972,113	.1734
LA CROSSE-EAU CLAIRE	**473.6**	**175.0**	**1.3**	**2.6**	**72.2**	**39.6**	**56.3**	**70.9**	**92.0**	**128.7**	**5,480,741**	**3,117,715**	**.1681**
metropolitan	236.6	87.5	.7	1.3	35.2	18.6	33.8	36.8	46.7	58.4	2,924,263	1,920,896	.0927
nonmetropolitan	237.0	87.5	.6	1.3	37.0	20.8	22.5	34.1	45.3	70.3	2,555,078	1,196,819	.0754
MADISON	**698.8**	**267.4**	**18.2**	**8.7**	**100.6**	**53.0**	**85.6**	**124.2**	**148.8**	**165.6**	**9,612,860**	**6,156,546**	**.2953**
metropolitan	509.7	196.3	17.8	7.7	70.9	36.6	70.9	95.3	110.9	109.6	7,456,600	4,393,773	.2202
nonmetropolitan	189.1	71.1	.4	1.0	29.7	16.4	14.7	28.9	37.9	56.0	2,156,260	1,762,773	.0751
MILWAUKEE	**2,065.9**	**768.1**	**228.0**	**73.5**	**313.7**	**169.1**	**205.0**	**353.9**	**427.2**	**531.1**	**31,365,070**	**15,240,718**	**.8662**
metropolitan	1,845.6	689.3	226.2	69.3	281.3	151.0	180.5	319.1	382.6	471.4	28,591,706	13,986,606	.7879
nonmetropolitan	220.3	78.8	1.8	4.2	32.4	18.1	24.5	34.8	44.6	59.7	2,773,364	1,254,112	.0783
WAUSAU-RHINELANDER	**438.3**	**161.8**	**1.1**	**2.4**	**67.8**	**38.4**	**40.3**	**67.2**	**86.3**	**125.6**	**5,141,382**	**3,058,971**	**.1590**
metropolitan	115.9	41.7	.1	.5	18.7	10.5	10.5	19.0	24.4	29.2	1,410,335	829,767	.0431
nonmetropolitan	322.4	120.1	1.0	1.9	49.1	27.9	29.8	48.2	61.9	96.4	3,731,047	2,229,204	.1159
WYOMING													
CASPER-RIVERTON	**108.7**	**41.0**	**.5**	**4.2**	**19.1**	**10.4**	**8.3**	**16.9**	**23.9**	**26.7**	**1,246,007**	**697,427**	**.0395**
metropolitan	60.2	23.4	.3	2.2	10.3	5.5	4.9	9.9	13.3	14.4	809,444	460,287	.0239
nonmetropolitan	48.5	17.6	.0	2.0	8.8	4.9	3.4	7.0	10.6	12.3	536,563	237,140	.0156
CHEYENNE-SCOTTSBLUFF (STERLING)	**109.1**	**42.2**	**2.4**	**12.6**	**17.4**	**9.7**	**9.8**	**17.8**	**23.2**	**27.6**	**1,238,999**	**804,418**	**.0398**
metropolitan	73.3	28.2	2.3	7.3	11.7	6.3	7.2	12.8	16.0	16.7	830,863	531,612	.0266
nonmetropolitan	35.8	14.0	.1	5.3	5.7	3.4	2.6	5.0	7.2	10.9	408,136	272,806	.0132
TOTAL UNITED STATES ADIs	**249,137.4**	**92,184.6**	**30,905.4**	**22,882.5**	**36,279.7**	**20,127.9**	**26,227.0**	**43,732.5**	**52,276.2**	**63,637.8**	**3,473,663,243**	**1,791,310,331**	**99.2256**

SECTION III:

1995 METRO MARKET PROJECTIONS

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Regional and State Summaries for 1995 Projections

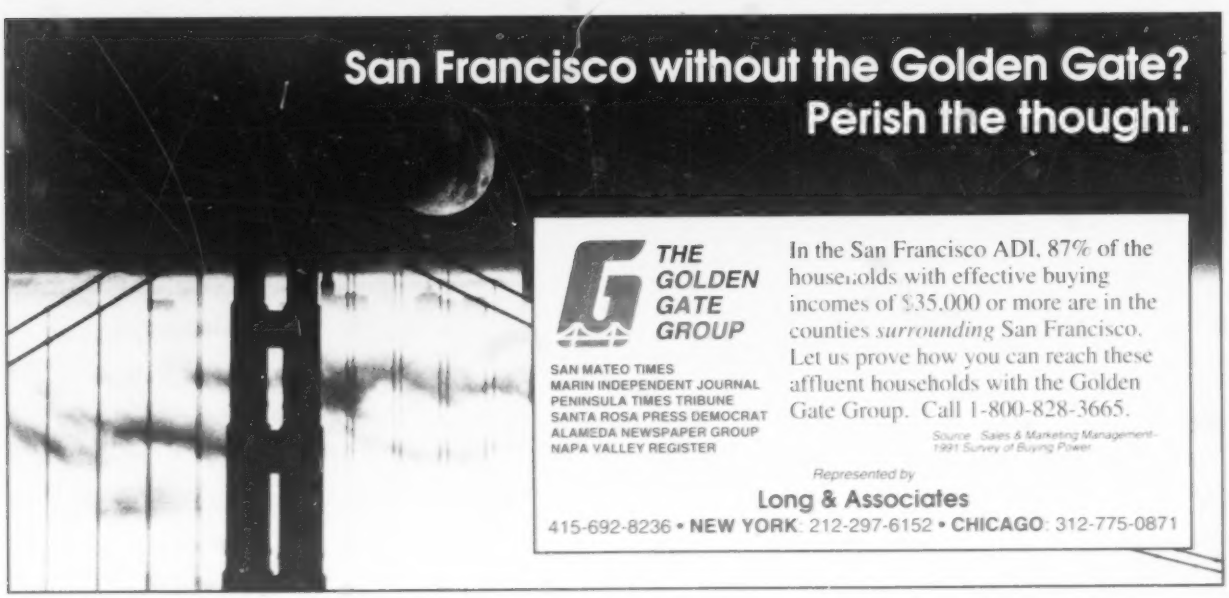
S&MM ESTIMATES	POPULATION					EFFECTIVE BUYING INCOME				RETAIL SALES				BUYING POWER INDEX	
REGION / State	12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	1990	1995
NEW ENGLAND	**13,285.7**	**13,760.8**	**3.6**	**5,161.5**	**3.8**	**286,950,934**	**32.5**	**43,553**	**55,594**	**131,643,105**	**16.9**	**22,634**	**25,505**	**6.0233**	**5.7104**
Connecticut	3,301.1	3,390.7	2.7	1,274.5	2.1	79,288,768	31.7	48,726	62,212	31,953,763	15.2	22,435	25,072	1.5841	1.4914
Maine	1,238.3	1,297.8	4.8	496.6	5.8	22,022,598	37.4	34,145	44,347	12,709,448	22.2	22,149	25,593	.5006	.4890
Massachusetts	6,042.2	6,199.1	2.6	2,312.3	2.4	130,986,844	30.2	44,562	56,648	58,465,504	15.2	22,488	25,285	2.7616	2.5802
New Hampshire	1,127.2	1,233.8	9.5	458.5	9.7	25,156,937	40.3	42,911	54,868	14,638,272	23.4	28,373	31,926	.5431	.5413
Rhode Island	1,008.9	1,040.8	3.2	392.9	3.4	19,561,762	34.2	38,358	49,788	8,776,453	19.8	19,276	22,338	.4102	.3948
Vermont	568.0	598.6	5.4	226.7	6.6	9,934,025	37.1	34,092	43,820	5,099,665	13.0	21,223	22,495	.2237	.2137
MIDDLE ATLANTIC	**37,746.7**	**38,648.6**	**2.4**	**14,284.2**	**2.1**	**775,767,660**	**29.4**	**42,855**	**54,309**	**338,588,167**	**25.0**	**19,371**	**23,704**	**16.8703**	**15.3320**
New Jersey	7,768.8	8,006.1	3.1	2,883.5	2.6	192,506,791	32.2	51,819	66,762	74,964,853	18.2	22,579	25,998	3.7525	3.5714
New York	18,065.5	18,547.1	2.7	6,778.7	1.7	365,371,759	27.3	43,047	53,900	162,170,168	30.3	18,667	23,923	7.6084	7.2810
Pennsylvania	11,912.4	12,095.4	1.5	4,622.0	2.5	217,889,110	30.7	36,985	47,142	101,453,146	22.2	18,413	21,950	4.7094	4.4796
EAST NORTH CENTRAL	**42,165.4**	**42,802.0**	**1.7**	**15,941.9**	**2.0**	**763,632,974**	**32.6**	**36,831**	**47,901**	**401,526,935**	**34.7**	**19,069**	**25,187**	**16.5314**	**16.3040**
Illinois	11,449.1	11,606.1	1.4	4,249.5	1.0	226,259,834	31.3	40,946	53,244	118,428,627	41.9	19,840	27,869	4.7604	4.7424
Indiana	5,556.7	5,641.4	1.5	2,109.6	1.9	91,745,517	34.5	32,950	43,490	46,943,419	24.9	18,153	22,252	2.0413	1.9805
Michigan	9,323.1	9,515.8	2.1	3,519.3	2.6	167,658,676	33.3	36,668	47,640	89,576,642	32.1	19,765	25,453	3.6654	3.6062
Ohio	10,864.4	10,996.7	1.2	4,171.3	1.9	188,544,463	32.0	34,892	45,200	92,880,953	26.9	17,880	22,267	4.1227	3.9801
Wisconsin	4,912.1	5,042.0	2.6	1,892.2	3.4	89,424,484	34.2	36,405	47,260	53,697,294	49.0	19,691	28,378	1.9416	1.9948
WEST NORTH CENTRAL	**17,731.5**	**18,193.9**	**2.6**	**6,983.2**	**3.5**	**316,794,630**	**34.3**	**34,956**	**45,365**	**174,905,262**	**40.8**	**18,419**	**25,047**	**6.8458**	**6.9011**
Iowa	2,770.3	2,746.0	-.9	1,061.9	.0	46,542,495	32.2	33,163	43,829	28,416,290	51.0	17,724	26,760	1.0364	1.0533
Kansas	2,491.1	2,577.5	3.5	988.8	4.1	44,671,757	34.2	36,633	47,200	24,035,641	44.3	17,540	24,308	.9721	.9873
Minnesota	4,412.0	4,629.7	4.9	1,759.5	5.9	83,605,573	37.2	36,679	47,517	47,404,735	42.3	20,050	26,942	1.7759	1.8238
Missouri	5,145.1	5,309.0	3.2	2,050.9	4.1	90,723,644	33.2	34,544	44,236	46,353,818	28.6	18,281	22,602	1.9812	1.9372
Nebraska	1,579.4	1,594.2	.9	613.9	1.9	27,766,938	34.1	34,359	45,230	14,751,030	43.0	17,113	24,028	.5929	.5976
North Dakota	636.2	629.5	-1.1	241.3	.6	10,392,439	33.6	32,444	43,069	6,796,546	52.1	18,630	28,166	.2361	.2421
South Dakota	697.4	708.0	1.5	266.9	2.9	11,091,784	33.8	31,955	41,558	7,147,202	53.7	17,921	26,779	.2512	.2598
SOUTH ATLANTIC	**44,186.1**	**47,656.5**	**7.9**	**18,187.4**	**8.6**	**827,613,632**	**39.6**	**35,834**	**46,055**	**403,905,815**	**24.0**	**19,454**	**22,208**	**17.5057**	**17.4820**
Delaware	673.2	714.9	6.2	267.4	6.9	13,172,360	36.3	38,613	49,261	7,797,929	29.1	24,145	29,162	.2919	.2904
District of Columbia	604.2	591.3	-2.1	243.0	-2.2	13,499,462	26.6	42,939	55,553	4,731,586	24.0	15,360	19,472	.2639	.2462
Florida	13,218.8	14,726.0	11.4	5,875.1	11.9	266,065,086	44.2	35,141	45,287	132,903,474	26.2	20,056	22,621	5.4385	5.5792
Georgia	6,586.6	7,171.5	8.9	2,635.1	9.4	116,392,801	39.2	34,722	44,170	56,371,781	20.6	19,417	21,393	2.4956	2.4741
Maryland	4,843.7	5,208.9	7.5	1,909.1	7.7	106,736,218	33.6	45,102	55,909	41,095,368	11.6	20,790	21,526	2.1395	2.0329
North Carolina	6,693.1	7,076.8	5.7	2,727.2	7.3	112,321,360	39.2	31,725	41,186	54,682,894	19.5	17,995	20,051	2.4459	2.4028
South Carolina	3,521.1	3,728.5	5.9	1,364.5	7.3	55,942,463	40.5	31,316	40,999	31,910,048	34.3	18,685	23,386	1.2440	1.2704
Virginia	6,265.1	6,718.0	7.2	2,497.3	7.6	127,832,872	38.2	39,861	51,188	61,179,690	28.9	20,459	24,498	2.6093	2.6201
West Virginia	1,780.3	1,720.6	-3.4	668.7	-2.2	25,651,010	36.6	27,469	38,360	13,233,045	31.5	14,718	19,789	.5771	.5659
EAST SOUTH CENTRAL	**15,225.0**	**15,542.7**	**2.1**	**5,852.7**	**3.2**	**236,806,683**	**38.8**	**30,092**	**40,461**	**127,082,550**	**31.7**	**17,010**	**21,713**	**5.2534**	**5.2603**
Alabama	4,056.1	4,154.5	2.4	1,566.9	3.6	61,343,829	36.9	29,633	39,163	36,310,385	37.7	17,435	23,173	1.4017	1.4149
Kentucky	3,687.3	3,707.7	.6	1,401.7	1.5	57,252,477	38.9	29,865	40,845	34,549,556	44.8	17,283	24,648	1.2793	1.3157
Mississippi	2,575.3	2,597.1	.8	928.3	1.8	35,391,287	39.7	27,776	38,125	18,242,112	32.2	15,131	19,651	.7964	.7975
Tennessee	4,906.3	5,083.4	3.6	1,955.8	4.9	82,799,090	39.8	31,764	42,335	37,980,497	17.1	17,384	19,419	1.7760	1.7322
WEST SOUTH CENTRAL	**26,875.3**	**28,028.7**	**4.3**	**10,141.3**	**4.2**	**447,919,524**	**39.6**	**22,977**	**44,168**	**277,080,204**	**49.9**	**18,998**	**27,322**	**9.7957**	**10.3036**
Arkansas	2,358.0	2,403.7	1.9	917.6	2.6	35,020,615	36.1	28,779	38,165	23,675,424	53.9	17,205	25,801	.8111	.8469
Louisiana	4,206.7	4,163.0	-1.0	1,487.7	-.4	64,572,723	38.4	31,232	43,404	48,123,459	67.2	19,260	32,348	1.4799	1.5966
Oklahoma	3,143.0	3,149.5	.2	1,210.0	.4	46,663,210	36.0	28,472	38,565	31,825,564	57.4	16,780	26,302	1.0765	1.1278
Texas	17,167.6	18,312.5	6.7	6,526.0	6.4	301,662,976	40.9	34,899	46,225	173,455,757	44.0	19,631	26,579	6.4282	6.7323
MOUNTAIN	**13,834.0**	**14,893.6**	**7.7**	**5,536.0**	**8.5**	**243,209,899**	**43.5**	**33,234**	**43,932**	**132,285,918**	**40.5**	**18,465**	**23,896**	**5.0886**	**5.3434**
Arizona	3,740.0	4,187.8	12.0	1,583.7	13.3	66,440,798	44.8	32,822	41,953	35,638,982	36.4	18,703	22,504	1.3875	1.4625
Colorado	3,321.1	3,496.5	5.3	1,377.2	6.5	66,378,994	42.9	35,927	48,199	34,435,393	41.2	18,864	25,004	1.3332	1.3944
Idaho	1,009.4	1,030.8	2.1	370.6	2.4	16,229,461	39.0	32,260	43,792	7,829,886	30.4	16,591	21,128	.3470	.3469
Montana	797.2	793.3	-.5	308.6	1.1	12,169,781	36.2	29,286	39,435	8,142,018	52.7	17,478	26,384	.2799	.2901
Nevada	1,244.1	1,447.4	16.3	560.4	16.0	25,758,337	51.3	35,246	45,964	13,424,800	39.4	19,938	23,956	.5023	.5487
New Mexico	1,534.8	1,656.6	7.9	598.4	8.8	23,002,084	40.5	29,756	38,439	12,668,397	35.1	17,044	21,170	.5119	.5261
Utah	1,738.8	1,848.8	6.3	573.5	5.7	25,618,210	44.0	32,792	44,670	16,202,361	53.1	19,501	28,252	.5687	.6125
Wyoming	448.6	432.4	-3.6	163.6	-2.1	7,612,234	41.3	32,238	46,530	3,944,081	44.7	16,314	24,108	.1381	.1622
PACIFIC	**39,822.3**	**43,769.3**	**9.9**	**15,218.4**	**7.5**	**835,877,786**	**36.8**	**43,159**	**54,925**	**419,514,183**	**39.3**	**21,204**	**27,566**	**16.8858**	**17.3632**
Alaska	534.5	589.1	6.2	204.2	7.3	12,352,883	43.7	45,160	60,494	7,372,034	57.9	24,533	36,102	.2446	.2668
California	30,353.0	33,680.4	11.0	11,413.4	7.7	650,068,244	36.1	45,101	56,957	305,919,086	35.9	21,245	26,804	12.9833	13.2226
Hawaii	1,120.1	1,196.6	6.8	393.6	9.3	23,772,668	39.0	47,522	60,398	18,061,829	61.2	31,121	45,889	.5198	.5666
Oregon	2,863.5	2,989.7	4.4	1,160.6	4.4	30,752,243	41.6	32,232	43,729	32,672,381	45.7	20,159	28,151	1.1126	1.1692
Washington	4,931.2	5,313.5	7.8	2,046.6	7.8	98,931,748	38.3	37,692	48,340	55,488,853	50.9	19,370	27,113	2.0255	2.1380
TOTAL UNITED STATES	**250,812.0**	**263,296.1**	**5.0**	**97,306.6**	**4.9**	**4,744,573,722**	**35.6**	**37,735**	**48,739**	**2,406,532,139**	**33.2**	**19,488**	**24,731**	**100.0000**	**100.0000**

1995 Projections

S&MM ESTIMATES / METRO AREA (County)	POPULATION 12/31/90 Total Pop. (Thous.)	POPULATION 12/31/95 Total Pop. (Thous.)	POPULATION % Change 1990-1995	POPULATION 12/31/95 Total Hshlds. (Thous.)	POPULATION % Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	EFFECTIVE BUYING INCOME % Change 1990-1995	EFFECTIVE BUYING INCOME Average Household EBI 1990	EFFECTIVE BUYING INCOME Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	RETAIL SALES % Change 1990-1995	RETAIL SALES Retail Sales Per Household 1990	RETAIL SALES Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
ALABAMA															
ANNISTON	116.2	117.2	.9	43.7	1.6	1,570,598	28.7	28,389	35,940	1,038,287	38.1	17,484	23,759	.0391	.0383
Calhoun	116.2	117.2	.9	43.7	1.6	1,570,598	28.7	28,389	35,940	1,038,287	38.1	17,484	23,759	.0391	.0383
BIRMINGHAM	911.0	931.5	2.3	358.2	3.3	15,031,330	35.2	32,085	41,964	9,246,758	36.7	19,517	25,815	.3439	.3445
Blount	39.4	40.3	2.3	15.1	2.7	383,686	21.2	21,536	25,410	199,385	40.8	9,635	13,204	.0100	.0095
Jefferson	651.4	652.0	.1	255.0	1.4	11,210,869	34.1	33,247	43,964	7,733,065	38.4	22,224	30,326	.2640	.2640
St. Clair	50.8	55.5	9.3	19.7	9.4	615,270	31.8	25,925	31,232	228,514	25.8	10,093	11,600	.0139	.0137
Shelby	101.7	115.8	13.9	42.5	13.2	1,945,931	50.0	35,146	45,787	462,511	19.8	10,462	10,883	.0330	.0350
Walker	67.7	67.9	.3	25.9	1.2	875,574	28.3	26,654	33,806	623,283	33.1	18,293	24,065	.0230	.0223
DECATUR	101.1	107.2	6.0	41.0	7.3	1,440,660	31.5	28,673	35,138	1,023,472	35.2	19,819	24,963	.0363	.0360
Morgan	101.1	107.2	6.0	41.0	7.3	1,440,660	31.5	28,673	35,138	1,023,472	35.2	19,819	24,963	.0363	.0360
DOTHAN	131.9	137.5	4.2	51.4	5.3	1,873,908	34.2	28,606	36,457	1,465,329	40.0	21,420	28,469	.0478	.0485
Dale	49.9	51.7	3.6	18.4	4.0	695,883	34.6	29,208	37,820	221,913	23.2	10,176	12,060	.0143	.0141
Houston	82.0	85.8	4.6	33.0	6.1	1,178,025	34.0	28,263	35,698	1,241,416	43.5	27,819	37,619	.0335	.0344
FLORENCE	131.1	130.3	-.6	51.3	.8	1,854,153	26.1	28,894	36,143	1,227,345	36.6	17,653	23,935	.0464	.0447
Colbert	51.5	50.5	-1.9	19.9	-.5	646,128	19.1	27,132	32,469	445,862	29.0	17,275	22,405	.0176	.0162
Lauderdale	79.6	79.8	.3	31.4	1.6	1,208,025	30.2	30,035	38,472	781,483	41.3	17,897	24,888	.0288	.0285
GADSDEN	99.7	99.1	-.6	38.7	.3	1,149,375	18.0	25,235	29,700	838,165	28.4	16,913	21,658	.0326	.0300
Etowah	99.7	99.1	-.6	38.7	.3	1,149,375	18.0	25,235	29,700	838,165	28.4	16,913	21,658	.0326	.0300
HUNTSVILLE	242.7	265.3	9.3	103.3	11.4	6,033,743	60.5	40,552	58,410	2,887,005	49.2	20,877	27,948	.1052	.1197
Madison	242.7	265.3	9.3	103.3	11.4	6,033,743	60.5	40,552	58,410	2,887,005	49.2	20,877	27,948	.1052	.1197
MOBILE	479.6	495.8	3.4	182.9	4.6	7,825,197	40.8	31,766	42,784	4,549,889	39.3	18,816	24,876	.1722	.1769
Baldwin	99.7	108.1	8.4	41.4	10.1	1,728,142	47.6	31,130	41,743	847,670	36.2	16,549	20,475	.0350	.0370
Mobile	379.7	387.7	2.1	141.5	3.1	6,097,055	39.0	31,940	43,089	3,702,219	38.7	19,437	26,164	.1372	.1399
MONTGOMERY	294.6	307.8	4.5	112.1	5.5	4,870,441	40.5	32,603	43,447	3,346,484	53.5	30,510	29,853	.1093	.1165
Autauga	34.5	36.4	5.5	12.7	6.7	558,031	43.4	32,694	43,939	360,888	69.1	17,938	28,416	.0119	.0132
Elmore	49.9	53.9	8.0	18.3	8.9	691,649	38.9	29,631	37,795	257,653	43.9	10,659	14,079	.0140	.0146
Montgomery	210.2	217.5	3.5	81.1	4.5	3,620,761	40.4	33,232	44,646	2,727,943	32.6	23,037	33,637	.0834	.0887
TUSCALOOSA	151.6	157.7	4.0	58.2	4.3	2,117,647	34.2	28,285	36,386	1,381,432	30.0	19,041	23,736	.0522	.0515
Tuscaloosa	151.6	157.7	4.0	58.2	4.3	2,117,647	34.2	28,285	36,386	1,381,432	30.0	19,041	23,736	.0522	.0515
TOTAL METRO COUNTIES	2,706.3	2,797.1	3.4	1,058.8	4.5	44,276,210	38.3	31,659	41,912	27,232,450	39.6	19,249	25,720	.9978	1.0194
TOTAL STATE	4,056.1	4,154.5	2.4	1,566.9	3.6	61,263,829	36.9	29,633	39,163	36,310,385	37.7	17,435	23,173	1.4017	1.4149
ALASKA															
ANCHORAGE	226.8	233.7	3.0	85.6	3.3	5,138,155	35.0	45,913	60,025	3,961,682	59.5	29,963	46,281	.1137	.1213
Anchorage	226.8	233.7	3.0	85.6	3.3	5,138,155	35.0	45,913	60,025	3,961,682	59.5	29,963	46,281	.1137	.1213
TOTAL METRO COUNTIES	226.8	233.7	3.0	85.6	3.3	5,138,155	35.0	45,913	60,025	3,961,682	59.5	29,963	46,281	.1137	.1213
TOTAL STATE	554.5	589.1	6.2	204.2	7.3	12,352,883	43.7	45,160	60,494	7,372,034	57.9	34,533	36,102	.2446	.2668
ARIZONA															
PHOENIX	2,169.7	2,455.2	13.2	945.1	14.4	45,434,851	50.6	36,535	48,074	23,168,729	39.1	20,160	24,515	.8806	.9541
Maricopa	2,169.7	2,455.2	13.2	945.1	14.4	45,434,851	50.6	36,535	48,074	23,168,729	39.1	20,160	24,515	.8806	.9541
TUCSON	677.9	743.4	9.7	297.0	11.6	10,080,991	31.2	28,864	33,943	6,179,965	33.8	17,346	20,808	.2404	.2397
Pima	677.9	743.4	9.7	297.0	11.6	10,080,991	31.2	28,864	33,943	6,179,965	33.8	17,346	20,808	.2404	.2397
YUMA	108.9	121.7	11.8	40.7	11.5	1,244,184	37.2	24,846	30,570	852,168	23.3	18,941	20,938	.0332	.0329
Yuma	108.9	121.7	11.8	40.7	11.5	1,244,184	37.2	24,846	30,570	852,168	23.3	18,941	20,938	.0332	.0329
TOTAL METRO COUNTIES	2,956.5	3,320.3	12.3	1,282.8	13.7	56,760,026	46.4	34,348	44,247	30,200,862	37.5	19,457	23,543	1.1542	1.2267
TOTAL STATE	3,740.0	4,187.8	12.0	1,583.7	13.3	66,440,798	44.8	32,822	41,953	35,638,982	36.4	18,703	22,504	1.3875	1.4625
ARKANSAS															
FAYETTEVILLE–SPRINGDALE	114.6	121.5	6.0	46.8	6.6	1,927,810	43.2	30,664	41,193	1,519,622	52.0	22,774	32,471	.0451	.0484
Washington	114.6	121.5	6.0	46.8	6.6	1,927,810	43.2	30,664	41,193	1,519,622	52.0	22,774	32,471	.0451	.0484
FORT SMITH	177.3	186.0	4.9	71.0	5.3	2,599,319	35.9	28,382	36,610	2,107,315	61.2	19,397	29,680	.0632	.0677
Crawford	43.1	46.8	8.6	16.9	9.0	586,466	39.5	27,129	34,702	342,964	70.6	12,972	20,294	.0127	.0140
Sebastian	100.1	103.3	3.2	40.9	3.5	1,700,311	33.5	31,778	41,572	1,526,053	59.5	24,219	37,312	.0419	.0448
Sequoyah, Okla.	*34.1*	*35.9*	*5.3*	*13.2*	*6.5*	*312,542*	*31.7*	*19,133*	*23,677*	*238,298*	*59.2*	*12,071*	*18,053*	*.0086*	*.0089*
LITTLE ROCK–NORTH LITTLE ROCK	516.1	535.0	3.7	204.9	4.2	9,785,133	41.5	35,175	47,756	6,565,257	58.3	21,097	32,041	.2087	.2256
Faulkner	61.2	67.8	10.8	24.2	11.0	1,133,576	36.5	33,236	46,842	353,235	57.6	16,106	22,861	.0210	.0240
Lonoke	39.7	42.0	5.8	14.9	6.4	467,732	27.2	26,264	31,391	238,666	53.5	11,107	16,018	.0110	.0112
Pulaski	350.1	354.8	1.3	140.4	2.2	7,298,397	42.2	37,361	51,983	5,440,425	61.0	24,591	38,749	.1573	.1717
Saline	65.1	70.4	8.1	25.4	8.5	885,428	28.4	29,471	34,839	332,931	27.0	11,207	13,108	.0194	.0187
PINE BLUFF	85.4	85.0	-.5	30.0	.0	1,877,462	26.7	28,340	35,915	849,262	51.3	18,716	28,309	.0283	.0285
Jefferson	85.4	85.0	-.5	30.0	.0	1,877,462	26.7	28,340	35,915	849,262	51.3	18,716	28,309	.0283	.0285
TEXARKANA	120.4	122.1	1.4	45.7	1.6	1,730,367	34.3	28,961	38,301	1,271,076	42.2	19,869	27,813	.0430	.0436
Miller	38.5	39.0	1.3	14.5	1.4	638,522	43.9	31,032	44,036	324,713	46.5	13,503	22,394	.0130	.0137
Bowie, Tex.	*81.9*	*83.1*	*1.5*	*31.2*	*1.6*	*1,111,845*	*29.4*	*27,997*	*35,636*	*946,361*	*40.7*	*21,903*	*30,332*	*.0300*	*.0299*
TOTAL METRO COUNTIES	947.9	982.1	3.6	371.7	4.1	16,264,253	39.4	32,686	43,757	11,699,813	56.1	20,996	31,476	.3668	.3917
TOTAL STATE	2,258.0	2,403.7	1.9	917.6	2.6	35,020,615	36.1	28,779	38,165	23,675,434	53.9	17,205	25,801	.8111	.8469

S&MM ESTIMATES

METRO AREA / County	POPULATION 12/31/90 Total Pop. (Thous.)	POPULATION 12/31/95 Total Pop. (Thous.)	POPULATION % Change 1990-1995	POPULATION 12/31/95 Total Hshlds. (Thous.)	POPULATION % Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	EFFECTIVE BUYING INCOME % Change 1990-1995	EFFECTIVE BUYING INCOME Average Household EBI 1990	EFFECTIVE BUYING INCOME Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	RETAIL SALES % Change 1990-1995	RETAIL SALES Retail Sales Per Household 1990	RETAIL SALES Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
CALIFORNIA															
ANAHEIM–SANTA ANA	**2,451.1**	**2,702.0**	**10.2**	**893.2**	**6.2**	**59,220,877**	**34.7**	**52,247**	**66,302**	**29,014,163**	**30.9**	**26,352**	**32,483**	**1.1915**	**1.1911**
Orange	2,451.1	2,702.0	10.2	893.2	6.2	59,220,877	34.7	52,247	66,302	29,014,163	30.9	26,352	32,483	1.1915	1.1911
BAKERSFIELD	**558.9**	**646.2**	**15.6**	**213.1**	**14.1**	**10,336,381**	**42.5**	**38,824**	**48,505**	**4,558,545**	**35.0**	**18,072**	**21,392**	**.2043**	**.2149**
Kern	558.9	646.2	15.6	213.1	14.1	10,336,381	42.5	38,824	48,505	4,558,545	35.0	18,072	21,392	.2043	.2149
CHICO	**185.3**	**202.8**	**9.4**	**79.5**	**8.9**	**2,731,364**	**28.5**	**29,122**	**34,357**	**1,518,495**	**34.0**	**15,521**	**19,101**	**.0640**	**.0632**
Butte	185.3	202.8	9.4	79.5	8.9	2,731,364	28.5	29,122	34,357	1,518,495	34.0	15,521	19,101	.0640	.0632
FRESNO	**682.9**	**775.6**	**13.6**	**252.4**	**11.6**	**12,039,630**	**39.0**	**38,286**	**47,701**	**6,081,036**	**37.8**	**19,509**	**24,093**	**.2516**	**.2616**
Fresno	682.9	775.6	13.6	252.4	11.6	12,039,630	39.0	38,286	47,701	6,081,036	37.8	19,509	24,093	.2516	.2616
LOS ANGELES–LONG BEACH	**8,967.9**	**9,654.9**	**7.7**	**3,103.2**	**2.6**	**180,994,455**	**30.9**	**45,688**	**58,325**	**94,661,700**	**41.0**	**22,190**	**30,505**	**3.8050**	**3.8208**
Los Angeles	8,967.9	9,654.9	7.7	3,103.2	2.6	180,994,455	30.9	45,688	58,325	94,661,700	41.0	22,190	30,505	3.8050	3.8208
LOS ANGELES–ANAHEIM–RIVERSIDE CONSOLIDATED AREA	***14,823.7***	***16,425.0***	***10.8***	***5,320.9***	***6.4***	***310,189,473***	***34.9***	***45,961***	***58,296***	***153,192,208***	***37.4***	***22,285***	***28,791***	***6.3173***	***6.4262***
MERCED	**181.8**	**203.7**	**12.0**	**61.6**	**9.2**	**2,368,942**	**29.0**	**32,556**	**38,457**	**1,157,492**	**36.4**	**15,043**	**18,790**	**.0548**	**.0549**
Merced	181.8	203.7	12.0	61.6	9.2	2,368,942	29.0	32,556	38,457	1,157,492	36.4	15,043	18,790	.0548	.0549
MODESTO	**384.4**	**452.5**	**17.7**	**150.2**	**15.4**	**6,427,283**	**37.4**	**35,920**	**42,791**	**3,251,631**	**29.1**	**19,349**	**21,649**	**.1394**	**.1426**
Stanislaus	384.4	452.5	17.7	150.2	15.4	6,427,283	37.4	35,920	42,791	3,251,631	29.1	19,349	21,649	.1394	.1426
OAKLAND	**2,111.7**	**2,284.3**	**8.2**	**840.6**	**6.3**	**52,265,671**	**36.2**	**48,502**	**62,177**	**21,911,809**	**35.2**	**20,484**	**26,067**	**.9854**	**.9975**
Alameda	1,291.7	1,369.8	6.0	501.8	3.6	28,061,085	31.4	44,087	55,921	13,752,309	36.5	20,805	27,406	.5754	.5712
Contra Costa	820.0	914.5	11.5	338.8	10.5	24,204,586	4[illegible].3	55,481	71,442	8,159,500	33.3	19,978	24,084	.4100	.4263
OXNARD–VENTURA	**680.7**	**752.7**	**10.6**	**237.1**	**7.2**	**15,290,934**	**37.1**	**50,426**	**64,491**	**7,561,248**	**40.2**	**24,381**	**31,891**	**.3031**	**.3125**
Ventura	680.7	752.7	10.6	237.1	7.2	15,290,934	37.1	50,426	64,491	7,561,248	40.2	24,381	31,891	.3031	.3125
REDDING	**151.6**	**175.3**	**15.6**	**67.3**	**16.6**	**2,554,619**	**37.9**	**32,104**	**37,959**	**1,374,289**	**24.1**	**19,188**	**20,420**	**.0569**	**.0575**
Shasta	151.6	175.3	15.6	67.3	16.6	2,554,619	37.9	32,104	37,959	1,374,289	24.1	19,188	20,420	.0569	.0575
RIVERSIDE–SAN BERNARDINO	**2,724.0**	**3,315.4**	**21.7**	**1,087.4**	**19.0**	**54,683,207**	**49.6**	**39,993**	**50,288**	**21,955,097**	**31.0**	**18,348**	**20,190**	**1.0177**	**1.1018**
Riverside	1,242.1	1,537.1	23.8	516.0	20.7	26,307,186	52.9	40,250	50,983	9,215,116	21.5	17,745	17,859	.4707	.5088
San Bernardino	1,481.9	1,778.3	20.0	571.4	17.5	28,376,021	46.7	39,767	49,661	12,739,981	38.8	18,878	22,296	.5470	.5930
SACRAMENTO	**1,523.3**	**1,752.6**	**15.1**	**653.9**	**14.2**	**34,790,966**	**44.7**	**41,969**	**53,205**	**15,462,885**	**34.7**	**20,045**	**23,647**	**.6356**	**.6929**
El Dorado	129.9	150.7	16.0	55.8	15.5	2,777,927	43.3	40,145	49,784	977,573	25.9	16,079	17,519	.0510	.0530
Placer	179.3	210.7	17.5	78.2	17.4	4,374,033	48.8	44,140	55,934	1,938,234	25.9	23,113	24,786	.0818	.0863
Sacramento	1,070.6	1,233.4	15.2	463.7	14.2	24,931,859	45.3	42,273	53,767	11,464,220	37.6	20,517	24,723	.4689	.4995
Yolo	143.5	157.8	10.0	56.2	8.3	2,707,147	35.5	38,507	48,170	1,082,858	29.5	16,106	19,268	.0539	.0541
SALINAS–SEASIDE–MONTEREY	**363.1**	**409.0**	**12.6**	**126.9**	**9.9**	**7,111,700**	**38.8**	**44,367**	**56,042**	**3,194,282**	**34.7**	**20,532**	**25,172**	**.1417**	**.1458**
Monterey	363.1	409.0	12.6	126.9	9.9	7,111,700	38.8	44,367	56,042	3,194,282	34.7	20,532	25,172	.1417	.1458
SAN DIEGO	**2,562.9**	**2,947.3**	**15.0**	**1,026.0**	**12.5**	**59,098,150**	**43.5**	**45,163**	**57,601**	**26,509,110**	**38.0**	**21,068**	**25,837**	**1.1115**	**1.1772**
San Diego	2,562.9	2,947.3	15.0	1,026.0	12.5	59,098,150	43.5	45,163	57,601	26,509,110	38.0	21,068	25,837	1.1115	1.1772
SAN FRANCISCO	**1,611.7**	**1,660.0**	**3.0**	**648.7**	**.5**	**44,002,670**	**30.0**	**52,420**	**67,832**	**21,024,138**	**37.8**	**23,626**	**32,410**	**.8654**	**.8517**
Marin	231.0	236.9	2.6	97.9	2.6	7,719,493	31.8	61,377	78,851	3,178,268	34.1	24,838	32,464	.1415	.1388
San Francisco	724.3	725.9	.2	297.0	-2.6	19,390,941	28.3	49,447	65,289	9,337,029	37.8	22,138	31,408	.3862	.3758
San Mateo	656.4	697.2	6.2	253.8	3.8	16,892,236	31.2	52,642	66,557	8,508,841	39.1	25,014	33,526	.3377	.3371



CAL. (cont.)

S&MM ESTIMATES

METRO AREA / County	POPULATION 12/31/90 Total Pop. (Thous.)	POPULATION 12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
SAN FRANCISCO–OAKLAND–SAN JOSE CONSOLIDATED AREA	***6,334.1***	***6,805.0***	***7.4***	***2,475.0***	***4.9***	***159,472,991***	***34.0***	***50,419***	***64,434***	***69,498,778***	***34.2***	***21,946***	***28,080***	***3.0650***	***3.0636***
SAN JOSE	**1,512.9**	**1,612.3**	**6.6**	**540.4**	**2.8**	**39,215,000**	**32.4**	**56,328**	**72,567**	**15,678,101**	**25.4**	**23,777**	**29,012**	.7311	.7312
Santa Clara	1,512.9	1,612.3	6.6	540.4	2.8	39,215,000	32.4	56,328	72,567	15,678,101	25.4	23,777	29,012	.7311	.7312
SANTA BARBARA–SANTA MARIA–LOMPOC	**373.5**	**398.0**	**6.6**	**135.8**	**3.5**	**7,808,454**	**31.4**	**45,292**	**57,500**	**3,570,733**	**29.0**	**21,106**	**26,294**	.1607	.1570
Santa Barbara	373.5	398.0	6.6	135.8	3.5	7,808,454	31.4	45,292	57,500	3,570,733	29.0	21,106	26,294	.1607	.1570
SANTA CRUZ	**233.1**	**253.4**	**8.7**	**89.8**	**5.9**	**5,355,204**	**36.8**	**46,166**	**59,635**	**2,733,752**	**43.1**	**22,536**	**30,443**	.1064	.1097
Santa Cruz	233.1	253.4	8.7	89.8	5.9	5,355,204	36.8	46,166	59,635	2,733,752	43.1	22,536	30,443	.1064	.1097
SANTA ROSA–PETALUMA	**397.7**	**451.4**	**13.5**	**171.9**	**12.6**	**9,518,847**	**43.5**	**43,438**	**55,374**	**4,546,987**	**43.1**	**20,805**	**26,451**	.1792	.1913
Sonoma	397.7	451.4	13.5	171.9	12.6	9,518,847	43.5	43,438	55,374	4,546,987	43.1	20,805	26,451	.1792	.1913
STOCKTON	**490.6**	**550.6**	**12.2**	**175.1**	**8.4**	**7,968,844**	**33.1**	**37,038**	**45,510**	**4,029,702**	**35.6**	**18,389**	**23,014**	.1740	.1761
San Joaquin	490.6	550.6	12.2	175.1	8.4	7,968,844	33.1	37,038	45,510	4,029,702	35.6	18,389	23,014	.1740	.1761
VALLEJO–FAIRFIELD–NAPA	**467.0**	**543.6**	**16.4**	**183.6**	**14.5**	**9,115,599**	**37.5**	**41,344**	**49,649**	**3,603,991**	**31.2**	**17,121**	**19,630**	.1775	.1822
Napa	112.6	122.7	9.0	45.6	8.6	2,853,251	39.8	48,595	62,571	1,081,803	46.3	17,610	23,724	.0504	.0529
Solano	354.4	420.9	18.8	138.0	16.6	6,262,348	36.4	38,771	45,379	2,522,188	25.7	16,948	18,277	.1271	.1293
VISALIA–TULARE–PORTERVILLE	**318.7**	**359.7**	**12.9**	**110.5**	**10.5**	**4,107,382**	**30.4**	**31,493**	**37,171**	**1,978,277**	**22.2**	**16,184**	**17,903**	.0973	.0953
Tulare	318.7	359.7	12.9	110.5	10.5	4,107,388	30.4	31,493	37,171	1,978,277	22.2	16,184	17,903	.0973	.0953
YUBA CITY	**124.4**	**135.3**	**8.8**	**46.9**	**7.6**	**1,871,573**	**30.8**	**32,811**	**39,906**	**906,369**	**33.9**	**15,528**	**19,330**	.0415	.0412
Sutter	65.4	71.3	9.0	25.4	8.1	1,009,234	27.6	33,667	39,734	553,754	34.8	17,482	21,801	.0233	.0229
Yuba	59.0	64.0	8.5	21.5	7.0	862,339	34.9	31,809	40,109	352,815	32.6	13,242	16,410	.0182	.0183
TOTAL METRO COUNTIES	**29,059.2**	**32,238.6**	**10.9**	**10,895.1**	**7.6**	**628,877,758**	**36.1**	**45,626**	**57,721**	**296,294,032**	**36.1**	**21,499**	**27,194**	**12.5356**	**12.7700**
TOTAL STATE	**30,353.0**	**33,680.4**	**11.0**	**11,413.4**	**7.7**	**650,068,244**	**36.1**	**45,101**	**56,957**	**305,919,086**	**35.9**	**21,245**	**26,804**	**12.9633**	**13.2226**
COLORADO															
BOULDER–LONGMONT	**227.3**	**240.1**	**5.6**	**95.9**	**7.5**	**4,512,138**	**38.5**	**36,517**	**47,050**	**2,637,254**	**36.5**	**21,656**	**27,500**	.0968	.0987
Boulder	227.3	240.1	5.6	95.9	7.5	4,512,138	38.5	36,517	47,050	2,637,254	36.5	21,656	27,500	.0968	.0987
COLORADO SPRINGS	**405.0**	**454.0**	**12.1**	**169.8**	**13.1**	**7,771,089**	**52.9**	**33,871**	**45,766**	**4,134,882**	**46.7**	**18,777**	**24,351**	.1517	.1679
El Paso	405.0	454.0	12.1	169.8	13.1	7,771,089	52.9	33,871	45,766	4,134,882	46.7	18,777	24,351	.1517	.1679
DENVER	**1,633.3**	**1,702.0**	**4.2**	**688.5**	**5.4**	**38,262,861**	**45.3**	**40,240**	**55,574**	**18,909,139**	**45.5**	**19,905**	**27,464**	.7225	.7683
Adams	266.3	276.1	3.7	100.9	4.2	4,824,556	40.3	35,535	47,815	3,249,601	59.1	21,100	32,206	.1043	.1124
Arapahoe	396.8	430.6	8.5	173.8	10.8	10,669,313	50.3	45,264	61,388	5,747,832	46.2	23,071	33,072	.1984	.2168
Denver	464.8	451.6	–2.8	206.5	–1.5	9,480,162	34.9	33,523	45,909	5,334,785	46.1	17,425	25,834	.1981	.2007
Douglas	63.0	75.6	20.0	26.7	23.0	2,007,290	70.9	54,116	75,179	238,790	31.7	9,057	9,693	.0251	.0302
Jefferson	442.4	468.1	5.8	180.6	7.4	11,281,540	48.4	45,235	62,467	4,318,131	36.0	18,991	23,910	.1966	.2082
DENVER–BOULDER CONSOLIDATED AREA	***1,860.6***	***1,942.1***	***4.4***	***784.4***	***5.7***	***42,774,999***	***44.5***	***39,880***	***54,532***	***21,546,393***	***44.3***	***20,116***	***27,469***	***.8193***	***.8670***
FORT COLLINS–LOVELAND	**190.7**	**217.3**	**13.9**	**83.2**	**15.1**	**3,278,527**	**44.6**	**31,355**	**39,405**	**2,021,008**	**50.0**	**18,637**	**24,291**	.0699	.0763
Larimer	190.7	217.3	13.9	83.2	15.1	3,278,527	44.6	31,355	39,405	2,021,008	50.0	18,637	24,291	.0699	.0763
GREELEY	**132.3**	**136.3**	**3.0**	**49.2**	**3.1**	**1,835,818**	**31.5**	**29,274**	**37,313**	**994,032**	**47.3**	**14,150**	**20,204**	.0416	.0421
Weld	132.3	136.3	3.0	49.2	3.1	1,835,818	31.5	29,274	37,313	994,032	47.3	14,150	20,204	.0416	.0421
PUEBLO	**123.1**	**123.6**	**.4**	**47.7**	**1.3**	**1,568,658**	**22.8**	**27,111**	**32,886**	**1,038,060**	**32.6**	**16,627**	**21,762**	.0410	.0389
Pueblo	123.1	123.6	.4	47.7	1.3	1,568,658	22.8	27,111	32,886	1,038,060	32.6	16,627	21,762	.0410	.0389
TOTAL METRO COUNTIES	**2,711.7**	**2,873.3**	**6.0**	**1,134.3**	**7.1**	**57,229,091**	**44.4**	**37,402**	**50,453**	**29,734,375**	**44.7**	**19,401**	**26,214**	**1.1235**	**1.1922**
TOTAL STATE	**3,321.1**	**3,496.5**	**5.3**	**1,377.2**	**6.5**	**66,378,994**	**42.9**	**35,927**	**48,199**	**34,435,393**	**41.2**	**18,864**	**25,004**	**1.3332**	**1.3944**
CONNECTICUT															
BRIDGEPORT–STAMFORD–NORWALK–DANBURY	**827.1**	**827.5**	**.0**	**304.3**	**–.2**	**23,954,556**	**29.5**	**60,689**	**78,720**	**9,154,354**	**14.8**	**26,151**	**30,083**	.4626	.4294
Fairfield	827.1	827.5	.0	304.3	–.2	23,954,556	29.5	60,689	78,720	9,154,354	14.8	26,151	30,083	.4626	.4294
HARTFORD–NEW BRITAIN–MIDDLETOWN–BRISTOL	**1,130.7**	**1,173.7**	**3.8**	**445.2**	**4.4**	**25,871,369**	**32.1**	**45,935**	**58,112**	**10,867,664**	**16.0**	**21,977**	**24,411**	.5255	.4973
Hartford	856.0	882.2	3.1	338.2	3.6	19,528,327	31.0	45,673	57,742	8,666,838	16.0	22,896	25,626	.4053	.3808
Middlesex	144.6	152.9	5.7	58.9	6.7	3,584,022	37.5	47,235	60,849	1,356,432	13.7	21,616	23,030	.0686	.0663
Tolland	130.1	138.6	6.5	48.1	7.4	2,759,020	33.2	46,237	57,360	844,374	19.8	15,727	17,553	.0516	.0502
NEW HAVEN–WATERBURY–MERIDEN	**807.9**	**830.3**	**2.8**	**316.8**	**3.5**	**18,071,233**	**33.2**	**44,320**	**57,043**	**7,508,422**	**15.7**	**21,187**	**23,701**	.3660	.3470
New Haven	807.9	830.3	2.8	316.8	3.5	18,071,233	33.2	44,320	57,043	7,508,422	15.7	21,187	23,701	.3660	.3470
NEW LONDON–NORWICH	**256.2**	**264.9**	**3.4**	**97.4**	**3.9**	**5,071,087**	**29.5**	**41,794**	**52,065**	**2,170,245**	**11.2**	**20,835**	**22,282**	.1089	.1007
New London	256.2	264.9	3.4	97.4	3.9	5,071,087	29.5	41,794	52,065	2,170,245	11.2	20,835	22,282	.1089	.1007
TOTAL METRO COUNTIES	**3,021.9**	**3,096.4**	**2.5**	**1,163.7**	**2.9**	**72,968,245**	**31.3**	**49,130**	**62,704**	**29,700,685**	**15.2**	**22,793**	**25,523**	**1.4630**	**1.3744**
TOTAL STATE	**3,301.1**	**3,390.7**	**2.7**	**1,274.5**	**3.1**	**79,288,768**	**31.7**	**48,726**	**62,212**	**31,953,763**	**15.2**	**22,435**	**25,072**	**1.5841**	**1.4914**
DELAWARE															
WILMINGTON	**584.4**	**619.0**	**5.9**	**229.1**	**6.6**	**12,356,891**	**36.9**	**42,010**	**53,937**	**6,195,439**	**36.4**	**22,800**	**27,043**	.2569	.2546
New Castle	446.4	472.7	5.9	177.0	6.7	9,583,534	37.7	41,952	54,144	5,128,629	26.5	24,431	28,975	.2024	.2008
Cecil, Md.	*72.5*	*79.6*	*9.8*	*27.7*	*10.4*	*1,329,050*	*36.0*	*38,931*	*47,980*	*534,252*	*13.6*	*18,734*	*19,287*	*.0275*	*.0268*
Salem, N. J.	*65.5*	*66.7*	*1.8*	*24.4*	*2.1*	*1,444,307*	*32.4*	*45,646*	*59,193*	*532,558*	*41.5*	*15,748*	*21,826*	*.0270*	*.0270*
TOTAL METRO COUNTIES	**446.4**	**472.7**	**5.9**	**177.0**	**6.7**	**9,583,534**	**37.7**	**41,952**	**54,144**	**5,128,629**	**26.5**	**24,431**	**28,975**	**.2024**	**.2008**
TOTAL STATE	**673.2**	**714.9**	**6.2**	**267.4**	**6.9**	**13,172,260**	**36.3**	**38,613**	**49,261**	**7,797,929**	**29.1**	**24,145**	**29,162**	**.2919**	**.2904**

S&MM ESTIMATES	POPULATION					EFFECTIVE BUYING INCOME				RETAIL SALES				BPI	
METRO AREA County	12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
DISTRICT OF COLUMBIA															
WASHINGTON	**3,988.4**	**4,369.7**	**9.6**	**1,605.3**	**8.3**	**110,176,774**	**39.1**	**53,429**	**68,633**	**39,262,025**	**19.2**	**22,207**	**24,458**	**1.9964**	**1.9830**
District of Columbia	*604.2*	*591.3*	*-2.1*	*243.0*	*-2.2*	*13,499,462*	*26.6*	*42,939*	*55,553*	*4,731,586*	*24.0*	*15,360*	*19,472*	*.2639*	*.2462*
Calvert, Md.	*53.0*	*61.6*	*16.2*	*20.3*	*16.0*	*1,135,333*	*43.6*	*45,175*	*55,928*	*239,456*	*13.0*	*11,897*	*11,796*	*.0189*	*.0196*
Charles, Md.	*103.6*	*118.7*	*14.6*	*38.8*	*14.8*	*2,026,946*	*36.5*	*43,994*	*52,241*	*710,901*	*10.8*	*18,983*	*18,322*	*.0403*	*.0392*
Frederick, Md.	*153.3*	*171.2*	*11.7*	*60.4*	*12.5*	*3,263,988*	*39.2*	*43,666*	*54,040*	*1,221,999*	*11.5*	*20,410*	*20,232*	*.0639*	*.0626*
Montgomery, Md.	*777.3*	*893.9*	*15.0*	*332.8*	*14.8*	*26,148,155*	*43.2*	*62,994*	*78,570*	*7,520,370*	*14.4*	*22,681*	*22,597*	*.4320*	*.4372*
Prince George's, Md.	*736.0*	*779.7*	*5.9*	*271.5*	*4.2*	*17,128,822*	*30.4*	*50,421*	*63,090*	*6,688,530*	*6.8*	*24,032*	*24,635*	*.3504*	*.3231*
Alexandria city, Va.	*111.4*	*113.1*	*1.5*	*53.4*	*.0*	*3,684,248*	*33.3*	*51,743*	*68,993*	*2,150,793*	*47.2*	*27,367*	*40,277*	*.0727*	*.0743*
Arlington, Va.	*171.3*	*174.5*	*1.9*	*78.4*	*-.4*	*5,192,432*	*31.0*	*50,378*	*66,230*	*1,829,229*	*32.8*	*17,496*	*23,332*	*.0932*	*.0907*
Fairfax, Va.	*638.4*	*956.3*	*14.1*	*338.0*	*12.8*	*28,063,873*	*49.1*	*62,839*	*83,029*	*8,973,404*	*25.3*	*23,895*	*26,549*	*.4547*	*.4801*
Fairfax city, Va.	*19.6*	*19.5*	*-.5*	*7.2*	*-2.7*	*626,433*	*32.3*	*63,991*	*87,005*	*1,040,543*	*23.3*	*114,086*	*144,520*	*.0224*	*.0211*
Falls Church city, Va.	*9.6*	*9.5*	*-1.0*	*4.1*	*-2.4*	*317,298*	*30.3*	*57,965*	*77,390*	*388,562*	*36.5*	*67,796*	*94,771*	*.0090*	*.0088*
Loudoun, Va.	*68.6*	*102.8*	*16.0*	*36.3*	*15.6*	*2,151,323*	*44.9*	*47,269*	*59,265*	*797,389*	*13.6*	*21,973*	*21,967*	*.0396*	*.0405*
Manassas city, Va.	*29.0*	*34.3*	*18.3*	*11.4*	*16.3*	*548,894*	*35.1*	*41,454*	*48,149*	*716,652*	*10.7*	*66,055*	*62,864*	*.0188*	*.0173*
Manassas Park city, Va.	*6.8*	*7.1*	*4.4*	*2.3*	*4.5*	*104,321*	*27.4*	*37,215*	*45,357*	*7,699*	*2.6*	*3,410*	*3,347*	*.0018*	*.0017*
Prince William, Va.	*223.0*	*262.0*	*17.5*	*83.9*	*16.4*	*4,993,228*	*46.2*	*47,379*	*59,514*	*1,850,564*	*19.4*	*21,491*	*22,057*	*.0922*	*.0955*
Stafford, Va.	*63.3*	*74.2*	*17.2*	*23.5*	*16.9*	*1,292,018*	*47.8*	*43,487*	*54,979*	*394,348*	*27.9*	*15,338*	*16,781*	*.0226*	*.0241*
TOTAL METRO COUNTIES	**604.2**	**591.3**	**-2.1**	**243.0**	**-2.2**	**13,499,462**	**26.6**	**42,939**	**55,553**	**4,731,586**	**24.0**	**15,360**	**19,472**	**.2639**	**.2462**
TOTAL STATE	**604.2**	**591.3**	**-2.1**	**243.0**	**-2.2**	**13,499,462**	**26.6**	**42,939**	**55,553**	**4,731,586**	**24.0**	**15,360**	**19,472**	**.2639**	**.2462**
FLORIDA															
BRADENTON	**215.6**	**236.4**	**9.6**	**102.1**	**10.0**	**4,370,602**	**42.8**	**32,981**	**42,807**	**1,767,955**	**12.5**	**16,932**	**17,316**	**.0870**	**.0860**
Manatee	215.6	236.4	9.6	102.1	10.0	4,370,602	42.8	32,981	42,807	1,767,955	12.5	16,932	17,316	.0870	.0860
DAYTONA BEACH	**379.8**	**427.9**	**12.7**	**177.8**	**13.0**	**7,430,954**	**47.7**	**31,979**	**41,794**	**3,445,073**	**20.1**	**18,232**	**19,376**	**.1498**	**.1538**
Volusia	379.8	427.9	12.7	177.8	13.0	7,430,954	47.7	31,979	41,794	3,445,073	20.1	18,232	19,376	.1498	.1538

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SUNDAY
99.23% Coverage Of Occupied Households

SOURCE: Audit Bureau of Circulations FAS FAX Audit for six months ending 3/31/91. Percentages are combination of City Zone and Retail Trading Zone as defined by Audit Bureau of Circulations.

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FLA. (cont.)

S&MM ESTIMATES / METRO AREA County	POPULATION					EFFECTIVE BUYING INCOME				RETAIL SALES				BUYING POWER INDEX	
	12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	1990	1995
FORT LAUDERDALE-HOLLYWOOD-POMPANO BEACH	**1,278.4**	**1,403.4**	**9.8**	**597.3**	**11.0**	**31,413,021**	**44.8**	**40,315**	**52,592**	**15,345,170**	**27.2**	**22,417**	**25,691**	**.6122**	**.6289**
Broward	1,278.4	1,403.4	9.8	597.3	11.0	31,413,021	44.8	40,315	52,592	15,345,170	27.2	22,417	25,691	.6122	.6289
FORT MYERS-CAPE CORAL	**343.2**	**397.7**	**15.2**	**167.5**	**16.0**	**7,869,743**	**51.0**	**36,082**	**46,984**	**3,709,769**	**19.5**	**21,491**	**22,148**	**.1534**	**.1594**
Lee	345.2	397.7	15.2	167.5	16.0	7,869,743	51.0	36,082	46,984	3,709,769	19.5	21,491	22,148	.1534	.1594
FORT PIERCE	**258.9**	**299.4**	**15.6**	**121.0**	**15.9**	**5,160,688**	**48.1**	**33,379**	**42,650**	**2,394,788**	**17.4**	**19,532**	**19,792**	**.1042**	**.1070**
Martin	103.9	119.5	15.0	51.4	16.0	2,301,913	47.0	35,353	44,784	1,135,937	17.1	21,898	22,100	.0468	.0476
St. Lucie	155.0	179.9	16.1	69.6	15.8	2,858,775	49.0	31,924	41,074	1,258,851	17.9	17,788	18,087	.0574	.0594
FORT WALTON BEACH	**146.9**	**165.5**	**12.7**	**62.4**	**14.5**	**2,802,930**	**47.5**	**34,862**	**44,919**	**1,622,772**	**44.3**	**20,631**	**26,006**	**.0575**	**.0624**
Okaloosa	146.9	165.5	12.7	62.4	14.5	2,802,930	47.5	34,862	44,919	1,622,772	44.3	20,631	26,006	.0575	.0624
GAINESVILLE	**206.6**	**221.6**	**7.3**	**87.2**	**9.7**	**3,553,657**	**41.6**	**31,557**	**40,753**	**2,020,546**	**28.1**	**19,835**	**23,171**	**.0786**	**.0794**
Alachua	183.9	197.8	7.6	79.5	10.1	3,300,489	42.7	32,029	41,516	1,862,874	27.5	20,242	23,432	.0721	.0730
Bradford	22.7	23.8	4.8	7.7	5.5	253,168	29.0	26,882	32,879	157,672	36.6	15,813	20,477	.0065	.0064

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S&MM ESTIMATES

METRO AREA County	POPULATION 12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
JACKSONVILLE	**927.1**	**1,044.4**	**12.7**	**398.4**	**13.3**	**18,634,462**	**47.0**	**36,066**	**46,773**	**9,863,900**	**34.4**	**20,873**	**24,739**	**.3768**	**.3987**
Clay	109.0	126.0	15.6	43.4	15.1	2,192,348	48.9	39,062	50,515	905,945	19.2	20,167	20,874	.0423	.0439
Duval	686.7	767.4	11.8	295.6	12.5	13,899,765	46.6	36,095	47,022	7,926,429	38.2	21,832	26,815	.2855	.3036
Nassau	45.0	51.3	14.0	19.0	14.5	644,654	34.6	28,845	33,929	322,124	23.2	15,756	16,954	.0148	.0147
St. Johns	86.4	99.7	15.4	40.4	17.1	1,897,695	52.6	36,045	46,973	709,402	22.2	16,830	17,559	.0342	.0365
LAKELAND–WINTER HAVEN	**411.9**	**449.3**	**9.1**	**173.9**	**9.6**	**7,020,354**	**38.3**	**32,015**	**40,370**	**3,169,733**	**13.0**	**17,687**	**18,227**	**.1520**	**.1476**
Polk	411.9	449.3	9.1	173.9	9.6	7,020,354	38.3	32,015	40,370	3,169,733	13.0	17,687	18,227	.1520	.1476
MELBOURNE–TITUSVILLE–PALM BAY	**408.8**	**463.7**	**13.4**	**191.5**	**15.8**	**7,676,410**	**39.3**	**33,309**	**40,086**	**3,617,626**	**22.1**	**17,920**	**18,891**	**.1605**	**.1613**
Brevard	408.8	463.7	13.4	191.5	15.8	7,676,410	39.3	33,309	40,086	3,617,626	22.1	17,920	18,891	.1605	.1613
MIAMI–HIALEAH	**1,963.0**	**2,114.2**	**7.7**	**738.9**	**5.3**	**34,511,934**	**35.2**	**36,382**	**46,707**	**19,208,578**	**27.1**	**21,535**	**25,996**	**.7723**	**.7638**
Dade	1,963.0	2,114.2	7.7	738.9	5.3	34,511,934	35.2	36,382	46,707	19,208,578	27.1	21,535	25,996	.7723	.7638
MIAMI–FORT LAUDERDALE CONSOLIDATED AREA	***3,241.4***	***3,517.6***	***8.5***	***1,336.2***	***7.8***	***65,924,955***	***39.6***	***38,089***	***49,338***	***34,553,748***	***27.1***	***21,918***	***25,860***	***1.3845***	***1.3927***
NAPLES	**157.4**	**183.6**	**16.6**	**74.4**	**16.4**	**3,095,721**	**35.2**	**35,841**	**41,609**	**1,550,460**	**10.8**	**21,904**	**20,840**	**.0685**	**.0660**
Collier	157.4	183.6	16.6	74.4	16.4	3,095,721	35.2	35,841	41,609	1,550,460	10.8	21,904	20,840	.0685	.0660
OCALA	**200.5**	**230.6**	**15.0**	**93.7**	**16.4**	**3,111,411**	**43.0**	**27,024**	**33,206**	**1,617,223**	**14.8**	**17,493**	**17,260**	**.0705**	**.0705**
Marion	200.5	230.6	15.0	93.7	16.4	3,111,411	43.0	27,024	33,206	1,617,223	14.8	17,493	17,260	.0705	.0705
ORLANDO	**1,104.8**	**1,279.7**	**15.8**	**479.0**	**15.7**	**22,822,069**	**49.4**	**36,898**	**47,645**	**12,180,223**	**23.1**	**23,897**	**25,428**	**.4708**	**.4895**
Orange	697.1	806.0	15.6	303.4	15.5	14,656,609	50.4	37,116	48,308	8,488,401	24.8	25,908	27,978	.3078	.3215
Osceola	111.8	131.6	17.7	47.0	15.5	1,522,730	38.3	27,051	32,399	1,059,051	22.2	21,298	22,533	.0391	.0392
Seminole	295.9	342.1	15.6	128.6	16.1	6,642,730	49.9	39,997	51,654	2,632,771	18.3	20,085	20,473	.1239	.1288
PANAMA CITY	**129.2**	**142.3**	**10.1**	**55.6**	**11.6**	**1,737,035**	**31.8**	**26,456**	**31,242**	**1,379,877**	**26.6**	**21,881**	**24,818**	**.0473**	**.0463**
Bay	129.2	142.3	10.1	55.6	11.6	1,737,035	31.8	26,456	31,242	1,379,877	26.6	21,881	24,818	.0473	.0463
PENSACOLA	**348.8**	**375.3**	**7.6**	**142.0**	**9.1**	**6,343,831**	**41.1**	**33,988**	**43,971**	**3,374,903**	**40.7**	**18,429**	**23,767**	**.1309**	**.1363**
Escambia	265.4	281.7	6.1	107.2	7.6	4,713,389	39.4	33,952	43,968	2,988,324	44.7	20,740	27,876	.1037	.1083
Santa Rosa	83.4	93.6	12.2	34.8	13.7	1,530,442	46.6	34,105	43,978	386,579	15.8	10,909	11,109	.0272	.0280
SARASOTA	**282.7**	**307.5**	**8.8**	**139.9**	**9.5**	**6,236,385**	**40.7**	**34,693**	**44,577**	**3,411,903**	**19.1**	**22,420**	**24,388**	**.1334**	**.1316**
Sarasota	282.7	307.5	8.8	139.9	9.5	6,236,385	40.7	34,693	44,577	3,411,903	19.1	22,420	24,388	.1334	.1316
TALLAHASSEE	**237.3**	**259.3**	**9.3**	**99.1**	**10.4**	**4,346,934**	**42.3**	**34,012**	**43,864**	**2,113,163**	**21.4**	**19,377**	**21,324**	**.0914**	**.0919**
Gadsden	41.3	42.5	2.9	14.2	5.2	398,899	24.0	23,835	28,091	264,569	46.3	13,397	18,632	.0108	.0107
Leon	196.0	216.8	10.6	84.9	11.3	3,948,035	44.5	35,812	46,502	1,848,594	18.6	20,435	21,774	.0806	.0812
TAMPA–ST. PETERSBURG–CLEARWATER	**2,110.1**	**2,332.6**	**10.5**	**987.6**	**11.3**	**42,986,142**	**44.8**	**33,463**	**43,526**	**21,994,834**	**30.1**	**19,057**	**22,271**	**.8733**	**.9046**
Hernando	105.7	125.3	18.5	52.6	19.0	1,873,495	53.1	27,693	35,618	613,355	21.0	11,471	11,661	.0343	.0369
Hillsborough	853.5	965.2	13.1	378.9	13.9	17,079,521	47.6	34,776	45,077	8,767,077	31.9	19,976	23,138	.3437	.3627
Pasco	287.5	319.9	11.3	140.6	12.9	5,145,530	46.5	28,208	36,597	2,283,671	25.3	14,638	16,242	.1034	.1071
Pinellas	863.4	922.2	6.8	415.5	7.6	18,887,596	41.1	34,687	45,458	10,330,731	30.2	20,557	24,863	.3919	.3979
WEST PALM BEACH–BOCA RATON–DELRAY BEACH	**896.4**	**1,051.4**	**17.3**	**450.0**	**18.5**	**25,400,551**	**55.8**	**42,934**	**56,446**	**10,619,924**	**32.1**	**21,171**	**23,600**	**.4378**	**.4799**
Palm Beach	896.4	1,051.4	17.3	450.0	18.5	25,400,551	55.8	42,934	56,446	10,619,924	32.1	21,171	23,600	.4378	.4799
TOTAL METRO COUNTIES	**12,009.4**	**13,385.8**	**11.5**	**5,339.3**	**11.9**	**246,424,834**	**44.4**	**35,766**	**46,153**	**124,408,420**	**26.5**	**20,604**	**23,301**	**5.0282**	**5.1649**
TOTAL STATE	**13,218.8**	**14,726.0**	**11.4**	**5,875.1**	**11.9**	**266,065,086**	**44.2**	**35,141**	**45,287**	**132,903,474**	**26.2**	**20,056**	**22,621**	**5.4385**	**5.5792**
GEORGIA															
ALBANY	**112.3**	**111.8**	**–.4**	**39.4**	**.3**	**1,465,763**	**20.3**	**31,003**	**37,202**	**943,743**	**13.7**	**21,115**	**23,953**	**.0402**	**.0357**
Dougherty	95.8	93.8	–2.1	33.6	–1.2	1,177,953	16.1	29,848	35,058	927,985	13.5	24,050	27,619	.0357	.0311
Lee	16.5	18.0	9.1	5.8	9.4	287,810	41.4	38,413	49,622	15,758	29.9	2,288	2,717	.0045	.0046
ATHENS	**158.1**	**169.2**	**7.0**	**62.5**	**6.8**	**2,379,116**	**33.3**	**30,515**	**38,066**	**1,120,446**	**10.7**	**17,207**	**17,927**	**.0549**	**.0517**
Clarke	88.3	92.7	5.0	35.0	4.5	1,365,181	30.6	31,208	39,005	845,336	7.8	23,411	24,152	.0350	.0320
Jackson	30.5	33.0	8.2	11.9	9.2	457,848	39.6	30,090	38,475	186,645	20.0	14,275	15,684	.0096	.0096
Madison	21.3	23.1	8.5	8.5	9.0	246,674	28.6	24,591	29,020	37,397	22.8	3,903	4,400	.0049	.0047
Oconee	18.0	20.4	13.3	7.1	12.7	309,413	40.7	34,895	43,579	51,068	21.1	6,694	7,193	.0054	.0054
ATLANTA	**2,914.8**	**3,334.0**	**14.4**	**1,244.2**	**14.5**	**65,200,797**	**46.6**	**40,912**	**52,404**	**29,447,972**	**21.8**	**22,233**	**23,668**	**1.2695**	**1.3072**
Barrow	30.4	34.2	12.5	12.2	11.9	419,403	35.9	28,305	34,377	182,461	9.6	15,272	14,956	.0096	.0092
Butts	15.6	16.9	8.3	5.2	8.3	234,499	38.8	35,193	45,096	159,081	57.4	21,059	30,593	.0052	.0058
Cherokee	95.0	116.0	22.1	40.1	21.5	1,671,690	49.0	34,007	41,688	378,414	19.7	9,579	9,437	.0288	.0311
Clayton	184.5	199.9	8.3	71.8	8.1	3,540,945	36.5	39,059	49,317	2,300,069	21.2	28,579	32,034	.0834	.0812
Cobb	464.9	549.2	18.1	210.9	18.5	13,691,762	55.8	49,409	64,921	5,405,353	22.8	24,742	25,630	.2358	.2534
Coweta	55.2	63.0	14.1	22.1	13.9	948,100	45.2	33,653	42,900	367,516	18.4	15,998	16,630	.0189	.0194
De Kalb	555.7	613.8	10.5	235.4	10.7	12,832,165	41.7	42,602	54,512	6,314,151	19.3	24,899	26,823	.2617	.2605
Douglas	72.8	82.5	13.3	28.2	13.3	1,326,736	41.5	37,658	47,047	709,737	35.0	21,110	25,168	.0280	.0292
Fayette	65.3	78.1	19.6	26.4	20.0	1,341,833	40.6	43,392	50,827	325,579	17.5	12,595	12,333	.0234	.0240
Forsyth	45.6	53.3	16.9	19.2	16.4	816,623	43.6	34,472	42,532	229,779	15.1	12,097	11,968	.0152	.0154
Fulton	662.8	741.8	11.9	294.2	11.9	14,649,968	45.4	38,315	49,796	7,464,244	23.5	22,983	25,371	.2972	.3038
Gwinnett	370.6	450.1	21.5	162.8	22.0	8,784,475	52.5	43,190	53,959	3,667,107	21.7	22,584	22,525	.1619	.1724
Henry	60.9	71.7	17.7	24.5	17.8	1,069,125	42.4	36,094	43,638	241,458	15.0	10,094	9,855	.0191	.0198
Newton	42.5	47.0	10.6	16.3	11.6	640,429	37.7	31,846	39,290	281,631	27.0	15,191	17,278	.0136	.0139
Paulding	43.0	50.5	17.4	17.1	15.5	639,616	42.9	30,250	37,404	220,995	14.5	13,045	12,924	.0130	.0133
Rockdale	55.8	64.8	16.1	22.0	16.4	1,146,362	48.5	40,856	52,107	594,109	26.6	24,823	27,005	.0233	.0244
Spalding	55.0	58.6	6.5	21.0	7.1	853,093	37.6	31,635	40,623	447,315	16.0	19,674	21,301	.0197	.0189
Walton	39.2	42.6	8.7	14.8	8.8	593,971	39.2	31,381	40,133	158,973	10.2	10,606	10,741	.0117	.0115

GA. (cont.)

S&MM ESTIMATES METRO AREA County	POPULATION					EFFECTIVE BUYING INCOME				RETAIL SALES				BUYING POWER INDEX	
	12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds (Thous.)	% Change 1990-1995	1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	1990	1995
AUGUSTA	490.1	520.0	6.0	192.6	6.1	6,282,823	34.2	32,550	41,172	3,816,239	33.9	19,815	25,008	.1461	.1456
Columbia	68.1	79.2	16.3	26.3	16.9	1,244,970	47.2	37,595	47,837	429,942	33.9	14,269	16,348	.0228	.0246
McDuffie	20.3	21.1	3.9	7.7	5.5	217,093	24.1	23,957	28,194	194,038	33.1	19,976	25,200	.0045	.0063
Richmond	189.5	189.6	.1	69.6	1.5	2,812,012	26.9	32,295	40,402	2,085,331	25.4	24,245	29,962	.0744	.0700
Aiken, S. C.	*122.2*	*130.1*	*6.5*	*49.0*	*7.9*	*2,008,747*	*39.1*	*31,819*	*40,995*	*1,106,928*	*53.9*	*15,645*	*22,590*	*.0434*	*.0447*
COLUMBUS	244.5	253.5	3.7	90.8	4.6	3,431,491	29.5	30,524	37,792	2,202,304	29.7	19,556	24,254	.0856	.0828
Chattahoochee	16.7	15.9	-4.8	2.4	-14.3	214,870	9.8	69,905	89,529	6,024	58.2	1,360	2,510	.0043	.0036
Muscogee	180.8	189.9	5.0	70.4	6.0	2,607,363	29.9	30,226	37,036	1,965,996	28.9	22,979	27,926	.0685	.0664
Russell, Ala	*47.0*	*47.7*	*1.5*	*18.0*	*2.3*	*609,258*	*36.4*	*25,384*	*33,848*	*230,284*	*37.2*	*9,538*	*12,794*	*.0128*	*.0128*
MACON-WARNER ROBINS	284.0	301.1	6.0	112.1	7.6	4,873,373	36.7	34,219	43,473	2,756,389	28.9	20,525	24,589	.1059	.1086
Bibb	151.3	158.8	5.0	60.6	6.7	2,546,270	36.7	32,793	42,018	1,795,296	30.1	24,304	29,625	.0616	.0613
Houston	90.3	96.9	7.3	35.7	8.8	1,618,147	35.4	36,432	45,326	733,061	22.3	18,273	20,534	.0342	.0335
Jones	21.0	22.5	7.1	8.1	9.5	392,806	41.0	37,649	48,495	32,734	15.5	3,831	4,041	.0061	.0062
Peach	21.4	22.9	7.0	7.7	6.9	316,150	37.8	31,862	41,058	195,298	49.6	18,135	25,363	.0072	.0076
SAVANNAH	244.6	257.3	5.2	96.2	6.2	4,347,578	36.8	34,281	44,154	2,285,579	21.1	20,825	23,739	.0952	.0928
Chatham	218.3	227.4	4.2	85.9	5.3	3,792,285	35.5	34,298	44,148	2,161,327	20.3	22,026	25,161	.0872	.0841
Effingham	26.3	29.9	13.7	10.3	14.4	455,293	48.3	34,123	44,203	124,252	39.0	9,935	12,063	.0080	.0087
TOTAL METRO COUNTIES	4,304.0	4,788.9	11.3	1,775.4	11.7	86,773,646	42.7	38,242	48,876	41,766,286	22.1	21,510	23,525	1.7809	1.7985
TOTAL STATE	6,586.6	7,171.5	8.9	2,635.1	9.4	116,392,801	39.2	34,722	44,170	56,371,781	20.6	19,417	21,393	2.4956	2.4741
HAWAII															
HONOLULU	842.6	886.2	5.2	287.9	7.7	18,690,965	39.3	50,187	64,922	13,989,320	67.0	31,340	48,591	.3980	.4387
Honolulu	842.6	886.2	5.2	287.9	7.7	18,690,965	39.3	50,187	64,922	13,989,320	67.0	31,340	48,591	.3980	.4387
TOTAL METRO COUNTIES	842.6	886.2	5.2	287.9	7.7	18,690,965	39.3	50,187	64,922	13,989,320	67.0	31,340	48,591	.3980	.4387
TOTAL STATE	1,120.1	1,196.6	6.8	393.6	9.3	23,772,668	39.0	47,522	66,[illegible]8	18,061,829	61.2	31,121	45,889	.5198	.5666
IDAHO															
BOISE	208.1	222.2	6.8	83.7	6.8	4,081,800	43.5	36,292	48,767	2,062,569	39.4	18,876	24,642	.0818	.0856
Ada	208.1	222.2	6.8	83.7	6.8	4,081,800	43.5	36,292	48,767	2,062,569	39.4	18,876	24,642	.0818	.0856
TOTAL METRO COUNTIES	208.1	222.2	6.8	83.7	6.8	4,081,800	43.5	36,292	48,767	2,062,569	39.4	18,876	24,642	.0818	.0856
TOTAL STATE	1,009.4	1,030.8	2.1	370.6	2.4	16,229,461	39.0	32,360	43,792	7,829,886	30.4	16,591	21,138	.3470	.3469
ILLINOIS															
AURORA-ELGIN	363.4	402.2	10.7	134.2	9.4	7,389,998	38.0	43,643	55,067	4,351,021	59.7	22,198	32,422	.1508	.1628
Kane	323.7	360.5	11.4	120.2	10.0	6,725,490	39.9	43,997	55,952	4,174,903	60.5	23,792	34,733	.1378	.1504
Kendall	39.7	41.7	5.0	14.0	4.5	664,508	21.7	33,757	47,465	176,118	42.9	9,197	12,580	.0130	.0124
BLOOMINGTON-NORMAL	130.1	135.6	4.2	49.1	4.0	2,688,299	37.1	41,533	54,752	1,450,040	39.9	21,967	29,532	.0556	.0567
McLean	130.1	135.6	4.2	49.1	4.0	2,688,299	37.1	41,533	54,752	1,450,040	39.9	21,967	29,532	.0556	.0567
CHAMPAIGN-URBANA-RANTOUL	173.4	176.7	1.9	65.3	1.9	2,897,454	25.4	36,060	44,371	1,687,754	25.9	20,916	25,846	.0691	.0649
Champaign	173.4	176.7	1.9	65.3	1.9	2,897,454	25.4	36,060	44,371	1,687,754	25.9	20,916	25,846	.0691	.0649
CHICAGO	6,077.3	6,152.7	1.2	2,233.6	.4	130,417,954	33.2	44,019	58,389	69,078,097	45.2	21,383	30,927	2.6730	2.7028
Cook	5,096.8	5,078.3	-.4	1,851.8	-1.3	101,957,945	29.7	41,901	55,059	54,754,883	45.3	20,083	29,568	2.1553	2.1427
Du Page	794.2	869.8	9.5	311.7	9.8	24,481,995	49.2	57,809	78,543	12,864,417	46.5	30,925	41,272	.4435	.4844
McHenry	186.5	204.6	9.8	70.1	9.5	3,978,014	38.3	44,959	56,748	1,458,797	32.9	17,153	20,810	.0742	.0757
CHICAGO-GARY-LAKE COUNTY CONSOLIDATED AREA	*8,091.8*	*8,282.8*	*2.4*	*2,963.3*	*1.6*	*171,921,995*	*34.0*	*43,981*	*58,017*	*87,609,245*	*42.7*	*21,045*	*29,565*	*3.4978*	*3.5333*
DAVENPORT-ROCK ISLAND-MOLINE	348.4	336.6	-3.4	132.5	-2.0	6,481,857	25.2	38,305	48,920	3,978,175	46.7	20,062	30,034	.1468	.1435
Henry	50.7	48.3	-4.7	18.6	-3.6	892,636	22.6	37,737	47,991	430,384	45.9	15,286	23,139	.0193	.0184
Rock Island	147.3	140.2	-4.8	57.0	-2.9	2,807,332	22.2	39,129	49,251	1,503,580	34.8	19,003	26,379	.0631	.0590
Scott, Iowa	*150.4*	*148.1*	*-1.5*	*56.9*	*-.5*	*2,781,889*	*29.2*	*37,650*	*48,891*	*2,044,211*	*57.0*	*22,761*	*35,926*	*.0644*	*.0661*
DECATUR	116.2	110.9	-4.6	43.9	-3.7	2,147,793	22.9	38,311	48,925	1,269,542	41.0	19,748	28,919	.0492	.0468
Macon	116.2	110.9	-4.6	43.9	-3.7	2,147,793	22.9	38,311	48,925	1,269,542	41.0	19,748	28,919	.0492	.0468
JOLIET	393.1	414.6	5.5	135.5	4.2	7,713,669	33.4	44,441	56,927	2,946,796	34.4	16,855	21,748	.1504	.1495
Grundy	32.6	33.9	4.0	12.6	4.1	723,234	38.0	45,302	57,400	274,250	48.3	15,281	21,766	.0132	.0136
Will	360.5	380.7	5.6	122.9	4.2	6,990,435	33.0	44,558	56,879	2,672,546	33.1	17,016	21,746	.1372	.1359
KANKAKEE	96.0	95.1	-.9	34.2	-.9	1,435,852	21.6	34,231	41,984	929,107	42.5	18,898	27,167	.0353	.0339
Kankakee	96.0	95.1	-.9	34.2	-.9	1,435,852	21.6	34,231	41,984	929,107	42.5	18,898	27,167	.0353	.0339
LAKE COUNTY	525.8	581.9	10.7	196.4	10.8	14,674,064	47.1	56,281	74,715	5,966,375	32.6	25,382	30,379	.2593	.2733
Lake	525.8	581.9	10.7	196.4	10.8	14,674,064	47.1	56,281	74,715	5,966,375	32.6	25,382	30,379	.2593	.2733
PEORIA	338.1	332.9	-1.5	126.2	-.6	6,928,547	28.9	41,683	54,045	3,600,463	42.7	19,556	28,085	.1453	.1433
Peoria	182.0	177.9	-2.3	69.5	-1.4	4,027,027	32.5	43,105	57,943	2,174,405	45.8	21,148	31,286	.0826	.0830
Tazewell	123.4	122.0	-1.1	47.1	.0	2,366,435	24.6	40,336	50,243	1,[illegible]608	38.9	18,571	25,788	.0515	.0495
Woodford	32.7	33.0	.9	11.6	1.8	535,085	22.1	38,450	46,128	211,450	34.6	13,778	18,228	.0114	.0108

S&MM ESTIMATES

METRO AREA County	POPULATION 12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
ROCKFORD	294.2	288.2	1.4	110.1	2.1	5,256,097	27.6	38,222	47,739	2,867,045	35.2	19,677	26,040	.1168	.1130
Boone	31.0	32.2	3.9	11.4	3.6	440,333	22.0	32,799	38,626	243,072	39.2	15,877	21,322	.0105	.0101
Winnebago	253.2	256.0	1.1	98.7	2.0	4,815,764	28.1	38,839	48,792	2,623,973	34.8	20,109	26,585	.1063	.1029
SPRINGFIELD	[illegible]	193.8	1.6	78.3	2.4	3,121,484	21.2	33,662	39,866	2,131,193	38.4	20,129	27,218	.0774	.0740
Menard	[illegible]	11.0	–.9	4.2	.0	137,070	16.9	27,926	32,636	55,667	49.9	8,843	13,254	.0032	.0029
Sangamon	[illegible]	[illegible]0	1.8	74.1	2.5	2,984,414	21.4	33,996	40,275	2,075,526	38.1	20,785	28,010	.0742	.0711
TOTAL METRO COUNTIES	[illegible]	487.5	2.0	3,505.3	1.5	197,190,253	32.8	2,968	56,255	103,298,560	42.8	20,928	29,444	4.0764	4.0987
TOTAL STATE	11,449.	[illegible]6.1	1.4	4,249.5	1.0	226,259,834	31.3	3,946	53,244	118,428,627	41.9	19,840	27,869	4.7604	4.7424
INDIANA															
ANDERSON	130.1	127.4	–2.1	48.5	–3.2	1,984,620	26.1	31,721	40,920	1,002,539	18.8	17,021	20,671	.0469	.0430
Madison	130.1	127.4	–2.1	48.5	–3.2	1,984,620	26.1	31,721	40,920	1,002,539	18.8	17,021	20,671	.0469	.0430
BLOOMINGTON	109.6	113.6	3.6	40.6	2.5	1,945,812	46.2	33,617	47,926	803,175	15.2	17,609	19,783	.0393	.0391
Monroe	109.6	113.6	3.6	40.6	2.5	1,945,812	46.2	33,617	47,926	803,175	15.2	17,609	19,783	.0393	.0391
ELKHART–GOSHEN	157.6	166.6	5.7	60.4	5.6	2,600,777	38.0	32,940	43,059	1,452,959	21.4	20,923	24,056	.0595	.0583
Elkhart	157.6	166.6	5.7	60.4	5.6	2,600,777	38.0	32,940	43,059	1,452,959	21.4	20,923	24,056	.0595	.0583
EVANSVILLE	279.2	280.5	.5	110.4	1.5	4,986,329	36.9	33,465	45,166	2,651,083	30.8	18,628	24,013	.1080	.1070
Posey	25.9	25.7	–.8	9.5	.0	401,383	30.3	32,419	42,251	96,424	16.7	8,699	10,150	.0078	.0073
Vanderburgh	164.9	163.8	–.7	67.2	.7	3,173,447	39.8	34,031	47,224	1,924,085	30.4	22,121	28,632	.0702	.0700
Warrick	45.3	47.5	4.9	16.8	5.0	648,726	26.3	32,100	38,615	190,961	25.2	9,534	11,367	.0134	.0129
Henderson, Ky.	*43.1*	*43.5*	*.9*	*16.9*	*1.8*	*762,773*	*38.8*	*33,104*	*45,134*	*439,613*	*39.1*	*19,039*	*26,013*	*.0166*	*.0168*
FORT WAYNE	365.8	378.7	3.5	142.4	4.1	6,667,358	38.4	35,224	46,821	3,528,889	24.6	20,700	24,782	.1450	.1429
Allen	302.4	312.5	3.3	118.4	4.0	5,653,947	38.5	35,830	47,753	3,137,702	24.9	22,065	26,501	.1241	.1224
De Kalb	35.6	37.2	4.5	13.4	4.7	603,037	40.6	33,518	45,003	236,810	23.2	15,013	17,672	.0122	.0121
Whitley	27.8	29.0	4.3	10.6	5.0	410,374	33.0	30,546	38,715	154,377	22.1	12,519	14,564	.0087	.0084
GARY–HAMMOND	603.2	597.5	–.9	214.4	–.5	8,756,842	21.1	33,566	40,843	4,155,056	13.1	17,046	19,380	.2126	.1895
Lake	473.4	462.5	–2.3	167.1	–1.7	6,466,896	18.0	32,229	38,701	3,394,547	12.4	17,769	20,314	.1663	.1457
Porter	129.8	135.0	4.0	47.3	4.0	2,289,946	30.5	38,562	48,413	760,509	16.5	14,345	16,078	.0463	.0438
INDIANAPOLIS	1,258.1	1,309.3	4.1	506.5	4.8	25,095,645	42.5	36,452	49,547	13,380,283	29.1	21,449	26,417	.5239	.5310
Boone	38.4	40.1	4.4	14.7	5.0	687,076	36	36,082	46,740	270,280	31.5	14,681	18,386	.0136	.0137
Hamilton	111.7	127.5	14.1	45.9	15.3	2,768,303	[illegible]	[illegible]36	60,312	787,647	23.7	15,998	17,160	.0452	.0486
Hancock	45.8	47.7	4.1	16.6	3.1	800,288	34	[illegible]5	48,210	266,356	31.7	12,566	16,046	.0156	.0155
Hendricks	76.5	80.8	5.6	27.9	5.7	1,396,537	[illegible]	[illegible]	50,055	406,678	22.0	12,632	14,576	.0261	.0259
Johnson	[illegible]3	[illegible]0	5.6	33.7	6.3	1,674,529	[illegible]	7,043	49,689	825,598	21.2	21,484	24,498	.0353	.0352
Marion	860.2	[illegible]	2.6	332.8	3.8	16,278,893	43.1	35,482	48,915	10,290,860	31.3	24,434	30,922	.3564	.3623
Morgan	36.2	[illegible]	2.7	20.1	2.0	885,336	32.6	33,868	44,047	337,342	18.5	14,445	16,783	.0187	.0179
Shelby	40.3	[illegible]0.4	.2	14.8	.0	604,689	29.0	31,675	40,857	195,522	6.0	12,467	13,211	.0130	.0119
KOKOMO	96.3	92.9	–3.5	36.3	–2.7	1,674,982	28.8	34,869	46,143	1,062,251	34.5	21,173	29,263	.0393	.0379
Howard	80.2	77.1	–3.9	30.4	–2.9	1,450,299	30.1	35,611	47,707	915,271	34.0	21,815	30,108	.0336	.0325
Tipton	16.1	15.8	–1.9	5.9	–1.7	224,683	20.8	31,000	38,082	146,980	37.4	17,825	24,912	.0057	.0054
LAFAYETTE–WEST LAFAYETTE	131.2	134.7	2.7	46.7	1.7	2,252,973	38.2	35,508	48,244	1,157,481	20.2	20,977	24,785	.0498	.0485
Tippecanoe	131.2	134.7	2.7	46.7	1.7	2,252,973	38.2	35,508	48,244	1,157,481	20.2	20,977	24,785	.0498	.0485
MUNCIE	119.3	117.2	–1.8	44.2	–1.8	1,755,809	26.8	30,779	39,724	858,104	12.5	16,952	19,414	.0419	.0381
Delaware	119.3	117.2	–1.8	44.2	–1.8	1,755,809	26.8	30,779	39,724	858,104	12.5	16,952	19,414	.0419	.0381
SOUTH BEND–MISHAWAKA	247.7	252.1	1.8	94.9	2.5	4,248,419	36.1	33,701	44,767	2,311,960	22.2	20,435	24,362	.0957	.0928
St. Joseph	247.7	252.1	1.8	94.9	2.5	4,248,419	36.1	33,701	44,767	2,311,960	22.2	20,435	24,362	.0957	.0928
TERRE HAUTE	130.3	127.5	–2.1	48.0	–2.0	2,091,686	34.2	31,800	43,577	1,965,669	35.2	29,663	40,951	.0568	.0562
Clay	24.7	24.8	.4	9.4	.0	375,327	36.5	29,250	39,928	138,877	21.7	12,145	14,774	.0078	.0075
Vigo	105.6	102.8	–2.7	38.6	–2.5	1,716,359	33.7	32,406	44,465	1,826,792	36.4	33,821	47,326	.0490	.0487
TOTAL METRO COUNTIES	3,807.2	3,882.4	2.0	1,461.[illegible]	2.5	66,647,434	35.9	34,391	45,611	35,641,290	24.7	20,053	24,408	1.4788	1.4420
TOTAL STATE	5,556.7	5,641.4	1.5	2,109.6	1.9	91,745,517	34.5	32,950	43,490	46,943,619	24.9	18,153	22,252	2.0413	1.9805
IOWA															
CEDAR RAPIDS	169.3	173.1	2.2	67.2	2.3	3,585,787	39.7	39,081	53,360	2,254,121	56.9	21,871	33,543	.0741	.0791
Linn	169.3	173.1	2.2	67.2	2.3	3,585,787	39.7	39,081	53,360	2,254,121	56.9	21,871	33,543	.0741	.0791
DAVENPORT–ROCK ISLAND–MOLINE	348.4	336.6	–3.4	132.5	–2.0	6,481,857	25.2	38,305	48,920	3,978,175	46.7	30,062	30,024	.1468	.1435
Scott	150.4	148.1	–1.5	56.9	–.5	2,781,889	29.2	37,650	48,891	2,044,211	57.0	22,761	35,926	.0644	.0661
Henry, Ill.	*50.7*	*48.3*	*–4.7*	*18.6*	*–3.6*	*892,636*	*22.6*	*37,737*	*47,991*	*430,384*	*43.9*	*15,286*	*23,139*	*.0193*	*.0184*
Rock Island, Ill.	*147.3*	*140.2*	*–4.8*	*57.0*	*–2.9*	*2,807,332*	*22.2*	*39,129*	*49,251*	*1,503,580*	*34.8*	*19,003*	*26,379*	*.0631*	*.0590*
DES MOINES	396.0	415.1	4.8	162.0	4.9	8,176,689	41.5	37,429	50,473	5,623,026	62.2	22,452	34,710	.1718	.1878
Dallas	29.9	30.7	2.7	11.6	2.7	422,722	23.3	30,329	36,442	196,525	44.8	12,008	16,942	.0095	.0093
Polk	329.9	347.1	5.2	137.3	5.3	7,163,059	43.5	38,282	52,171	5,110,976	62.8	24,081	37,225	.1498	.1655
Warren	36.2	37.3	3.0	13.1	3.1	590,908	33.0	34,987	45,107	315,525	63.4	15,025	24,086	.0125	.0130
DUBUQUE	86.2	85.0	–1.4	30.6	–.3	1,278,960	23.9	33,616	41,796	1,047,370	49.2	22,870	34,228	.0333	.0330
Dubuque	86.2	85.0	–1.4	30.6	–.3	1,278,960	23.9	33,616	41,796	1,047,370	49.2	22,870	34,228	.0333	.0330

IOWA (cont.)

S&MM ESTIMATES / METRO AREA / County	POPULATION 12/31/90 Total Pop. (Thous.)	POPULATION 12/31/95 Total Pop. (Thous.)	POPULATION % Change 1990-1995	POPULATION 12/31/95 Total Hshlds. (Thous.)	POPULATION % Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	EFFECTIVE BUYING INCOME % Change 1990-1995	EFFECTIVE BUYING INCOME Average Household EBI 1990	EFFECTIVE BUYING INCOME Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	RETAIL SALES % Change 1990-1995	RETAIL SALES Retail Sales Per Household 1990	RETAIL SALES Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
IOWA ...	96.9	102.0	5.3	37.9	4.1	1,969,942	44.9	37,343	51,977	958,299	40.5	18,743	25,283	.0386	.0404
Johnson	96.9	102.0	5.3	37.9	4.1	1,969,942	44.9	37,343	51,977	958,299	40.5	18,743	25,283	.0386	.0404
SIOUX CITY	115.0	115.3	.3	43.3	.9	1,742,330	29.7	31,226	40,239	1,206,292	48.3	20,526	30,168	.0431	.0435
Woodbury	98.3	98.5	.2	37.2	.8	1,531,263	31.3	31,609	41,163	1,204,102	48.4	21,990	32,368	.0379	.0387
Dakota, Neb.	*16.7*	*16.8*	*.6*	*6.1*	*1.7*	*211,067*	*18.9*	*29,582*	*34,601*	*102,190*	*47.8*	*11,524*	*16,752*	*.0052*	*.0048*
WATERLOO–CEDAR FALLS	145.4	139.1	-4.3	53.1	-3.1	2,975,989	35.9	39,957	56,045	1,477,783	41.8	19,011	27,830	.0602	.0603
Black Hawk	122.8	117.4	-4.4	45.0	-3.2	2,540,566	35.6	40,295	56,457	1,315,786	40.8	20,096	29,240	.0521	.0521
Bremer	22.6	21.7	-4.0	8.1	-2.4	435,423	37.8	38,063	53,756	161,997	50.9	12,936	20,000	.0081	.0082
TOTAL METRO COUNTIES	1,225.1	1,243.6	1.5	476.4	1.9	23,882,819	37.5	37,149	50,122	15,645,985	55.3	21,558	32,842	.5132	.5413
TOTAL STATE	2,770.3	2,746.0	-.9	1,061.9	.0	46,542,495	32.2	33,163	43,829	28,416,290	51.0	17,724	26,760	1.0364	1.0533

KANSAS

KANSAS CITY	1,584.7	1,687.9	6.5	653.5	7.2	33,558,221	37.7	39,978	51,352	17,021,542	36.3	20,490	26,047	.6817	.6941
Johnson	366.4	425.9	16.2	166.5	18.1	11,054,564	51.1	51,971	66,474	5,467,845	51.1	25,700	32,879	.1940	.2170
Leavenworth	65.4	71.3	9.0	22.3	10.9	1,274,440	48.7	42,628	57,150	424,804	48.6	14,220	19,050	.0222	.0241
Miami	23.8	25.4	6.7	9.1	7.1	357,683	27.3	33,064	39,306	158,934	42.9	13,087	17,465	.0077	.0078
Wyandotte	161.3	158.7	-1.6	60.4	-1.3	2,473,992	24.9	32,371	40,960	1,355,570	49.3	14,834	22,443	.0562	.0550
Cass, Mo.	*65.0*	*71.7*	*10.3*	*25.3*	*11.2*	*1,111,800*	*33.9*	*35,637*	*42,927*	*370,692*	*16.2*	*13,686*	*14,312*	*.0222*	*.0218*
Clay, Mo.	*153.1*	*165.0*	*6.4*	*63.9*	*7.2*	*3,212,579*	*33.6*	*40,331*	*50,272*	*1,831,797*	*32.6*	*23,180*	*28,667*	*.0696*	*.0692*
Jackson, Mo.	*635.2*	*648.8*	*2.1*	*259.5*	*2.4*	*12,314,915*	*32.2*	*36,748*	*47,456*	*6,700,015*	*27.1*	*21,089*	*26,166*	*.2725*	*.2637*
Lafayette, Mo.	*31.3*	*32.1*	*2.6*	*12.2*	*3.4*	*413,473*	*19.7*	*29,265*	*33,891*	*144,358*	*20.8*	*9,985*	*11,669*	*.0094*	*.0086*
Platte, Mo.	*59.1*	*66.1*	*11.8*	*25.5*	*12.8*	*1,054,680*	*32.3*	*35,261*	*41,360*	*377,464*	*17.3*	*14,237*	*14,803*	*.0215*	*.0208*
Ray, Mo.	*22.1*	*22.9*	*3.6*	*8.4*	*3.7*	*290,295*	*22.1*	*29,343*	*34,559*	*102,063*	*29.0*	*9,766*	*12,150*	*.0064*	*.0061*
LAWRENCE	82.9	89.4	7.8	33.0	7.8	1,551,603	41.9	35,729	47,018	601,306	23.0	15,973	18,221	.0303	.0306
Douglas	82.9	89.4	7.8	33.0	7.8	1,551,603	41.9	35,729	47,018	601,306	23.0	15,973	18,221	.0303	.0306
TOPEKA	162.0	168.0	3.7	66.9	4.2	3,441,993	36.4	39,296	51,450	2,004,228	51.9	20,546	29,959	.0709	.0740
Shawnee	162.0	168.0	3.7	66.9	4.2	3,441,993	36.4	39,296	51,450	2,004,228	51.9	20,546	29,959	.0709	.0740
WICHITA	458.6	485.9	6.0	188.7	6.8	10,039,406	40.9	40,314	53,203	5,107,266	47.6	19,584	27,066	.1957	.2064
Butler	51.2	54.7	6.8	20.1	7.5	706,281	26.1	29,959	35,138	294,119	35.1	11,641	14,633	.0156	.0153
Sedgwick	407.4	431.2	5.8	168.6	6.7	9,333,125	42.2	41,539	55,357	4,813,247	48.4	20,524	28,548	.1801	.1911
TOTAL METRO COUNTIES	1,320.4	1,424.6	7.9	546.7	8.9	30,193,681	42.6	42,175	55,229	15,120,053	48.4	20,298	27,657	.5770	.6149
TOTAL STATE	2,491.1	2,577.5	3.5	988.8	4.1	[illegible]	34.2	36,633	47,200	24,035,641	44.3	17,540	24,308	.9721	.9873

KENTUCKY

CLARKSVILLE–HOPKINSVILLE	170.6	178.9	4.9	59.6	5.7	2,407,792	38.2	30,888	40,399	1,248,210	21.5	18,208	20,943	.0556	.0546
Christian	68.7	67.7	-1.5	21.1	-1.9	923,983	34.8	31,879	43,791	480,367	31.1	17,046	22,761	.0214	.0209
Montgomery, Tenn.	*101.9*	*111.2*	*9.1*	*38.5*	*10.3*	*1,483,809*	*40.4*	*30,277*	*38,540*	*767,843*	*16.3*	*18,924*	*19,944*	*.0342*	*.0337*
HUNTINGTON–ASHLAND	310.7	301.7	-2.9	116.3	-2.3	4,186,321	28.2	27,446	35,996	2,549,943	34.1	15,977	21,926	.1031	.0990
Boyd	50.8	49.1	-3.3	19.4	-1.5	707,586	23.6	29,069	36,474	704,210	49.3	23,950	36,299	.0200	.0200
Carter	24.3	24.1	-.8	8.6	-1.1	236,034	25.2	21,669	27,446	137,712	35.0	11,724	16,013	.0063	.0060
Greenup	36.7	36.3	-1.1	13.4	.0	425,410	18.4	26,806	31,747	152,108	41.0	8,050	11,351	.0098	.0092
Lawrence, Ohio	*61.8*	*61.6*	*-.3*	*22.9*	*.0*	*835,184*	*27.3*	*28,643*	*36,471*	*329,451*	*35.6*	*10,613*	*14,387*	*.0184*	*.0176*
Cabell, W. Va.	*95.9*	*91.3*	*-4.8*	*37.1*	*-4.4*	*1,350,998*	*29.1*	*26,977*	*36,415*	*1,103,945*	*26.6*	*22,483*	*29,756*	*.0371*	*.0350*
Wayne, W. Va.	*41.2*	*39.3*	*-4.6*	*14.9*	*-3.9*	*631,109*	*42.4*	*28,586*	*42,356*	*122,517*	*17.6*	*6,723*	*8,223*	*.0115*	*.0112*
LEXINGTON-FAYETTE	351.1	367.8	4.8	143.0	5.8	6,910,640	48.6	34,431	48,226	4,512,417	43.5	22,499	31,555	.1449	.1569
Bourbon	19.2	19.1	-.5	7.3	1.4	233,515	28.2	25,290	31,988	142,021	47.9	13,337	19,455	.0057	.0057
Clark	29.6	30.3	2.4	11.2	1.8	524,163	43.4	33,218	46,800	308,309	49.1	18,797	27,528	.0110	.0116
Fayette	227.1	238.0	4.8	95.8	6.1	4,672,757	47.6	35,060	48,776	3,508,626	47.5	26,342	36,624	.1028	.1110
Jessamine	30.9	33.5	8.4	11.7	9.3	628,469	64.6	35,679	53,715	275,695	74.5	14,769	23,564	.0106	.0125
Scott	24.1	25.3	5.0	9.1	5.5	412,472	48.5	32,293	45,327	145,911	39.0	12,204	16,034	.0077	.0081
Woodford	20.2	21.6	6.9	7.9	8.2	439,264	57.6	38,185	55,603	131,855	36.6	13,035	16,691	.0071	.0080
LOUISVILLE	953.0	957.6	.5	373.6	1.6	17,221,083	38.5	33,796	46,095	10,151,790	42.0	19,431	27,173	.3720	.3807
Bullitt	48.0	50.8	5.8	16.9	5.0	734,492	40.8	32,408	43,461	153,182	36.0	6,996	9,064	.0131	.0135
Jefferson	663.4	656.3	-1.1	264.5	.4	12,532,684	38.2	34,411	47,383	8,108,392	46.3	21,029	30,656	.2744	.2831
Oldham	33.9	37.9	11.8	12.3	12.8	730,178	58.3	43,472	60,990	219,123	46.2	13,766	17,815	.0120	.0135
Shelby	25.0	26.3	5.2	9.7	6.6	451,573	48.9	33,324	46,554	174,365	34.7	14,226	17,976	.0084	.0089
Clark, Ind.	*87.7*	*87.6*	*-.1*	*33.4*	*.3*	*1,209,286*	*23.9*	*28,853*	*36,206*	*994,986*	*26.3*	*23,662*	*29,790*	*.0338*	*.0319*
Floyd, Ind.	*64.8*	*67.0*	*3.4*	*25.4*	*5.0*	*1,102,771*	*40.1*	*32,532*	*43,416*	*334,821*	*11.8*	*12,373*	*13,182*	*.0213*	*.0208*
Harrison, Ind.	*30.2*	*31.7*	*5.0*	*11.4*	*6.5*	*440,099*	*39.3*	*29,523*	*38,605*	*166,921*	*32.1*	*11,809*	*14,642*	*.0090*	*.0090*
OWENSBORO	87.2	87.2	.0	33.5	1.5	1,308,232	32.1	30,001	39,052	960,579	42.1	20,481	28,674	.0322	.0323
Daviess	87.2	87.2	.0	33.5	1.5	1,308,232	32.1	30,001	39,052	960,579	42.1	20,481	28,674	.0322	.0323
TOTAL METRO COUNTIES	1,717.5	1,743.7	1.5	668.8	2.5	31,161,769	41.2	33,833	46,594	18,806,726	44.2	19,995	28,120	.6685	.6952
TOTAL STATE	3,687.3	3,787.7	2.7	1,401.7	1.5	57,252,477	38.9	29,865	40,845	34,549,556	44.8	17,283	24,648	1.2793	1.3157

LOUISIANA

ALEXANDRIA	131.0	128.5	-1.9	44.9	-1.8	1,828,955	36.4	29,348	40,734	1,730,605	70.5	22,207	38,544	.0464	.0506
Rapides	131.0	128.5	-1.9	44.9	-1.8	1,828,955	36.4	29,348	40,734	1,730,605	70.5	22,207	38,544	.0464	.0506
BATON ROUGE	528.2	531.8	.7	190.2	1.0	9,561,798	42.9	35,544	50,272	6,644,636	62.1	21,771	34,935	.2057	.2342

S&MM ESTIMATES METRO AREA County	POPULATION 12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	1995	RETAIL SALES 1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	1995	BUYING POWER INDEX 1990	1995
Ascension	58.5	60.6	3.6	20.1	3.6	911,444	42.0	33,088	45,345	656,607	74.3	19,415	32,667	.0200	.0224
East Baton Rouge	379.4	378.3	-.3	138.7	.2	7,298,843	43.2	36,832	52,623	5,397,967	59.6	24,438	38,918	.1592	.1730
Livingston	70.9	73.5	3.7	24.7	3.3	1,030,417	40.6	30,656	41,717	440,584	71.8	10,732	17,837	.0204	.0220
West Baton Rouge	19.4	19.4	.0	6.7	1.5	321,094	45.4	33,453	47,924	149,478	77.7	12,747	22,310	.0061	.0068
HOUMA-THIBODAUX	182.2	179.8	-1.3	59.8	-1.0	2,882,418	37.4	34,743	48,201	1,767,962	53.2	19,106	29,565	.0635	.0662
Lafourche	85.6	84.6	-1.2	28.6	-.3	1,330,918	37.3	33,765	46,536	630,568	44.0	15,256	22,049	.0278	.0284
Terrebonne	96.6	95.2	-1.4	31.2	-1.6	1,351,500	37.4	35,627	49,728	1,137,394	58.8	22,592	36,455	.0357	.0378
LAFAYETTE	208.0	206.0	-1.0	75.6	1.1	3,418,995	35.4	33,766	45,225	2,513,338	56.4	21,478	33,245	.0793	.0828
Lafayette	164.1	161.9	-1.3	60.7	.8	2,831,098	34.2	35,041	46,641	2,275,227	55.5	24,304	37,483	.0675	.0704
St. Martin	43.9	44.1	.5	14.9	2.1	587,897	41.2	28,508	39,456	238,111	66.1	9,822	15,981	.0118	.0124
LAKE CHARLES	168.1	168.7	.4	61.2	1.5	2,688,497	36.0	32,787	43,930	1,944,240	63.5	19,726	31,769	.0615	.0653
Calcasieu	168.1	168.7	.4	61.2	1.5	2,688,497	36.0	32,787	43,930	1,944,240	63.5	19,726	31,769	.0615	.0653
MONROE	141.9	141.3	-.4	49.9	-1.0	1,872,529	32.3	28,087	37,526	2,073,827	65.0	24,945	41,560	.0525	.0563
Ouachita	141.9	141.3	-.4	49.9	-1.0	1,872,529	32.3	28,087	37,526	2,073,827	65.0	24,945	41,560	.0525	.0563
NEW ORLEANS	1,226.3	1,230.5	.3	454.2	.0	21,397,975	41.0	33,417	47,111	17,147,864	73.3	21,546	37,754	.4778	.5329
Jefferson	447.8	447.8	.0	167.6	.8	8,216,807	38.1	35,790	49,026	7,676,909	70.2	27,147	45,805	.1956	.2163
Orleans	492.5	469.9	-4.6	177.8	-4.7	7,847,749	39.3	30,211	44,138	6,010,170	76.9	18,220	33,803	.1761	.1933
St. Bernard	66.6	66.9	.5	23.5	1.7	897,629	30.1	29,879	38,197	642,080	62.2	17,135	27,323	.0218	.0226
St. Charles	42.7	44.8	4.9	15.4	6.9	680,984	39.5	33,890	44,220	290,332	71.1	8,940	14,307	.0125	.0134
St. John the Baptist	40.3	42.8	6.2	13.9	8.6	777,622	59.1	38,187	55,944	363,057	83.7	15,437	26,119	.0136	.0161
St. Tammany	146.4	158.3	8.1	56.0	9.8	2,977,184	54.9	37,682	53,164	2,235,511	94.2	22,565	39,916	.0582	.0712
SHREVEPORT	333.0	328.2	-1.4	122.6	-.7	5,303,661	36.4	31,480	43,260	4,511,213	71.5	21,304	36,796	.1258	.1378
Bossier	86.0	86.4	.5	31.1	1.3	1,113,112	28.4	28,239	35,791	955,699	64.9	18,880	30,730	.0290	.0301
Caddo	247.0	241.8	-2.1	91.5	-1.4	4,190,549	38.7	32,553	45,798	3,555,514	73.3	22,106	38,858	.0968	.1069
TOTAL METRO COUNTIES	2,928.7	2,914.8	-.5	1,058.4	.1	48,954,828	39.4	33,204	46,254	38,333,685	68.6	21,581	36,219	1.1125	1.2153
TOTAL STATE	4,206.7	4,163.0	-1.0	1,487.7	-.4	64,572,723	38.4	31,232	43,404	48,123,439	67.2	19,260	32,348	1.4799	1.5966
MAINE															
BANGOR	147.5	152.8	3.6	57.1	5.0	2,435,386	34.0	33,408	42,651	1,366,495	16.1	24,808	27,434	.0601	.0568
Penobscot	147.5	152.8	3.6	57.1	5.0	2,435,386	34.0	33,408	42,651	1,366,495	16.1	24,808	27,434	.0601	.0568
LEWISTON-AUBURN	106.1	110.8	4.4	42.5	5.2	1,861,561	37.9	33,422	43,801	935,099	14.0	20,312	22,002	.0415	.0397
Androscoggin	106.1	110.8	4.4	42.5	5.2	1,861,561	37.9	33,422	43,801	935,099	14.0	20,312	22,002	.0415	.0397
PORTLAND	245.3	258.3	5.3	100.9	5.8	5,329,374	40.2	39,843	52,818	3,735,362	19.9	32,650	37,020	.1255	.1223
Cumberland	245.3	258.3	5.3	100.9	5.8	5,329,374	40.2	39,843	52,818	3,735,362	19.9	32,650	37,020	.1255	.1223
TOTAL METRO COUNTIES	498.9	521.9	4.6	200.5	5.4	9,626,321	38.1	36,639	48,012	6,236,956	18.0	27,786	31,107	.2271	.2188
TOTAL STATE	1,238.3	1,297.8	4.8	496.6	5.8	22,022,598	37.4	34,145	44,347	12,709,448	22.2	22,149	25,593	.5066	.4890
MARYLAND															
BALTIMORE	2,404.9	2,537.7	5.5	943.9	6.2	47,097,396	30.2	40,715	49,897	19,463,398	12.4	19,682	20,832	.9991	.9244
Anne Arundel	433.1	467.9	8.0	164.1	8.5	9,285,228	32.9	46,183	56,583	4,707,549	20.9	25,730	28,687	.1990	.1921
Baltimore	699.3	740.1	5.8	291.3	7.5	15,353,592	29.7	43,677	52,707	7,924,232	13.7	25,714	27,203	.3407	.3168
Baltimore city	733.4	720.1	-1.8	271.7	-1.4	10,614,385	21.8	31,639	39,067	3,367,592	1.7	12,024	12,395	.2380	.2086
Carroll	125.8	139.6	11.0	48.1	11.6	2,254,780	30.2	40,178	46,877	744,658	6.5	16,221	15,481	.0464	.0437
Harford	185.9	207.7	11.7	72.4	12.2	3,623,064	33.9	41,949	50,042	1,290,563	8.7	18,414	17,825	.0732	.0700
Howard	192.7	223.2	15.8	81.8	16.4	5,378,144	43.1	53,467	65,747	1,455,075	14.9	18,020	17,788	.0902	.0918
Queen Anne's	34.7	39.1	12.7	14.5	13.3	588,203	34.0	34,284	40,516	173,711	9.1	12,441	11,980	.0116	.0114
CUMBERLAND	101.3	99.4	-1.9	39.1	-1.0	1,329,784	19.9	28,080	34,010	730,730	11.4	16,379	18,433	.0345	.0305
Allegany	74.6	72.7	-2.5	29.1	-1.4	993,323	15.6	29,121	34,135	604,453	7.2	19,121	20,772	.0275	.0236
Mineral, W. Va.	*26.7*	*26.7*	*.0*	*10.0*	*.0*	*336,461*	*34.5*	*25,010*	*33,646*	*116,277*	*48.2*	*8,292*	*11,629*	*.0070*	*.0069*
HAGERSTOWN	122.1	126.3	3.4	47.0	4.4	1,807,288	23.4	32,538	38,453	888,827	1.3	19,506	18,911	.0432	.0398
Washington	122.1	126.3	3.4	47.0	4.4	1,807,288	23.4	32,535	38,453	888,827	1.3	19,505	18,911	.0432	.0398
TOTAL METRO COUNTIES	4,497.3	4,841.4	7.7	1,771.5	7.8	100,930,301	33.7	45,935	56,974	38,072,168	11.4	20,798	21,491	2.0048	1.9063
TOTAL STATE	4,843.7	5,208.9	7.5	1,909.1	7.7	106,736,218	33.6	45,102	55,909	41,095,568	11.6	20,790	21,526	2.1395	2.0329
MASSACHUSETTS															
BOSTON-LAWRENCE-SALEM-LOWELL-BROCKTON	3,791.4	3,844.3	1.4	1,427.5	.9	88,695,523	29.9	48,246	62,133	37,292,480	14.9	22,936	26,134	1.8165	1.6916
Essex	672.2	685.9	2.0	256.6	1.8	14,915,430	30.3	45,389	58,127	6,383,700	12.3	22,543	24,878	.3114	.2888
Middlesex	1,401.0	1,418.6	1.3	526.7	1.2	36,277,155	30.9	53,244	68,876	13,380,513	11.2	23,113	25,404	.7074	.6569
Norfolk	616.7	621.3	.7	230.9	1.3	15,791,476	29.6	53,428	68,391	7,004,216	13.7	26,562	30,335	.3239	.3009
Plymouth	438.2	456.0	4.1	154.8	2.8	8,571,045	30.2	43,713	55,369	5,112,293	28.4	26,451	33,025	.1949	.1887
Suffolk	663.3	662.5	-.1	258.5	-2.0	13,140,417	27.0	39,225	50,833	5,411,623	13.1	17,830	20,935	.2789	.2563
NEW BEDFORD-FALL RIVER-ATTLEBORO	509.1	525.2	3.2	194.2	2.9	8,670,333	27.9	35,918	44,646	4,647,274	13.2	21,758	23,930	.2057	.1892
Bristol	509.1	525.2	3.2	194.2	2.9	8,670,333	27.9	35,918	44,646	4,647,274	13.2	21,755	23,930	.2057	.1892
PITTSFIELD	139.0	136.8	-1.6	54.1	-.2	2,416,329	21.1	36,806	44,664	1,433,794	19.1	22,205	26,503	.0595	.0537
Berkshire	139.0	136.8	-1.6	54.1	-.2	2,416,329	21.1	36,806	44,664	1,433,794	19.1	22,205	26,503	.0595	.0537

MASS. (cont.)

S&MM ESTIMATES

METRO AREA / County	POPULATION 12/31/90 Total Pop. (Thous.)	POPULATION 12/31/95 Total Pop. (Thous.)	POPULATION % Change 1990-1995	POPULATION 12/31/95 Total Hshlds. (Thous.)	POPULATION % Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	EFFECTIVE BUYING INCOME % Change 1990-1995	EFFECTIVE BUYING INCOME Average Household EBI 1990	EFFECTIVE BUYING INCOME Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	RETAIL SALES % Change 1990-1995	RETAIL SALES Retail Sales Per Household 1990	RETAIL SALES Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
SPRINGFIELD	**606.6**	**628.3**	**3.6**	**230.5**	**4.1**	**10,507,435**	**26.8**	**37,438**	**45,585**	**5,210,755**	**17.6**	**20,403**	**23,040**	**.2418**	**.2247**
Hampden	459.2	476.1	3.7	178.4	4.3	8,125,556	28.0	37,135	45,547	4,254,602	17.2	21,221	23,849	.1875	.1749
Hampshire	147.4	152.2	3.3	52.1	3.4	2,381,879	22.9	38,466	45,717	1,056,153	18.9	17,625	20,272	.0543	.0498
WORCESTER–FITCHBURG–LEOMINSTER	**717.5**	**762.2**	**6.2**	**280.3**	**6.5**	**14,894,210**	**35.5**	**41,778**	**53,137**	**6,096,180**	**12.1**	**20,655**	**21,749**	**.3046**	**.2909**
Worcester	717.5	762.2	6.2	280.3	6.5	14,894,210	35.5	41,778	53,137	6,096,180	12.1	20,655	21,749	.3046	.2909
TOTAL METRO COUNTIES	**5,763.6**	**5,896.8**	**2.3**	**2,186.6**	**2.1**	**125,183,830**	**30.0**	**44,960**	**57,250**	**54,780,453**	**14.8**	**22,271**	**25,053**	**2.6281**	**2.4501**
TOTAL STATE	**6,042.2**	**6,199.1**	**2.6**	**2,312.3**	**2.4**	**130,986,844**	**30.2**	**44,562**	**56,648**	**58,465,504**	**15.2**	**22,488**	**25,285**	**2.7616**	**2.5802**
MICHIGAN															
ANN ARBOR	**284.8**	**296.6**	**4.1**	**109.5**	**4.0**	**5,319,516**	**29.6**	**38,987**	**48,580**	**3,093,050**	**29.6**	**22,667**	**28,247**	**.1209**	**.1172**
Washtenaw	284.8	296.6	4.1	109.5	4.0	5,319,516	29.6	38,987	48,580	3,093,050	29.6	22,667	28,247	.1209	.1172
BATTLE CREEK	**136.1**	**137.1**	**.7**	**52.6**	**1.3**	**2,791,581**	**41.9**	**37,897**	**53,072**	**1,475,143**	**42.2**	**19,993**	**28,045**	**.0561**	**.0583**
Calhoun	136.1	137.1	.7	52.6	1.3	2,791,581	41.9	37,897	53,072	1,475,143	42.2	19,993	28,045	.0561	.0583
BENTON HARBOR	**161.4**	**162.1**	**.4**	**61.6**	**1.0**	**2,688,060**	**32.5**	**33,250**	**43,637**	**1,465,205**	**30.3**	**18,433**	**23,786**	**.0605**	**.0589**
Berrien	161.4	162.1	.4	61.6	1.0	2,688,060	32.5	33,250	43,637	1,465,205	30.3	18,433	23,786	.0605	.0589
DETROIT	**4,387.9**	**4,438.2**	**1.1**	**1,646.7**	**1.6**	**84,594,228**	**32.0**	**39,530**	**51,372**	**43,551,163**	**30.6**	**20,574**	**26,448**	**1.8192**	**1.7717**
Lapeer	73.5	79.7	5.6	26.1	4.8	1,244,599	32.2	37,818	47,686	581,744	33.2	17,541	22,289	.0267	.0265
Livingston	117.7	129.7	10.2	43.3	9.3	2,496,377	42.3	44,301	57,653	692,983	25.4	13,960	16,004	.0437	.0448
Macomb	720.4	739.2	2.6	276.2	3.8	11,494,848	22.4	35,294	41,618	8,060,386	22.6	24,712	29,183	.3009	.2778
Monroe	134.0	136.8	2.1	47.8	2.6	3,378,817	52.5	47,541	70,687	937,943	49.5	13,466	19,622	.0528	.0577
Oakland	1,095.4	1,165.7	6.4	445.4	7.3	31,947,318	47.5	52,179	71,727	14,914,017	33.6	26,899	33,485	.5820	.6112
St. Clair	146.7	153.0	4.3	55.6	4.3	2,495,375	34.4	34,845	44,881	1,127,726	36.3	15,521	20,283	.0519	.0521
Wayne	2,098.2	2,034.1	–3.1	752.3	–3.0	31,536,904	20.1	33,867	41,921	17,236,364	30.9	16,978	22,912	.7612	.7016
DETROIT–ANN ARBOR CONSOLIDATED AREA	***4,672.7***	***4,734.8***	***1.3***	***1,756.2***	***1.7***	***89,913,754***	***31.9***	***39,497***	***51,198***	***46,644,213***	***30.5***	***20,701***	***26,560***	***1.9401***	***1.8889***
FLINT	**429.1**	**423.8**	**–1.2**	**160.4**	**–.2**	**6,092,770**	**17.8**	**32,161**	**37,985**	**4,452,039**	**28.0**	**21,630**	**27,756**	**.1658**	**.1519**
Genesee	429.1	423.8	–1.2	160.4	–.2	6,092,770	17.8	32,161	37,985	4,452,039	28.0	21,630	27,756	.1658	.1519
GRAND RAPIDS	**696.2**	**744.9**	**7.0**	**264.9**	**7.1**	**13,976,941**	**45.2**	**38,915**	**52,763**	**7,806,680**	**39.7**	**22,599**	**29,470**	**.2858**	**.3012**
Kent	505.5	536.6	6.2	195.1	6.3	9,840,245	41.9	37,768	50,437	6,204,722	40.5	24,055	31,803	.2126	.2218
Ottawa	190.7	208.3	9.2	69.8	9.6	4,136,696	53.8	42,222	59,265	1,601,958	36.7	18,402	22,951	.0732	.0794
JACKSON	**150.4**	**154.4**	**2.7**	**55.9**	**3.7**	**2,642,977**	**36.0**	**36,042**	**47,280**	**1,297,219**	**31.9**	**18,253**	**23,206**	**.0560**	**.0559**
Jackson	150.4	154.4	2.7	55.9	3.7	2,642,977	36.0	36,042	47,280	1,297,219	31.9	18,253	23,206	.0560	.0559
KALAMAZOO	**234.5**	**231.7**	**3.2**	**87.0**	**3.4**	**4,690,371**	**41.1**	**39,513**	**53,912**	**2,433,251**	**36.5**	**21,201**	**27,968**	**.0950**	**.0973**
Kalamazoo	224.5	231.7	3.2	87.0	3.4	4,690,371	41.1	39,513	53,912	2,433,251	36.5	21,201	27,968	.0950	.0973
LANSING–EAST LANSING	**434.5**	**447.0**	**2.9**	**162.3**	**3.0**	**7,903,720**	**33.3**	**37,618**	**48,698**	**4,563,724**	**36.1**	**21,274**	**28,119**	**.1751**	**.1742**
Clinton	58.3	60.9	4.5	21.3	4.4	937,540	27.6	36,022	44,016	398,425	22.4	13,548	15,888	.0198	.0187
Eaton	93.7	98.7	5.3	36.4	6.1	1,717,793	32.5	37,801	47,192	1,072,975	33.6	23,420	29,477	.0394	.0390
Ingham	282.5	287.4	1.7	104.6	1.7	5,248,387	34.7	37,873	50,176	3,152,324	38.7	22,090	30,137	.1159	.1165
MUSKEGON	**159.6**	**163.5**	**2.4**	**60.1**	**3.6**	**2,654,665**	**38.4**	**33,061**	**44,171**	**1,382,835**	**38.3**	**17,242**	**23,009**	**.0567**	**.0577**
Muskegon	159.6	163.5	2.4	60.1	3.6	2,654,665	38.4	33,061	44,171	1,382,835	38.3	17,242	23,009	.0567	.0577
SAGINAW–BAY CITY–MIDLAND	**398.5**	**395.8**	**–.7**	**148.7**	**.5**	**6,371,931**	**25.5**	**34,320**	**42,851**	**3,656,704**	**24.2**	**19,914**	**24,591**	**.1532**	**.1428**
Bay	111.3	109.5	–1.6	41.8	–.5	1,691,245	22.7	32,812	40,460	1,029,699	25.2	19,590	24,634	.0422	.0391
Midland	76.1	78.9	3.7	29.2	4.3	1,843,856	46.8	44,865	63,146	504,768	35.5	13,300	17,287	.0302	.0317
Saginaw	211.1	207.4	–1.8	77.7	–.3	2,836,830	16.2	31,342	36,510	2,122,237	21.3	22,467	27,313	.0808	.0720
TOTAL METRO COUNTIES	**7,463.0**	**7,595.1**	**1.8**	**2,809.7**	**2.2**	**139,726,770**	**32.9**	**38,257**	**49,730**	**75,177,013**	**31.8**	**20,747**	**26,756**	**2.0443**	**2.9871**
TOTAL STATE	**9,223.1**	**9,515.8**	**2.1**	**3,519.3**	**2.6**	**167,658,676**	**33.3**	**36,668**	**47,640**	**89,576,642**	**32.1**	**19,765**	**25,453**	**2.6654**	**3.6062**
MINNESOTA															
DULUTH	**238.5**	**230.6**	**–3.3**	**93.3**	**–1.5**	**3,836,316**	**24.0**	**32,678**	**41,118**	**2,278,891**	**34.9**	**17,834**	**24,425**	**.0913**	**.0865**
St. Louis	196.8	189.0	–4.0	76.8	–1.9	3,150,256	22.4	32,880	41,019	1,828,035	31.7	17,725	23,803	.0755	.0704
Douglas, Wisc.	*41.7*	*41.6*	*–.2*	*16.5*	*.6*	*686,060*	*31.9*	*31,715*	*41,579*	*450,856*	*49.8*	*18,353*	*27,325*	*.0158*	*.0161*
FARGO–MOORHEAD	**154.4**	**161.2**	**4.4**	**61.4**	**5.5**	**2,596,088**	**32.3**	**33,705**	**42,280**	**1,895,057**	**46.2**	**22,275**	**30,864**	**.0618**	**.0631**
Clay	50.5	51.3	1.6	17.9	2.3	657,949	20.5	31,213	36,757	365,631	28.1	16,304	20,426	.0166	.0153
Cass, N. D.	*103.9*	*109.9*	*5.8*	*43.5*	*6.9*	*1,938,059*	*36.9*	*34,777*	*44,553*	*1,529,426*	*51.3*	*24,842*	*35,159*	*.0452*	*.0478*
MINNEAPOLIS–ST. PAUL	**2,501.4**	**2,715.2**	**8.5**	**1,035.5**	**9.1**	**57,653,274**	**43.6**	**42,292**	**55,677**	**29,939,563**	**46.4**	**21,534**	**28,913**	**1.1126**	**1.1868**
Anoka	248.3	276.7	11.4	93.9	11.8	4,649,973	37.1	40,372	49,320	2,249,401	35.9	19,706	23,955	.0958	.0980
Carver	49.0	55.3	12.9	19.4	14.1	1,130,163	53.2	43,401	58,256	238,009	31.6	10,641	12,269	.0174	.0191
Chisago	30.9	33.3	7.8	11.6	8.4	482,629	33.7	33,732	41,606	183,789	22.1	14,073	15,844	.0101	.0099
Dakota	286.1	339.1	18.5	121.7	19.1	7,409,177	57.3	46,077	60,881	2,683,636	27.7	20,562	22,051	.1250	.1373
Hennepin	1,044.4	1,115.6	6.8	455.6	7.4	25,529,357	41.7	42,468	56,035	15,273,798	52.7	23,591	33,525	.5067	.5442
Isanti	26.2	28.0	6.9	9.6	7.9	379,554	32.4	32,209	39,537	199,234	60.6	13,941	20,754	.0082	.0086
Ramsey	487.4	499.6	2.5	197.9	3.5	10,516,103	36.8	40,199	53,138	6,605,866	47.9	23,355	33,380	.2229	.2311
Scott	59.2	67.3	13.7	22.7	14.6	1,053,585	37.2	38,780	46,413	352,455	26.9	14,027	15,527	.0203	.0206
Washington	149.0	167.6	12.5	57.3	13.9	4,306,833	61.2	53,112	75,163	1,144,210	47.3	15,440	19,969	.0630	.0724
Wright	69.9	77.1	10.3	26.0	11.1	1,156,494	39.5	35,421	44,481	509,465	28.8	16,905	19,595	.0239	.0243
St. Croix, Wisc.	*51.0*	*55.6*	*9.0*	*19.8*	*10.6*	*1,039,506*	*47.3*	*39,417*	*52,500*	*499,700*	*59.1*	*17,548*	*25,237*	*.0193*	*.0213*

MINN. (cont.)

S&MM ESTIMATES METRO AREA County	POPULATION 12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
ROCHESTER	**107.6**	**114.9**	**6.8**	**43.8**	**8.1**	**2,413,230**	**44.0**	**41,392**	**55,097**	**1,371,483**	**35.8**	**24,934**	**31,312**	**.0492**	**.0513**
Olmsted	107.6	114.9	6.8	43.8	8.1	2,413,230	44.0	41,392	55,097	1,371,483	35.8	24,934	31,312	.0492	.0513
ST. CLOUD	**193.1**	**206.5**	**6.9**	**70.6**	**8.4**	**2,809,033**	**32.9**	**32,472**	**39,788**	**3,286,164**	**37.8**	**36,640**	**46,546**	**.0852**	**.0862**
Benton	30.6	32.9	7.5	12.2	9.9	492,079	40.9	31,504	40,400	126,471	22.9	9,268	10,366	.0092	.0092
Sherburne	42.8	47.9	11.9	15.6	12.2	669,698	37.2	35,116	42,929	272,313	32.5	14,789	17,456	.0137	.0141
Stearns	119.7	125.7	5.0	42.8	6.7	1,646,456	29.0	31,824	38,469	2,887,380	39.0	51,791	67,462	.0623	.0629
TOTAL METRO COUNTIES	**2,998.4**	**3,221.3**	**7.4**	**1,224.8**	**8.1**	**65,644,336**	**41.6**	**40,919**	**53,596**	**36,291,176**	**44.0**	**22,243**	**29,630**	**1.3198**	**1.3887**
TOTAL STATE	**4,412.0**	**4,629.7**	**4.9**	**1,759.5**	**5.9**	**83,605,573**	**37.2**	**36,679**	**47,517**	**47,404,735**	**42.3**	**20,050**	**26,942**	**1.7759**	**1.8238**
MISSISSIPPI															
BILOXI–GULFPORT	**197.5**	**208.3**	**1.4**	**72.9**	**2.**	**3,253,083**	**43.2**	**31,764**	**44,634**	**1,623,091**	**35.2**	**16,792**	**22,265**	**.0681**	**.0697**
Hancock	32.3	35.2	9.0	13.3	10.8	331,596	51.0	29,341	39,970	149,148	22.6	10,138	11,214	.0095	.0100
Harrison	165.2	165.1	–.1	59.6	.2	2,721,487	41.8	32,252	45,663	1,473,943	36.6	18,134	24,731	.0586	.0597
JACKSON	**397.4**	**410.9**	**3.4**	**146.6**	**4.0**	**7,033,904**	**45.8**	**34,240**	**47,980**	**3,913,753**	**35.9**	**20,572**	**26,697**	**.1488**	**.1541**
Hinds	253.6	250.4	–1.3	89.6	–1.2	4,272,897	37.8	34,186	47,689	2,867,427	34.7	23,471	32,003	.0999	.0997
Madison	55.1	63.1	14.5	23.4	18.2	943,569	64.4	28,987	40,323	523,676	39.7	18,932	22,379	.0187	.0213
Rankin	88.7	97.4	9.8	33.6	10.5	1,817,438	58.1	37,819	54,090	522,650	32.4	12,990	15,555	.0302	.0331
PASCAGOULA	**115.1**	**115.3**	**.2**	**40.7**	**.7**	**1,712,853**	**32.6**	**31,966**	**42,085**	**874,865**	**54.8**	**13,992**	**21,495**	**.0370**	**.0378**
Jackson	115.1	115.3	.2	40.7	.7	1,712,853	32.6	31,966	42,085	874,865	54.8	13,992	21,495	.0370	.0378
TOTAL METRO COUNTIES	**780.8**	**810.6**	**3.8**	**289.2**	**4.4**	**13,363,272**	**45.0**	**33,268**	**46,208**	**6,776,375**	**37.1**	**17,843**	**23,433**	**.2762**	**.2868**
TOTAL STATE	**2,575.3**	**2,597.1**	**.8**	**928.3**	**1.8**	**35,391,287**	**39.7**	**27,776**	**38,125**	**18,242,112**	**32.2**	**15,131**	**19,651**	**.7964**	**.7975**
MISSOURI															
COLUMBIA	**113.1**	**117.6**	**4.0**	**44.3**	**5.0**	**2,145,346**	**36.5**	**37,242**	**48,428**	**1,220,978**	**37.1**	**21,099**	**27,562**	**.0463**	**.0467**
Boone	113.1	117.6	4.0	44.3	5.0	2,145,346	36.5	37,242	48,428	1,220,978	37.1	21,099	27,562	.0463	.0467
JOPLIN	**135.6**	**139.6**	**2.9**	**55.0**	**3.2**	**1,874,732**	**27.1**	**27,679**	**34,086**	**1,275,839**	**24.5**	**19,225**	**23,197**	**.0489**	**.0463**
Jasper	90.9	93.1	2.4	37.3	2.8	1,325,712	28.6	28,408	35,542	1,023,662	24.3	22,693	27,444	.0356	.0338
Newton	44.7	46.5	4.0	17.7	4.1	549,040	23.6	26,121	31,019	252,177	25.5	11,819	14,247	.0133	.0125
KANSAS CITY	**1,584.7**	**1,687.9**	**6.5**	**653.5**	**7.2**	**33,558,221**	**37.7**	**39,978**	**51,352**	**17,021,542**	**36.3**	**20,490**	**26,047**	**.6817**	**.6941**
Cass	65.0	71.7	10.3	25.9	11.2	1,111,800	33.9	35,637	42,927	370,692	16.2	13,686	14,312	.0222	.0218
Clay	155.1	165.0	6.4	63.9	7.2	3,212,379	33.6	40,331	50,272	1,831,797	32.6	23,180	28,667	.0696	.0692
Jackson	635.2	648.8	2.1	259.5	2.4	12,314,915	32.2	36,748	47,456	6,790,015	27.1	21,089	26,166	.2725	.2637
Lafayette	31.3	32.1	2.6	12.2	3.4	413,473	19.7	29,265	33,891	142,358	20.8	9,985	11,669	.0094	.0086
Platte	59.1	66.1	11.8	25.5	12.8	1,054,680	32.3	35,261	41,360	377,464	17.3	14,237	14,803	.0215	.0208
Ray	22.1	22.9	3.6	8.4	3.7	290,295	22.1	29,343	34,559	102,063	29.0	9,766	12,150	.0064	.0061
Johnson, Kans.	*366.4*	*425.9*	*16.2*	*166.3*	*18.1*	*11,054,564*	*51.1*	*51,971*	*66,474*	*5,467,845*	*51.1*	*25,700*	*32,879*	*.1940*	*.2170*
Leavenworth, Kans.	*65.4*	*71.3*	*9.0*	*22.3*	*10.9*	*1,274,440*	*48.7*	*42,628*	*57,150*	*424,804*	*48.6*	*14,220*	*19,050*	*.0222*	*.0241*
Miami, Kans.	*23.8*	*25.4*	*6.7*	*9.1*	*7.1*	*357,683*	*27.5*	*33,064*	*39,309*	*158,934*	*42.9*	*13,087*	*17,465*	*.0077*	*.0078*
Wyandotte, Kans.	*161.3*	*158.7*	*–1.6*	*60.4*	*–1.3*	*2,473,992*	*24.9*	*32,371*	*40,960*	*1,355,570*	*49.3*	*14,834*	*22,443*	*.0562*	*.0550*
ST. JOSEPH	**82.8**	**81.0**	**–2.2**	**31.9**	**–1.5**	**1,306,216**	**25.8**	**32,048**	**40,947**	**774,024**	**24.9**	**19,129**	**24,264**	**.0317**	**.0297**
Buchanan	82.8	81.0	–2.2	31.9	–1.5	1,306,216	25.8	32,048	40,947	774,024	24.9	19,129	24,264	.0317	.0297
ST. LOUIS	**2,456.9**	**2,535.7**	**3.2**	**969.7**	**4.4**	**50,031,205**	**35.7**	**39,676**	**51,595**	**23,570,667**	**29.7**	**19,567**	**24,307**	**1.0241**	**1.0136**
Franklin	81.3	85.4	5.0	30.7	5.5	1,081,723	24.7	29,808	35,235	589,905	17.8	17,204	19,215	.0272	.0253
Jefferson	173.9	189.5	9.0	65.9	9.7	2,878,062	33.7	35,816	43,673	1,074,094	28.6	13,901	16,299	.0585	.0581
St. Charles	221.3	262.3	18.5	92.8	20.1	5,984,929	63.8	47,274	64,495	1,888,266	26.9	19,248	20,348	.0945	.1065
St. Louis	999.2	1,033.7	3.5	403.1	5.4	24,497,061	36.5	46,928	60,772	12,070,988	31.8	23,965	29,945	.4881	.4873
St. Louis city	391.6	369.6	–5.6	156.3	–3.9	6,770,356	31.9	31,548	43,316	2,950,251	23.2	14,721	18,876	.1442	.1361
Clinton, Ill.	*34.0*	*34.6*	*1.8*	*11.9*	*2.6*	*510,465*	*29.4*	*33,996*	*42,896*	*201,792*	*30.9*	*13,285*	*16,957*	*.0108*	*.0105*
Jersey, Ill.	*20.6*	*20.9*	*1.5*	*7.5*	*1.4*	*269,462*	*16.8*	*31,163*	*35,928*	*155,824*	*34.9*	*15,610*	*20,777*	*.0069*	*.0064*
Madison, Ill.	*249.7*	*253.2*	*1.4*	*97.0*	*2.1*	*3,613,234*	*20.8*	*31,493*	*37,230*	*2,201,518*	*28.4*	*18,043*	*22,696*	*.0911*	*.0847*
Monroe, Ill.	*22.7*	*24.3*	*7.0*	*8.9*	*7.2*	*346,936*	*23.6*	*33,817*	*38,982*	*178,783*	*35.7*	*15,876*	*20,088*	*.0080*	*.0077*
St. Clair, Ill.	*262.6*	*262.2*	*–.2*	*95.6*	*.4*	*4,078,977*	*26.9*	*33,756*	*42,667*	*2,259,246*	*34.4*	*17,663*	*23,632*	*.0948*	*.0910*
SPRINGFIELD	**243.3**	**258.5**	**6.2**	**100.3**	**6.1**	**3,906,103**	**31.6**	**31,401**	**38,944**	**2,699,973**	**29.1**	**22,123**	**26,919**	**.0966**	**.0943**
Christian	33.6	38.9	15.8	14.2	15.4	486,853	39.2	28,438	34,285	161,169	14.8	11,414	11,350	.0101	.0100
Greene	209.7	219.6	4.7	86.1	4.7	3,419,250	30.6	31,844	39,713	2,538,804	30.2	23,725	29,487	.0865	.0843
TOTAL METRO COUNTIES	**3,409.9**	**3,543.8**	**3.9**	**1,375.7**	**4.8**	**68,842,090**	**35.7**	**38,643**	**50,041**	**34,158,707**	**28.6**	**20,240**	**24,830**	**1.4376**	**1.4205**
TOTAL STATE	**5,145.1**	**5,309.0**	**3.2**	**2,050.9**	**4.1**	**90,723,644**	**33.2**	**34,544**	**44,236**	**46,253,818**	**28.6**	**18,281**	**22,602**	**1.9812**	**1.9372**
MONTANA															
BILLINGS	**113.0**	**111.0**	**–1.8**	**44.3**	**–.4**	**1,836,547**	**31.1**	**31,484**	**41,457**	**1,663,773**	**55.2**	**24,083**	**37,557**	**.0469**	**.0486**
Yellowstone	113.0	111.0	–1.8	44.3	–.4	1,836,547	31.1	31,484	41,457	1,663,773	55.2	24,083	37,557	.0469	.0486
GREAT FALLS	**77.5**	**76.9**	**–.8**	**30.3**	**.7**	**1,283,550**	**36.8**	**31,171**	**42,361**	**942,456**	**53.4**	**20,413**	**31,104**	**.0298**	**.0312**
Cascade	77.5	76.9	–.8	30.3	.7	1,283,550	36.8	31,171	42,361	942,456	53.4	20,413	31,104	.0298	.0312
TOTAL METRO COUNTIES	**190.5**	**187.9**	**–1.4**	**74.6**	**.8**	**3,120,097**	**33.4**	**31,358**	**41,824**	**2,606,229**	**54.6**	**22,602**	**34,936**	**.0767**	**.0798**
TOTAL STATE	**797.2**	**793.3**	**–.5**	**308.6**	**1.1**	**12,169,781**	**36.2**	**29,286**	**39,435**	**8,142,018**	**52.7**	**17,478**	**26,304**	**.2799**	**.2901**

S&MM ESTIMATES / METRO AREA, County	POPULATION 12/31/90 Total Pop. (Thous.)	POPULATION 12/31/95 Total Pop. (Thous.)	POPULATION % Change 1990-1995	POPULATION 12/31/95 Total Hshlds. (Thous.)	POPULATION % Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	EFFECTIVE BUYING INCOME % Change 1990-1995	EFFECTIVE BUYING INCOME Average Household EBI 1990	EFFECTIVE BUYING INCOME Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	RETAIL SALES % Change 1990-1995	RETAIL SALES Retail Sales Per Household 1990	RETAIL SALES Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
NEBRASKA															
LINCOLN	213.4	226.2	5.0	88.1	5.5	4,801,874	44.5	39,809	54,505	2,327,682	52.2	18,315	26,421	.0900	.0968
Lancaster	213.4	226.2	5.0	88.1	5.5	4,801,874	44.5	39,809	54,505	2,327,682	52.2	18,315	26,421	.0900	.0968
OMAHA	621.3	642.4	3.4	242.0	3.6	13,658,814	43.4	40,784	56,441	7,130,794	51.7	20,122	29,455	.2625	.2816
Douglas	418.2	430.4	2.9	167.1	3.3	9,452,083	42.5	40,989	56,565	5,439,891	52.5	22,051	32,555	.1873	.2001
Sarpy	103.8	112.0	7.9	37.1	7.8	2,289,287	48.7	44,756	61,706	563,152	31.6	12,441	15,179	.0374	.0397
Washington	16.7	17.3	3.6	6.3	3.3	335,144	39.8	39,290	53,197	90,678	26.7	11,736	14,393	.0059	.0059
Pottawattamie, Iowa	*82.6*	*82.7*	*.1*	*31.5*	*.6*	*1,582,300*	*41.8*	*35,632*	*50,232*	*1,037,073*	*63.8*	*20,224*	*32,923*	*.0329*	*.0359*
TOTAL METRO COUNTIES	770.8	802.7	4.1	304.7	4.4	17,089,455	43.5	40,825	56,086	8,523,593	50.4	19,417	27,974	.3258	.3473
TOTAL STATE	1,579.4	1,594.2	.9	613.9	1.9	27,766,938	34.1	34,359	45,230	14,751,030	43.0	17,113	24,028	.5929	.5976
NEVADA															
LAS VEGAS	773.4	920.0	19.0	354.7	18.4	16,010,418	53.8	34,743	45,138	7,628,594	31.4	19,382	21,507	.3068	.3337
Clark	773.4	920.0	19.0	354.7	18.4	16,010,418	53.8	34,743	45,138	7,628,594	31.4	19,382	21,507	.3068	.3337
RENO	260.0	290.9	11.9	116.9	11.9	5,770,950	46.4	37,717	49,367	3,945,132	54.8	24,387	33,748	.1193	.1321
Washoe	260.0	290.9	11.9	116.9	11.9	5,770,950	46.4	37,717	49,367	3,945,132	54.8	24,387	33,748	.1193	.1321
TOTAL METRO COUNTIES	1,033.4	1,210.9	17.2	471.6	16.7	21,781,368	51.8	35,512	46,186	11,573,726	38.5	20,676	24,541	.4261	.4658
TOTAL STATE	1,244.1	1,447.4	16.3	560.4	16.0	25,758,337	51.3	35,246	45,964	13,424,800	39.4	19,938	23,956	.5023	.5487
NEW HAMPSHIRE															
MANCHESTER–NASHUA	341.3	373.2	9.3	138.8	9.6	8,767,630	42.2	48,695	63,167	4,288,334	18.8	28,502	30,896	.1752	.1742
Hillsborough	341.3	373.2	9.3	138.8	9.6	8,767,630	42.2	48,695	63,167	4,288,334	18.8	28,502	30,896	.1732	.1742
PORTSMOUTH–DOVER–ROCHESTER	356.6	395.2	10.8	143.0	10.6	8,180,214	41.6	44,672	57,205	4,693,890	25.0	29,032	32,824	.1734	.1749
Rockingham	250.8	280.0	11.6	101.0	11.1	5,925,816	41.9	45,935	58,671	3,812,629	28.7	32,584	37,749	.1288	.1313
Strafford	105.8	115.2	8.9	42.0	9.4	2,254,498	40.9	41,683	53,679	881,261	11.3	20,624	20,982	.0446	.0436
TOTAL METRO COUNTIES	697.9	768.4	10.1	281.8	10.1	16,947,944	41.9	46,662	60,142	8,982,224	22.0	28,770	31,474	.3486	.3491
TOTAL STATE	1,127.2	1,233.8	9.5	458.5	9.7	25,156,937	40.3	42,911	54,868	14,638,272	23.4	28,373	31,926	.5431	.5413
NEW JERSEY															
ATLANTIC CITY	323.0	343.2	6.3	131.5	5.6	5,570,765	25.6	35,633	42,363	3,580,471	15.1	24,982	27,228	.1406	.1295
Atlantic	226.7	240.5	6.1	90.8	5.5	3,829,978	24.7	35,671	42,180	2,354,136	10.2	24,806	25,927	.0973	.0880
Cape May	96.3	102.7	6.6	40.7	6.0	1,740,787	27.5	35,549	42,771	1,226,335	25.9	25,376	30,131	.0433	.0415
BERGEN–PASSAIC	1,276.9	1,271.6	–.4	459.1	–.9	34,838,246	28.7	58,422	75,914	14,454,636	16.3	26,804	31,485	.6952	.6439
Bergen	823.7	815.2	–1.0	306.3	–.6	25,732,207	29.5	64,482	84,[illegible]	9,708,005	12.0	28,124	31,694	.4936	.4541
Passaic	453.2	456.4	.7	152.8	–1.6	9,106,039	26.4	46,395	59,[illegible]	4,746,631	26.4	24,185	31,064	.2016	.1898
JERSEY CITY	550.9	540.3	–1.9	198.9	–4.3	9,562,976	21.9	37,722	48,079	3,657,201	13.5	15,496	18,387	.2095	.1874
Hudson	550.9	540.3	–1.9	198.9	–4.3	9,362,976	21.9	37,722	48,079	3,657,201	13.5	15,496	18,387	.2095	.1874

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#12 in average household EBI
#45 in total retail sales
#50 in number of households
#48 in population

1991 S&MM Survey of Buying Power Data Service

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S&MM ESTIMATES METRO AREA County	POPULATION 12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
MIDDLESEX–SOMERSET–HUNTERDON	**1,031.4**	**1,100.2**	**6.7**	**397.7**	**7.7**	**31,550,797**	**40.3**	**60,890**	**79,333**	**9,580,106**	**11.8**	**23,195**	**24,089**	**.5459**	**.5353**
Hunterdon	109.3	118.2	8.1	41.9	8.8	3,605,283	42.8	65,564	86,045	1,063,458	12.1	24,637	25,381	.0606	.0602
Middlesex	677.4	711.5	5.0	254.5	5.6	18,442,758	36.1	56,235	72,467	5,860,487	9.9	22,133	23,027	.3361	.3213
Somerset	244.7	270.5	10.5	101.3	12.6	9,502,756	48.0	71,350	93,808	2,656,161	16.1	25,422	26,221	.1492	.1538
MONMOUTH–OCEAN	**1,000.9**	**1,061.1**	**6.0**	**400.7**	**7.9**	**26,182,795**	**39.5**	**50,549**	**65,343**	**10,804,997**	**25.7**	**23,144**	**26,965**	**.4904**	**.4927**
Monmouth	560.1	599.8	7.1	213.8	6.8	15,515,666	38.2	56,110	72,571	6,452,758	27.0	25,397	30,181	.2894	.2895
Ocean	440.8	481.3	9.2	186.9	9.2	10,667,129	41.5	44,048	57,074	4,352,239	24.0	20,510	23,286	.2010	.2032
NEWARK	**1,822.7**	**1,821.1**	**-.1**	**644.6**	**-1.0**	**44,623,057**	**27.6**	**53,691**	**69,241**	**16,538,208**	**21.3**	**30,929**	**25,657**	**.8715**	**.8148**
Essex	774.3	736.1	-2.4	265.3	-4.3	16,342,001	23.7	47,648	61,598	5,517,844	18.2	16,832	20,799	.3280	.2984
Morris	422.2	428.9	1.6	151.6	1.7	13,056,863	31.3	66,683	86,127	5,241,352	23.4	28,494	34,574	.2464	.2356
Sussex	132.3	140.7	6.3	47.6	6.0	3,514,858	38.2	56,653	73,842	1,022,514	22.7	18,566	21,481	.0608	.0604
Union	493.9	495.4	.3	180.1	.0	11,719,335	26.4	51,500	65,071	4,756,498	22.5	21,563	26,410	.2363	.2204
TRENTON	**328.1**	**341.6**	**4.1**	**122.5**	**4.0**	**9,221,328**	**37.2**	**57,665**	**76,092**	**3,156,406**	**16.1**	**23,088**	**25,767**	**.1683**	**.1636**
Mercer	328.1	341.6	4.1	122.5	4.0	9,321,328	37.2	57,665	76,092	3,156,406	16.1	23,088	25,767	.1683	.1636
VINELAND–MILLVILLE–BRIDGETON	**138.5**	**141.6**	**2.2**	**47.8**	**1.1**	**2,344,714**	**28.3**	**38,628**	**49,053**	**1,234,541**	**19.2**	**21,902**	**25,827**	**.0543**	**.0508**
Cumberland	138.5	141.6	2.2	47.8	1.1	2,344,714	28.3	38,628	49,053	1,234,541	19.2	21,902	25,827	.0543	.0508
TOTAL METRO COUNTIES	**7,768.8**	**8,006.1**	**3.1**	**2,883.5**	**2.6**	**192,506,791**	**32.2**	**51,819**	**66,762**	**74,964,653**	**18.2**	**22,579**	**25,998**	**3.7525**	**3.5714**
TOTAL STATE	**7,768.8**	**8,006.1**	**3.1**	**2,883.5**	**2.6**	**192,506,791**	**32.2**	**51,819**	**66,762**	**74,964,853**	**18.2**	**22,579**	**25,998**	**3.7525**	**3.5714**
NEW MEXICO															
ALBUQUERQUE	**491.3**	**553.9**	**12.7**	**216.9**	**14.3**	**8,718,014**	**44.2**	**31,860**	**40,194**	**5,550,157**	**41.1**	**20,723**	**25,589**	**.1909**	**.2032**
Bernalillo	491.3	553.9	12.7	216.9	14.3	8,718,014	44.2	31,860	40,194	5,550,157	41.1	20,723	25,589	.1909	.2032
LAS CRUCES	**138.6**	**158.8**	**14.6**	**52.8**	**14.5**	**1,730,694**	**41.5**	**26,540**	**32,778**	**788,362**	**28.1**	**13,350**	**14,931**	**.0388**	**.0403**
Dona Ana	138.6	158.8	14.6	52.8	14.5	1,730,694	41.5	26,540	32,778	788,362	28.1	13,350	14,931	.0388	.0403
SANTA FE	**118.7**	**128.9**	**8.6**	**50.2**	**9.8**	**2,678,018**	**51.8**	**38,596**	**53,347**	**1,150,540**	**30.9**	**19,233**	**22,919**	**.0492**	**.0623**
Los Alamos	18.1	18.2	.6	7.4	2.8	600,814	49.1	55,956	81,191	129,250	53.8	11,670	17,466	.0085	.0093
Santa Fe	100.6	110.7	10.0	42.8	11.2	2,077,204	52.6	35,350	48,533	1,021,290	28.5	20,648	23,862	.0407	.0430
TOTAL METRO COUNTIES	**748.6**	**841.6**	**12.4**	**319.9**	**13.6**	**13,126,726**	**45.3**	**32,082**	**41,034**	**7,489,059**	**38.0**	**19,274**	**23,411**	**.2789**	**.2958**
TOTAL STATE	**1,534.8**	**1,656.6**	**7.9**	**598.4**	**8.8**	**23,002,084**	**40.5**	**29,756**	**38,459**	**12,668,397**	**35.1**	**17,044**	**21,170**	**.5119**	**.5261**

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S&MM ESTIMATES / METRO AREA (County)	POPULATION 12/31/90 Total Pop. (Thous.)	POPULATION 12/31/95 Total Pop. (Thous.)	POPULATION % Change 1990-1995	POPULATION 12/31/95 Total Hshlds. (Thous.)	POPULATION % Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	EFFECTIVE BUYING INCOME % Change 1990-1995	EFFECTIVE BUYING INCOME Average Household EBI 1990	EFFECTIVE BUYING INCOME Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	RETAIL SALES % Change 1990-1995	RETAIL SALES Retail Sales Per Household 1990	RETAIL SALES Retail Sales Per Household 1995	BPI BUYING POWER INDEX 1990	BPI BUYING POWER INDEX 1995
NEW YORK															
ALBANY-SCHENECTADY-TROY	879.9	912.2	3.7	352.4	4.3	17,842,265	31.1	40,273	50,631	8,775,155	24.6	20,843	24,901	.3816	.3668
Albany	293.1	296.1	1.0	118.1	1.8	6,270,165	28.6	42,027	53,092	4,000,563	27.5	27,042	33,874	.1451	.1385
Greene	45.1	46.8	3.8	17.5	4.8	689,354	25.9	32,781	39,392	390,479	28.7	18,166	22,313	.0165	.0157
Montgomery	51.9	51.5	-.8	20.3	.5	824,235	23.1	33,149	40,603	402,922	29.4	15,416	19,848	.0188	.0176
Rensselaer	154.6	156.0	.9	58.5	1.4	2,800,431	27.2	38,156	47,871	1,075,097	26.5	14,725	18,378	.0579	.0548
Saratoga	185.9	212.4	14.3	78.2	14.7	4,251,682	45.5	42,842	54,369	1,607,208	23.6	19,061	20,553	.0782	.0809
Schenectady	149.3	149.4	.1	59.8	1.0	3,006,398	25.4	40,483	50,274	1,298,886	13.6	19,320	21,721	.0651	.0593
BINGHAMTON	264.4	264.4	.0	101.6	1.0	5,133,151	27.0	40,177	50,523	2,429,281	25.4	19,563	23,910	.1116	.1044
Broome	211.8	210.2	-.8	81.9	.2	4,041,705	25.4	39,444	49,349	2,105,914	21.5	21,210	25,713	.0918	.0848
Tioga	52.6	54.2	3.0	19.7	4.2	1,091,446	33.2	43,347	55,403	323,367	37.5	12,443	16,415	.0198	.0196
BUFFALO	966.3	955.5	-1.1	377.2	.3	15,848,936	15.7	36,421	42,017	7,752,516	14.3	18,031	20,553	.3854	.3363
Erie	966.3	955.5	-1.1	377.2	.3	15,848,936	15.7	36,421	42,017	7,752,516	14.3	18,031	20,553	.3854	.3363
BUFFALO-NIAGARA FALLS CONSOLIDATED AREA	*1,186.9*	*1,175.9*	*-.9*	*463.4*	*.6*	*19,322,925*	*16.4*	*36,030*	*41,698*	*9,534,454*	*15.9*	*17,860*	*20,575*	*.4686*	*.4118*
ELMIRA	95.4	96.6	1.3	36.2	2.3	1,390,008	18.2	33,222	38,398	765,643	11.3	19,436	21,150	.0358	.0314
Chemung	95.4	96.6	1.3	36.2	2.3	1,390,008	18.2	33,222	38,398	765,643	11.3	19,436	21,150	.0358	.0314
GLENS FALLS	119.6	125.7	5.1	45.5	5.1	1,929,899	28.4	34,707	42,415	1,299,641	25.6	23,904	28,564	.0483	.0460
Warren	59.7	62.6	4.9	23.9	4.8	1,050,982	29.3	35,663	43,974	944,445	24.5	33,273	39,517	.0290	.0275
Washington	59.9	63.1	5.3	21.6	5.4	878,917	27.4	33,643	40,691	355,196	28.5	13,483	16,444	.0193	.0185
JAMESTOWN-DUNKIRK	141.4	139.2	-1.6	53.2	-.6	1,977,188	17.3	31,505	37,165	1,076,095	26.5	15,895	20,227	.0495	.0449
Chautauqua	141.4	139.2	-1.6	53.2	-.6	1,977,188	17.3	31,505	37,165	1,076,095	26.5	15,895	20,227	.0495	.0449
NASSAU-SUFFOLK	2,616.2	2,665.0	1.9	863.6	.6	70,344,691	30.8	62,636	81,455	35,219,796	35.2	30,347	40,783	1.4095	1.3828
Nassau	1,285.6	1,279.5	-.5	426.9	-.9	37,500,691	28.9	67,497	87,844	19,962,758	38.4	33,465	46,762	.7576	.7413
Suffolk	1,330.6	1,385.5	4.1	436.7	2.1	32,844,000	33.0	57,737	75,210	15,257,038	31.2	27,205	34,937	.6519	.6415

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S&MM ESTIMATES	POPULATION					EFFECTIVE BUYING INCOME				RETAIL SALES				BPI	
METRO AREA / County	12/31/90 Total Pop (Thous.)	12/31/95 Total Pop (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds (Thous.)	% Change 1990-1995	1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
NEW YORK	8,592.1	8,879.4	3.3	3,206.9	1.1	175,644,823	28.0	41,947	53,115	65,714,080	33.2	15,080	19,872	3.4639	3.3445
Bronx	1,210.7	1,258.0	3.9	430.2	.8	14,692,601	19.8	28,734	34,153	4,111,344	29.7	7,430	9,557	.3243	.3016
Kings	2,311.6	2,386.8	3.3	833.6	.2	33,852,330	25.5	32,413	40,610	10,275,354	37.0	9,013	12,326	.6943	.6661
New York (Manhattan)	1,497.7	1,555.8	3.9	737.6	2.2	47,418,124	34.1	49,015	64,287	25,173,871	38.9	25,122	34,129	.9256	.9317
Putnam	84.7	89.2	5.3	29.5	3.9	2,131,856	33.5	56,245	72,266	603,045	24.0	17,119	20,442	.0376	.0368
Queens	1,962.4	2,027.7	3.3	729.8	.8	35,028,715	22.4	39,512	47,998	10,687,633	31.6	11,216	14,645	.7003	.6564
Richmond	383.0	407.1	6.3	139.2	5.5	8,730,840	34.7	49,152	62,722	2,566,457	28.0	15,203	18,437	.1564	.1549
Rockland	265.7	268.4	1.0	85.0	.1	7,163,299	30.5	64,667	84,274	2,497,292	33.9	21,962	29,380	.1306	.1270
Westchester	876.3	886.4	1.2	322.0	.4	26,627,058	30.5	63,626	82,693	9,799,084	21.8	25,084	30,432	.4948	.4700
NEW YORK–NORTHERN NEW JERSEY–LONG ISLAND CONSOLIDATED AREA	*18,030.9*	*18,529.0*	*2.8*	*6,687.8*	*1.3*	*422,868,735*	*30.1*	*49,252*	*56,230*	*168,068,599*	*27.1*	*20,028*	*25,131*	*8.2775*	*7.9583*
NIAGARA FALLS	220.6	220.4	–.1	86.2	1.8	3,473,989	19.6	34,296	40,301	1,781,938	23.0	17,099	20,672	.0832	.0755
Niagara	220.6	220.4	–.1	86.2	1.8	3,473,989	19.6	34,296	40,301	1,781,938	23.0	17,099	20,672	.0832	.0755
ORANGE COUNTY	312.7	342.8	9.6	112.0	8.4	6,156,792	37.6	43,315	54,971	2,945,221	21.9	23,393	26,297	.1290	.1275
Orange	312.7	342.8	9.6	112.0	8.4	6,156,792	37.6	43,315	54,971	2,945,221	21.9	23,393	26,297	.1290	.1275
POUGHKEEPSIE	262.2	278.1	6.1	96.0	6.0	6,101,381	35.7	49,624	63,556	2,918,482	36.6	23,588	30,401	.1206	.1218
Dutchess	262.2	278.1	6.1	96.0	6.0	6,101,381	35.7	49,624	63,556	2,918,482	36.6	23,588	30,401	.1206	.1218
ROCHESTER	1,004.9	1,023.5	1.9	384.4	2.4	18,995,684	21.0	41,819	49,416	9,505,951	24.4	20,355	24,729	.4314	.3968
Livingston	62.8	65.1	3.7	22.3	4.2	965,678	21.8	37,053	43,304	391,560	15.7	15,809	17,559	.0219	.0201
Monroe	715.0	724.1	1.3	277.5	1.9	14,112,975	20.2	43,108	50,858	7,304,979	24.7	21,503	26,324	.3221	.2948
Ontario	95.5	98.0	2.6	36.2	3.1	1,755,282	25.0	40,016	48,488	1,003,317	17.4	24,339	27,716	.0418	.0385
Orleans	42.1	43.9	4.3	15.2	4.8	714,507	27.3	38,710	47,007	199,293	22.1	11,260	13,111	.0142	.0134
Wayne	89.5	92.4	3.2	33.2	3.4	1,447,242	20.4	37,438	43,592	606,802	41.1	13,398	18,277	.0314	.0300
SYRACUSE	661.0	670.8	1.5	248.8	1.8	11,586,317	22.4	38,734	46,569	6,173,429	26.9	19,908	24,813	.3685	.2500
Madison	69.4	71.4	2.9	24.4	3.0	1,058,637	22.8	36,386	43,387	419,193	15.3	15,334	17,180	.0238	.0218
Onondaga	469.1	472.2	.7	180.1	1.2	8,464,723	20.9	39,343	47,000	4,824,706	24.8	21,725	26,789	.2016	.1852
Oswego	122.5	127.2	3.8	44.3	3.7	2,062,957	28.8	37,498	46,568	929,530	46.4	14,874	20,983	.0431	.0430
UTICA–ROME	316.3	314.5	–.6	118.1	.7	4,793,031	19.9	34,083	40,585	2,549,990	23.2	17,638	21,592	.1166	.1064
Herkimer	65.8	65.6	–.3	23.2	1.2	973,698	21.9	32,079	38,639	451,048	23.9	14,614	17,899	.0226	.0210
Oneida	250.5	248.9	–.6	92.9	.5	3,819,333	19.4	34,622	41,112	2,098,942	23.1	18,453	22,594	.0940	.0854
TOTAL METRO COUNTIES	16,453.0	16,888.1	2.6	6,182.1	1.5	341,218,155	27.5	43,948	55,195	148,907,218	30.3	18,766	24,087	7.0349	6.7351
TOTAL STATE	18,065.5	18,547.1	2.7	6,778.7	1.7	365,271,759	27.3	43,047	53,900	162,170,168	30.3	18,667	23,923	7.6084	7.2810
NORTH CAROLINA															
ASHEVILLE	175.9	182.3	3.6	75.1	5.3	2,993,215	36.7	30,711	39,856	1,568,250	15.9	18,973	20,882	.0678	.0650
Buncombe	175.9	182.3	3.6	75.1	5.3	2,993,215	36.7	30,711	39,856	1,568,250	15.9	18,973	20,882	.0678	.0650
BURLINGTON	109.8	113.7	4.3	43.5	5.8	1,726,855	31.0	30,660	37,953	1,033,806	11.8	21,500	23,721	.0429	.0397
Alamance	109.0	113.7	4.3	43.5	5.8	1,726,855	31.0	30,660	37,953	1,033,806	11.8	21,500	22,721	.0429	.0397
CHARLOTTE–GASTONIA–ROCK HILL	1,181.4	1,294.0	9.5	495.5	10.5	22,818,510	44.1	35,313	46,051	10,439,575	19.0	19,561	21,069	.4657	.4687
Cabarrus	99.9	105.7	5.8	40.3	6.3	1,717,093	38.3	32,770	42,608	781,502	13.8	18,113	19,392	.0370	.0360
Gaston	176.0	181.8	3.3	68.2	3.8	2,942,049	35.5	33,040	43,139	1,424,943	22.6	17,695	20,894	.0643	.0626
Lincoln	51.1	55.4	8.4	20.7	8.4	966,769	48.3	34,138	46,704	330,555	25.5	13,792	15,989	.0178	.0185
Mecklenburg	523.9	596.2	13.8	236.0	15.0	11,729,260	49.8	38,153	49,700	5,650,206	17.9	23,355	23,942	.2332	.2393
Rowan	111.4	116.0	4.1	45.2	5.6	1,734,709	33.0	30,484	38,379	584,261	7.1	12,741	12,926	.0365	.0343
Union	85.5	93.4	9.2	32.5	9.1	1,418,848	39.6	34,097	43,657	541,529	21.1	15,004	16,662	.0287	.0287
York, S. C.	*133.6*	*145.5*	*8.9*	*52.6*	*10.0*	*2,309,782*	*42.9*	*33,814*	*43,912*	*1,126,579*	*29.2*	*18,237*	*21,418*	*.0482*	*.0493*

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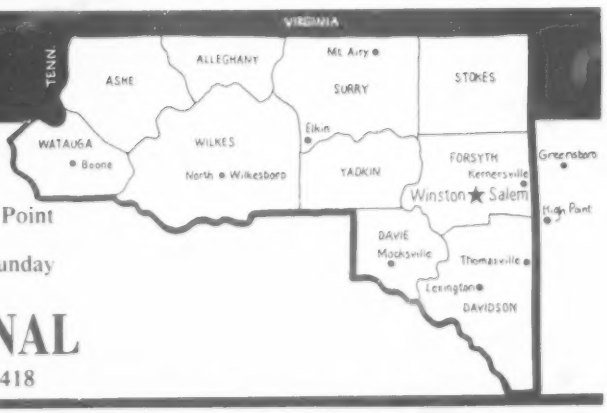

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N.C. (cont.)

S&MM ESTIMATES METRO AREA County	POPULATION 12/31/90 Total Pop. (Thous.)	POPULATION 12/31/95 Total Pop. (Thous.)	POPULATION % Change 1990-1995	POPULATION 12/31/95 Total Hshlds. (Thous.)	POPULATION % Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	EFFECTIVE BUYING INCOME % Change 1990-1995	EFFECTIVE BUYING INCOME Average Household EBI 1990	EFFECTIVE BUYING INCOME Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	RETAIL SALES % Change 1990-1995	RETAIL SALES Retail Sales Per Household 1990	RETAIL SALES Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
FAYETTEVILLE	**275.8**	**286.1**	**3.7**	**95.4**	**3.7**	**3,880,542**	**31.6**	**32,053**	**40,677**	**1,929,732**	**12.1**	**18,704**	**20,228**	**.0927**	**.0866**
Cumberland	275.8	286.1	3.7	95.4	3.7	3,880,542	31.6	32,053	40,677	1,929,732	12.1	18,704	20,228	.0927	.0866
GREENSBORO–WINSTON-SALEM–HIGH POINT	**949.6**	**995.1**	**4.8**	**398.4**	**6.2**	**18,356,051**	**39.7**	**35,009**	**46,074**	**8,228,163**	**14.8**	**19,227**	**20,904**	**.3838**	**.3730**
Davidson	127.8	134.5	5.2	52.5	6.3	2,077,724	35.5	31,040	39,576	674,461	10.6	12,349	12,847	.0422	.0405
Davie	28.1	29.6	5.3	11.6	6.4	504,143	39.3	33,208	43,461	154,019	39.2	10,150	13,278	.0093	.0095
Forsyth	267.8	279.4	4.3	114.9	6.2	5,470,169	39.8	36,159	47,608	2,979,551	21.4	22,685	25,932	.1179	.1161
Guilford	349.9	365.0	4.3	146.5	5.6	7,339,974	41.0	37,528	50,102	3,669,199	10.1	24,037	25,046	.1577	.1508
Randolph	107.8	115.4	7.1	44.9	7.9	1,743,125	36.5	30,707	38,822	578,062	14.2	12,165	12,874	.0353	.0344
Stokes	37.5	39.4	5.1	15.2	7.0	750,323	51.1	34,975	49,363	126,822	22.0	7,323	8,344	.0118	.0125
Yadkin	30.7	31.8	3.6	12.8	4.9	470,593	35.1	28,557	36,765	146,049	10.2	10,860	11,410	.0096	.0092
HICKORY–MORGANTON	**223.4**	**233.3**	**4.4**	**90.3**	**5.2**	**3,883,572**	**38.4**	**32,710**	**43,007**	**1,982,733**	**23.8**	**18,669**	**21,957**	**.0846**	**.0833**
Alexander	27.8	29.1	4.7	11.0	5.8	383,745	29.8	28,436	34,886	135,861	25.8	10,384	12,351	.0083	.0079
Burke	76.1	78.2	2.8	30.3	3.4	1,157,857	31.9	29,959	38,213	522,526	24.6	14,312	17,245	.0256	.0246
Catawba	119.5	126.0	5.4	49.0	6.3	2,341,970	43.4	35,422	47,795	1,324,346	23.3	23,308	27,027	.0507	.0508
JACKSONVILLE	**151.5**	**163.4**	**7.9**	**45.1**	**9.2**	**1,590,704**	**28.9**	**29,886**	**35,271**	**833,073**	**11.9**	**18,032**	**18,472**	**.0422**	**.0396**
Onslow	151.5	163.4	7.9	45.1	9.2	1,590,704	28.9	29,886	35,271	833,073	11.9	18,032	18,472	.0422	.0396
RALEIGH–DURHAM	**750.2**	**837.0**	**11.6**	**333.3**	**13.5**	**17,763,265**	**55.0**	**39,020**	**53,295**	**7,447,790**	**22.5**	**20,748**	**22,406**	**.3247**	**.3438**
Durham	184.0	197.1	7.1	80.0	9.3	4,367,069	54.1	38,727	54,588	1,710,964	22.8	19,028	21,387	.0783	.0822
Franklin	36.9	39.6	7.3	15.1	10.2	585,380	49.7	28,550	38,767	146,716	20.5	8,891	9,716	.0106	.0111
Orange	95.2	102.9	8.1	40.3	9.8	1,770,727	40.2	34,413	43,939	731,638	20.6	16,533	18,155	.0356	.0356
Wake	434.1	497.4	14.6	197.9	16.3	11,040,089	58.4	40,983	55,786	4,878,472	22.8	23,353	24,651	.2002	.2149
WILMINGTON	**121.4**	**128.1**	**5.5**	**51.9**	**6.8**	**1,854,209**	**28.3**	**29,744**	**35,727**	**1,268,648**	**15.3**	**22,632**	**24,444**	**.0486**	**.0451**
New Hanover	121.4	128.1	5.5	51.9	6.8	1,854,209	28.3	29,744	35,727	1,268,648	15.3	22,632	24,444	.0486	.0451
TOTAL METRO COUNTIES	**3,804.6**	**4,087.5**	**7.4**	**1,577.9**	**8.7**	**72,557,141**	**43.0**	**34,969**	**45,983**	**33,725,191**	**17.6**	**19,765**	**21,373**	**1.5048**	**1.4955**
TOTAL STATE	**6,693.1**	**7,076.8**	**5.7**	**2,727.2**	**7.3**	**112,321,360**	**39.2**	**31,735**	**41,186**	**54,682,894**	**19.5**	**17,995**	**20,051**	**2.4459**	**2.4028**
NORTH DAKOTA															
BISMARCK	**83.8**	**84.4**	**.7**	**32.1**	**2.2**	**1,423,250**	**31.8**	**34,386**	**44,338**	**1,078,353**	**54.7**	**22,198**	**23,594**	**.0336**	**.0348**
Burleigh	60.3	61.9	2.7	23.7	3.9	1,168,444	36.1	37,655	49,301	866,042	57.1	24,183	26,542	.0261	.0278
Morton	23.5	22.5	–4.3	8.4	–2.3	254,806	15.2	25,719	30,334	212,311	45.8	16,935	25,275	.0073	.0070
FARGO–MOORHEAD	**154.4**	**161.2**	**4.4**	**61.4**	**5.5**	**2,596,008**	**32.3**	**33,795**	**42,280**	**1,895,057**	**46.2**	**22,275**	**30,864**	**.0618**	**.0631**
Cass	103.9	109.9	5.8	43.5	6.9	1,938,059	36.9	34,777	44,553	1,529,426	51.3	24,842	35,159	.0452	.0478
Clay, Minn.	*50.5*	*51.3*	*1.6*	*17.9*	*2.3*	*657,949*	*20.5*	*31,213*	*36,757*	*365,631*	*28.1*	*16,304*	*20,426*	*.0166*	*.0153*
GRAND FORKS	**71.0**	**73.5**	**3.5**	**26.5**	**3.9**	**1,583,419**	**54.6**	**40,167**	**59,752**	**1,083,543**	**69.0**	**25,139**	**40,888**	**.0309**	**.0357**
Grand Forks	71.0	73.5	3.5	26.5	3.9	1,583,419	54.6	40,167	59,752	1,083,543	69.0	25,139	40,888	.0309	.0357
TOTAL METRO COUNTIES	**258.7**	**267.8**	**3.5**	**102.1**	**4.6**	**4,944,728**	**40.5**	**36,089**	**48,430**	**3,691,323**	**57.1**	**24,069**	**36,154**	**.1097**	**.1183**
TOTAL STATE	**636.2**	**629.5**	**–1.1**	**241.3**	**.6**	**10,392,439**	**33.6**	**32,444**	**43,069**	**6,796,546**	**52.1**	**18,630**	**28,166**	**.2361**	**.2421**
OHIO															
AKRON	**658.6**	**665.8**	**1.1**	**254.6**	**2.0**	**11,141,321**	**28.7**	**34,668**	**43,760**	**5,360,616**	**21.3**	**17,361**	**20,662**	**.2482**	**.2334**
Portage	143.2	147.0	2.7	50.8	2.6	2,679,754	39.4	38,829	52,751	899,868	26.4	14,384	17,714	.0507	.0506
Summit	515.4	518.8	.7	203.8	1.8	8,461,567	25.6	33,640	41,519	4,360,751	20.4	18,098	21,397	.1975	.1828
CANTON	**394.2**	**395.4**	**.3**	**151.3**	**1.3**	**5,954,694**	**23.8**	**32,229**	**39,357**	**3,136,634**	**19.2**	**17,573**	**20,665**	**.1436**	**.1317**
Carroll	26.6	27.1	1.9	10.0	3.1	351,795	25.8	28,821	35,180	151,265	38.4	11,267	15,127	.0079	.0076
Stark	367.6	368.3	.2	141.3	1.2	5,602,899	23.6	32,466	39,653	2,975,359	18.3	18,011	21,057	.1357	.1241
CINCINNATI	**1,457.8**	**1,493.4**	**2.4**	**568.5**	**3.3**	**29,801,900**	**41.8**	**38,191**	**53,422**	**14,201,271**	**30.5**	**19,776**	**24,980**	**.5971**	**.6046**
Clermont	152.1	164.0	7.8	58.0	8.6	2,400,354	32.4	33,950	41,385	1,124,693	26.3	16,679	19,391	.0529	.0519
Hamilton	865.7	866.1	.0	342.9	1.2	19,063,883	41.5	39,779	55,596	9,117,231	28.1	21,007	26,589	.3796	.3804
Warren	115.5	125.1	8.3	43.5	9.6	2,322,680	46.1	40,046	53,395	916,863	41.8	16,292	21,077	.0426	.0454
Dearborn, Ind.	*39.2*	*41.5*	*5.9*	*14.6*	*5.8*	*596,799*	*37.4*	*31,480*	*40,877*	*277,826*	*38.9*	*14,496*	*19,029*	*.0126*	*.0128*
Boone, Ky.	*58.7*	*65.3*	*11.2*	*23.0*	*12.2*	*1,128,073*	*49.7*	*36,763*	*49,047*	*1,028,582*	*33.2*	*37,680*	*44,721*	*.0283*	*.0297*
Campbell, Ky.	*84.1*	*85.6*	*1.8*	*32.2*	*2.9*	*1,693,397*	*49.9*	*36,096*	*52,590*	*619,163*	*35.1*	*14,640*	*19,229*	*.0304*	*.0321*
Kenton, Ky.	*142.5*	*145.8*	*2.3*	*54.3*	*2.6*	*2,596,714*	*42.5*	*34,455*	*47,822*	*1,116,913*	*39.7*	*15,116*	*20,569*	*.0507*	*.0523*
CINCINNATI–HAMILTON CONSOLIDATED AREA	***1,752.0***	***1,803.7***	***3.0***	***679.8***	***3.6***	***34,366,757***	***39.8***	***37,474***	***50,554***	***16,035,803***	***28.8***	***18,987***	***23,509***	***.6976***	***.6991***
CLEVELAND	**1,825.8**	**1,801.3**	**–1.3**	**707.7**	**–.3**	**35,608,638**	**30.9**	**38,296**	**50,316**	**15,867,514**	**21.4**	**18,411**	**22,421**	**.7509**	**.7098**
Cuyahoga	1,404.6	1,366.4	–2.7	551.9	–1.5	27,205,327	30.1	37,333	49,294	12,239,873	21.2	18,033	22,178	.5785	.5431
Geauga	81.9	86.6	5.7	28.9	6.3	1,803,470	39.4	47,573	62,404	424,135	19.1	13,093	14,676	.0308	.0309
Lake	215.8	218.0	1.0	82.4	2.4	4,024,344	27.7	39,141	48,839	2,216,633	20.2	22,915	26,901	.0928	.0866
Medina	123.5	130.3	5.5	44.5	5.5	2,575,497	40.3	43,488	57,876	986,873	28.0	18,264	22,177	.0488	.0492
CLEVELAND–AKRON–LORAIN CONSOLIDATED AREA	***2,755.7***	***2,740.4***	***–.6***	***1,059.3***	***.3***	***51,128,926***	***30.1***	***37,221***	***48,267***	***23,159,447***	***21.8***	***18,006***	***21,863***	***1.0967***	***1.0355***
COLUMBUS	**1,389.7**	**1,465.0**	**5.4**	**559.3**	**5.6**	**25,950,854**	**38.4**	**35,412**	**46,399**	**13,673,462**	**29.4**	**19,961**	**24,447**	**.5542**	**.5554**
Delaware	68.1	75.0	10.1	26.0	10.6	1,347,230	45.9	39,280	51,817	372,756	21.1	13,103	14,337	.0238	.0245
Fairfield	104.5	110.4	5.6	39.3	5.6	1,575,161	29.3	32,740	40,080	595,224	18.0	13,562	15,146	.0341	.0324
Franklin	970.0	1,023.6	5.5	404.1	5.7	19,027,497	39.4	35,711	47,086	10,976,185	30.0	22,090	27,162	.4125	.4151
Licking	128.9	132.6	2.9	49.0	3.2	2,087,018	31.1	33,527	42,592	1,094,681	38.8	16,602	22,340	.0461	.0458
Madison	37.3	38.9	4.3	12.7	5.0	514,119	31.6	32,278	40,482	209,918	9.8	15,798	16,529	.0117	.0111
Pickaway	48.6	50.4	3.7	16.4	4.5	689,828	33.5	32,915	42,063	240,597	24.5	12,310	14,671	.0145	.0141
Union	32.3	34.1	5.6	11.8	5.4	710,001	55.2	40,850	60,170	184,101	32.4	12,412	15,602	.0115	.0124

S&MM ESTIMATES	POPULATION					EFFECTIVE BUYING INCOME				RETAIL SALES				BPI	
METRO AREA County	12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
DAYTON-SPRINGFIELD	**953.8**	**970.6**	**1.8**	**373.0**	**2.1**	**17,292,839**	**33.2**	**35,540**	**46,361**	**8,613,676**	**27.1**	**18,560**	**23,093**	**.3741**	**.3635**
Clark	147.6	148.2	.4	55.5	.5	2,427,879	31.5	33,445	43,746	1,277,625	31.6	17,592	23,020	.0542	.0527
Greene	137.5	142.1	3.3	50.5	3.9	2,891,849	42.5	41,742	57,264	1,030,277	32.1	16,052	20,402	.0530	.0542
Miami	93.6	96.0	2.6	35.6	2.6	1,643,597	34.6	35,180	46,168	801,397	27.5	18,107	22,511	.0354	.0347
Montgomery	575.1	584.3	1.6	231.4	2.1	10,329,514	31.0	34,775	44,639	5,504,377	25.1	19,403	23,787	.2315	.2219
HAMILTON-MIDDLETOWN	**294.2**	**310.3**	**5.5**	**111.3**	**5.4**	**4,564,857**	**28.1**	**33,741**	**41,014**	**1,834,532**	**16.8**	**14,877**	**16,483**	**.1005**	**.0945**
Butler	294.2	310.3	5.5	111.3	5.4	4,564,857	28.1	33,741	41,014	1,834,532	16.8	14,877	16,483	.1005	.0945
LIMA	**154.6**	**156.8**	**1.4**	**56.6**	**2.0**	**2,401,861**	**30.2**	**33,234**	**42,436**	**1,686,458**	**41.6**	**21,455**	**29,796**	**.0585**	**.0583**
Allen	109.8	110.5	.6	39.8	1.0	1,681,680	28.6	33,199	42,253	1,357,561	44.5	23,853	34,110	.0431	.0430
Auglaize	44.8	46.3	3.3	16.8	4.3	720,181	34.3	33,320	42,868	328,897	31.1	15,587	19,577	.0154	.0153
LORAIN-ELYRIA	**271.3**	**273.3**	**.7**	**97.0**	**.9**	**4,378,967**	**26.9**	**35,906**	**45,144**	**2,031,357**	**26.6**	**16,693**	**20,942**	**.0976**	**.0923**
Lorain	271.3	273.3	.7	97.0	.9	4,378,967	26.9	35,906	45,144	2,031,357	26.6	16,693	20,942	.0976	.0923
MANSFIELD	**126.0**	**126.0**	**.0**	**48.0**	**1.1**	**1,960,515**	**28.1**	**32,227**	**40,844**	**1,301,793**	**35.2**	**20,272**	**27,121**	**.0479**	**.0463**
Richland	126.0	126.0	.0	48.0	1.1	1,960,515	28.1	32,227	40,844	1,301,793	35.2	20,272	27,121	.0479	.0463
PARKERSBURG-MARIETTA	**148.4**	**144.4**	**-2.7**	**56.6**	**-1.6**	**2,281,488**	**31.9**	**30,084**	**40,309**	**1,355,690**	**26.3**	**18,669**	**23,952**	**.0544**	**.0520**
Washington	62.1	61.2	-1.4	23.6	.0	882,317	24.4	30,049	37,386	393,407	12.4	14,836	16,670	.0210	.0188
Wood, W. Va.	*86.3*	*83.2*	*-3.6*	*33.0*	*-2.7*	*1,399,171*	*37.1*	*30,109*	*42,399*	*962,283*	*33.0*	*21,337*	*29,160*	*.0334*	*.0332*
STEUBENVILLE-WEIRTON	**141.2**	**134.3**	**-4.9**	**53.0**	**-2.9**	**2,051,848**	**21.4**	**30,965**	**38,714**	**867,363**	**15.3**	**13,774**	**16,365**	**.0478**	**.0426**
Jefferson	79.6	75.8	-4.8	30.2	-2.6	1,134,757	17.5	31,145	37,575	566,238	14.5	15,950	18,750	.0283	.0249
Brooke, W. Va.	*36.7*	*25.3*	*-5.2*	*9.6*	*-4.0*	*345,537*	*22.1*	*28,288*	*35,993*	*123,011*	*17.0*	*10,517*	*12,814*	*.0079*	*.0070*
Hancock, W. Va.	*34.9*	*33.2*	*-4.9*	*13.2*	*-2.9*	*571,554*	*29.4*	*32,479*	*43,300*	*178,114*	*16.8*	*11,208*	*13,493*	*.0116*	*.0107*
TOLEDO	**613.8**	**620.8**	**1.0**	**233.6**	**1.1**	**10,498,437**	**29.5**	**35,087**	**44,942**	**6,030,236**	**32.5**	**19,703**	**25,814**	**.2404**	**.2327**
Fulton	38.7	39.7	2.6	14.0	2.9	710,944	38.9	37,624	50,782	369,574	51.2	17,967	26,398	.0145	.0151
Lucas	462.3	464.0	.4	178.5	.6	7,704,057	27.1	34,150	43,160	4,815,951	32.6	20,460	26,980	.1837	.1763
Wood	113.8	117.1	2.9	41.1	3.0	2,083,436	36.0	38,392	50,692	844,711	25.1	16,926	21,[illegible]	.0422	.0413
YOUNGSTOWN-WARREN	**490.2**	**477.7**	**-2.5**	**184.7**	**-.8**	**7,759,484**	**24.6**	**33,438**	**42,011**	**4,588,060**	**21.9**	**18,682**	**24,[illegible]41**	**.1858**	**.1755**
Mahoning	263.3	254.9	-3.2	99.4	-1.1	3,464,[illegible]	16.0	29,479	34,855	2,483,348	30.5	18,942	24,983	.0949	.0869
Trumbull	226.9	222.8	-1.8	85.3	-.5	4,294,883	31.6	38,079	50,350	2,104,712	33.6	18,377	24,674	.0909	.0886
TOTAL METRO COUNTIES	**8,580.4**	**8,683.7**	**1.2**	**3,325.2**	**1.9**	**155,101,452**	**32.4**	**35,896**	**46,644**	**77,104,072**	**26.5**	**18,686**	**23,188**	**3.3698**	**3.2554**
TOTAL STATE	**10,864.4**	**10,996.7**	**1.2**	**4,171.3**	**1.9**	**188,544,463**	**32.0**	**34,092**	**45,200**	**92,880,953**	**26.9**	**17,880**	**22,267**	**4.1237**	**3.9801**
OKLAHOMA															
BIRD	**53.7**	**51.9**	**-6.8**	**20.6**	**-6.4**	**772,909**	**21.6**	**28,936**	**37,520**	**593,276**	**47.5**	**18,292**	**28,805**	**.0202**	**.0195**
Garfield	55.7	51.9	-6.8	20.6	-6.4	772,909	21.4	28,936	37,520	593,276	47.5	18,292	28,805	.0202	.0195
LAWTON	**111.2**	**111.1**	**-.1**	**37.3**	**-.3**	**1,603,260**	**40.6**	**30,408**	**42,983**	**1,106,242**	**62.3**	**18,176**	**29,658**	**.0365**	**.0392**
Comanche	111.2	111.1	-.1	37.3	-.3	1,603,260	40.6	30,408	42,983	1,106,242	62.3	18,176	29,658	.0365	.0392
OKLAHOMA CITY	**962.1**	**985.2**	**2.4**	**377.9**	**2.4**	**16,089,479**	**39.2**	**31,330**	**42,576**	**11,462,368**	**57.8**	**19,682**	**30,332**	**.3622**	**.3872**
Canadian	75.2	80.1	6.5	27.7	6.9	1,256,748	42.7	34,002	45,370	516,083	44.0	13,841	18,631	.0245	.0257
Cleveland	176.9	192.8	9.0	71.1	9.4	2,989,401	44.7	31,781	42,045	1,365,238	40.7	14,931	19,202	.0597	.0632
Logan	28.9	28.6	-1.0	10.0	-1.0	400,920	39.0	28,565	40,092	157,443	64.3	9,488	15,744	.0080	.0082
McClain	22.8	22.7	-.4	8.3	.0	309,836	35.3	27,583	37,330	180,540	63.6	13,299	21,752	.0069	.0071
Oklahoma	599.8	603.9	.7	239.7	.7	10,346,366	37.7	31,576	43,166	8,716,002	61.7	22,644	36,362	.2446	.2637
Pottawatomie	58.5	57.1	-2.4	21.1	-2.8	786,208	35.1	26,811	37,261	527,062	55.8	15,589	24,979	.0185	.0193
TULSA	**711.0**	**726.3**	**2.2**	**285.7**	**2.7**	**12,211,959**	**38.7**	**31,662**	**42,744**	**8,569,945**	**63.6**	**18,842**	**29,996**	**.2695**	**.2906**
Creek	60.7	59.8	-1.5	22.0	-1.8	960,257	42.4	30,108	43,648	340,733	61.5	9,417	15,488	.0180	.0188
Osage	41.3	39.6	-4.1	14.6	-4.6	515,755	24.6	27,050	35,326	119,249	35.3	5,761	8,168	.0106	.0099
Rogers	55.5	57.5	3.6	20.8	4.0	810,846	25.4	29,949	38,983	344,644	59.8	10,784	16,569	.0166	.0173
Tulsa	505.3	519.0	2.7	210.5	3.5	9,198,014	39.3	32,469	43,696	7,607,596	64.2	22,791	36,141	.2115	.2313
Wagoner	48.2	50.4	4.6	17.8	4.1	727,087	40.6	30,239	40,848	157,723	72.1	5,360	8,861	.0128	.0133
TOTAL METRO COUNTIES	**1,874.1**	**1,910.4**	**1.9**	**734.7**	**2.2**	**30,990,149**	**38.5**	**31,127**	**42,181**	**21,970,229**	**59.9**	**19,105**	**29,904**	**.6970**	**.7454**
TOTAL STATE	**3,143.0**	**3,149.5**	**.2**	**1,210.0**	**.4**	**46,663,210**	**36.0**	**36,472**	**38,565**	**31,825,564**	**57.4**	**16,780**	**26,302**	**1.0765**	**1.1278**

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S&MM ESTIMATES / METRO AREA, County	POPULATION 12/31/90 Total Pop. (Thous.)	POPULATION 12/31/95 Total Pop. (Thous.)	POPULATION % Change 1990-1995	POPULATION 12/31/95 Total Hshlds. (Thous.)	POPULATION % Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	EFFECTIVE BUYING INCOME % Change 1990-1995	EFFECTIVE BUYING INCOME Average Household EBI 1990	EFFECTIVE BUYING INCOME Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	RETAIL SALES % Change 1990-1995	RETAIL SALES Retail Sales Per Household 1990	RETAIL SALES Retail Sales Per Household 1995	BPI BUYING POWER INDEX 1990	BPI BUYING POWER INDEX 1995
OREGON															
EUGENE-SPRINGFIELD	284.3	292.8	3.0	114.8	3.1	4,298,357	32.0	29,237	37,442	3,217,637	43.8	20,087	28,028	.1064	.1077
Lane	284.3	292.8	3.0	114.8	3.1	4,298,357	32.0	29,237	37,442	3,217,637	43.8	20,087	28,028	.1064	.1077
MEDFORD	148.0	156.8	5.9	61.6	6.4	2,244,033	36.4	28,405	36,429	2,111,210	47.4	24,732	34,273	.0590	.0618
Jackson	148.0	156.8	5.9	61.6	6.4	2,244,033	36.4	28,405	36,429	2,111,210	47.4	24,732	34,273	.0590	.0618
PORTLAND	1,252.0	1,324.1	5.8	518.3	5.4	27,716,622	50.8	37,362	53,486	15,841,091	46.5	21,984	30,569	.5418	.5902
Clackamas	282.8	305.2	7.9	113.6	8.2	5,859,070	45.7	38,297	51,576	2,851,999	41.0	19,262	25,106	.1136	.1205
Multnomah	585.7	597.3	2.0	246.6	1.5	12,190,435	46.3	34,316	49,434	7,482,231	43.8	21,421	30,342	.2521	.2671
Washington	317.2	350.9	10.6	133.9	10.5	8,656,043	63.3	43,733	64,646	4,984,649	55.5	26,447	37,227	.1542	.1801
Yamhill	66.3	70.7	6.6	24.1	6.2	1,011,074	40.8	31,623	41,953	522,212	37.1	16,774	21,669	.0219	.0225
PORTLAND-VANCOUVER CONSOLIDATED AREA	*1,494.3*	*1,591.4*	*6.5*	*617.0*	*6.1*	*31,957,226*	*48.5*	*36,989*	*51,795*	*17,772,847*	*46.4*	*20,866*	*28,805*	*.6281*	*.6792*
SALEM	280.5	295.5	5.3	107.4	4.7	3,755,619	30.0	28,148	34,969	2,796,398	50.5	18,112	26,037	.0946	.0969
Marion	230.5	242.7	5.3	88.2	4.6	3,136,196	30.8	28,444	35,558	2,553,579	50.3	20,158	28,952	.0809	.0833
Polk	50.0	52.8	5.6	19.2	4.9	619,423	26.4	26,784	32,262	242,819	52.7	8,689	12,647	.0137	.0136
TOTAL METRO COUNTIES	1,964.8	2,069.2	5.3	802.0	5.0	38,014,631	45.3	34,260	47,400	23,966,336	46.7	21,395	29,883	.8018	.8566
TOTAL STATE	2,863.5	2,989.7	4.4	1,160.6	4.4	50,752,243	41.6	32,232	43,729	32,672,381	45.7	20,159	28,151	1.1126	1.1692
PENNSYLVANIA															
ALLENTOWN-BETHLEHEM-EASTON	692.3	724.0	4.6	275.4	5.1	13,000,915	30.4	38,051	47,207	6,289,501	21.2	19,804	22,838	.2940	.2705
Carbon	57.3	59.5	3.8	23.2	4.5	820,431	23.6	29,902	35,363	265,415	5.7	11,312	11,440	.0182	.0165
Lehigh	293.1	304.3	3.8	118.8	4.5	6,345,853	36.5	40,890	53,416	3,489,263	25.7	24,423	29,371	.1359	.1335
Northampton	249.6	263.7	5.6	97.4	6.0	4,010,730	24.6	35,029	41,178	1,679,495	18.3	15,442	17,243	.0895	.0832
Warren, N. J.	*92.3*	*96.5*	*4.6*	*36.0*	*5.0*	*1,823,901*	*26.6*	*42,010*	*50,664*	*855,328*	*13.1*	*21,674*	*23,759*	*.0404*	*.0373*
ALTOONA	130.3	129.0	-1.0	50.4	.4	1,879,087	22.6	30,533	37,283	1,202,841	21.0	19,810	23,866	.0488	.0446
Blair	130.3	129.0	-1.0	50.4	.4	1,879,087	22.6	30,533	37,283	1,202,841	21.0	19,810	23,866	.0488	.0446

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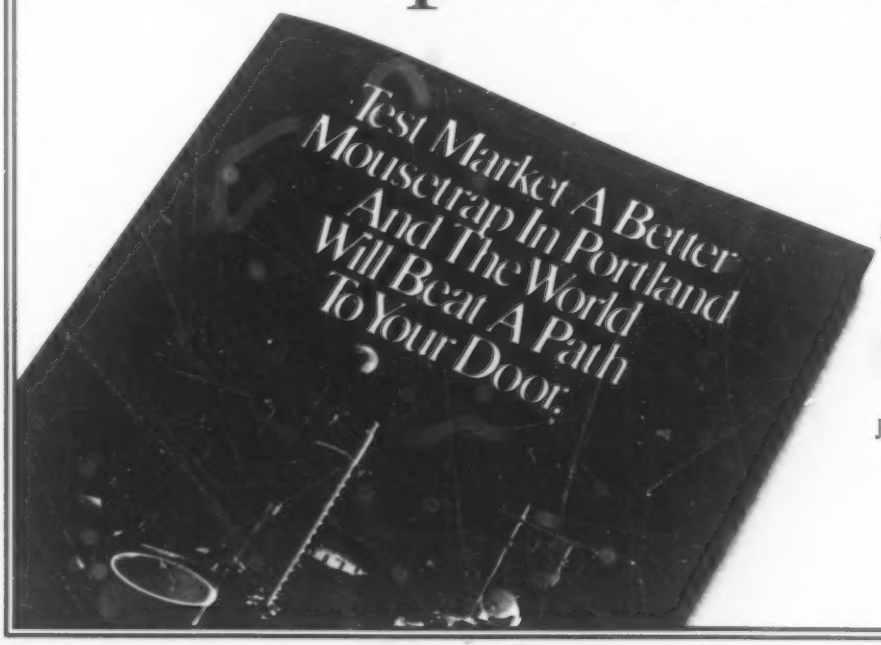

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S&MM ESTIMATES

METRO AREA County	POPULATION 12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	 1995	RETAIL SALES 1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	 1995	BUYING POWER INDEX 1990	 1995
BEAVER COUNTY	**185.0**	**179.1**	**-3.2**	**71.1**	**-.6**	**2,733,194**	**16.9**	**32,701**	**38,442**	**1,038,913**	**12.0**	**12,973**	**14,612**	**.0635**	**.0554**
Beaver	185.0	179.1	-3.2	71.1	-.6	2,733,194	16.9	32,701	38,442	1,038,913	12.0	12,973	14,612	.0635	.0554
ERIE	**275.1**	**273.3**	**-.7**	**101.8**	**.4**	**4,851,791**	**29.6**	**36,925**	**47,660**	**2,262,903**	**24.8**	**17,876**	**22,229**	**.1056**	**.1002**
Erie	275.1	273.3	-.7	101.8	.4	4,851,791	29.6	36,925	47,660	2,262,903	24.8	17,876	22,229	.1056	.1002
HARRISBURG-LEBANON-CARLISLE	**591.5**	**611.4**	**3.4**	**237.5**	**4.3**	**12,189,849**	**36.0**	**39,388**	**51,226**	**5,937,110**	**20.2**	**21,697**	**24,998**	**.2573**	**.2487**
Cumberland	196.9	205.9	4.6	78.5	5.9	4,422,683	39.2	42,871	56,340	2,312,237	21.6	25,657	29,455	.0927	.0910
Dauphin	238.5	242.9	1.8	98.0	2.6	5,220,312	37.5	39,757	53,268	2,392,737	23.3	20,325	24,416	.1055	.1033
Lebanon	114.4	117.9	3.1	44.8	4.4	1,869,314	25.6	34,687	41,726	989,305	8.8	21,191	22,083	.0455	.0409
Perry	41.7	44.7	7.2	16.2	7.3	677,540	34.6	33,326	41,823	242,831	29.9	12,379	14,990	.0136	.0135
JOHNSTOWN	**239.7**	**231.6**	**-3.4**	**89.6**	**-1.5**	**2,817,783**	**15.4**	**26,836**	**31,448**	**1,535,828**	**15.9**	**14,557**	**17,141**	**.0760**	**.0663**
Cambria	161.7	154.6	-4.4	60.1	-2.3	1,897,047	14.4	26,965	31,565	1,070,643	14.2	15,248	17,814	.0522	.0450
Somerset	78.0	77.0	-1.3	29.5	.0	920,736	17.5	26,566	31,211	465,185	20.2	13,116	15,769	.0238	.0213
LANCASTER	**429.6**	**469.2**	**9.2**	**162.7**	**9.9**	**8,367,397**	**40.0**	**38,929**	**49,599**	**4,064,476**	**24.1**	**21,342**	**24,093**	**.1740**	**.1745**
Lancaster	429.6	469.2	9.2	168.7	9.9	8,367,397	40.0	38,929	49,599	4,064,476	24.1	21,342	24,093	.1740	.1745
PHILADELPHIA	**4,886.9**	**5,068.6**	**3.7**	**1,864.1**	**4.2**	**107,468,752**	**37.7**	**43,638**	**57,652**	**44,707,909**	**24.1**	**20,148**	**23,984**	**2.1031**	**2.0752**
Bucks	548.7	592.6	8.0	210.2	8.8	12,436,109	40.0	45,985	59,163	6,153,924	24.0	25,683	29,277	.2531	.2527
Chester	383.6	425.4	10.9	151.6	11.6	10,654,310	50.8	51,972	70,279	3,225,610	24.2	19,112	21,277	.1746	.1849
Delaware	548.9	557.2	1.5	207.5	2.8	12,791,817	38.2	45,841	61,647	5,812,766	33.0	21,641	28,013	.2486	.2496
Montgomery	682.3	707.3	3.7	271.0	5.6	17,911,150	36.8	51,040	66,093	9,267,426	26.0	28,675	34,197	.3637	.3581
Philadelphia	1,584.8	1,583.9	-.1	603.5	.1	28,441,461	36.0	34,692	47,128	9,677,782	25.0	12,842	16,036	.5537	.5408
Burlington, N. J.	*399.1*	*423.1*	*6.0*	*146.6*	*6.2*	*10,183,064*	*36.8*	*53,952*	*69,462*	*4,006,306*	*18.3*	*24,543*	*27,328*	*.1945*	*.1895*
Camden, N. J.	*506.7*	*530.5*	*4.7*	*188.3*	*4.5*	*10,574,010*	*32.7*	*44,221*	*56,155*	*4,397,748*	*17.9*	*20,692*	*23,355*	*.2161*	*.2065*
Gloucester, N. J.	*232.8*	*248.6*	*6.8*	*85.4*	*7.0*	*4,476,831*	*31.0*	*42,809*	*52,422*	*2,166,347*	*14.6*	*23,680*	*25,367*	*.0988*	*.0931*
PHILADELPHIA-WILMINGTON-TRENTON CONSOLIDATED AREA	***5,937.9***	***6,170.8***	***3.9***	***2,263.5***	***4.4***	***131,491,685***	***37.4***	***44,129***	***58,092***	***55,294,295***	***23.7***	***20,609***	***24,429***	***2.5826***	***2.5442***
PITTSBURGH	**2,047.2**	**1,994.4**	**-2.6**	**811.8**	**-.5**	**36,570,539**	**19.5**	**35,437**	**42,585**	**16,393,910**	**15.6**	**17,380**	**20,195**	**.8118**	**.7203**
Allegheny	1,330.0	1,294.2	-2.7	536.0	-.5	23,741,030	19.9	36,750	44,293	11,364,201	16.1	18,170	21,202	.5513	.4903
Fayette	144.5	139.5	-3.5	54.7	-2.0	1,682,942	15.3	26,155	30,767	1,182,809	26.7	16,737	21,624	.0479	.0430
Washington	203.6	198.3	-2.6	77.4	-.9	3,205,935	18.7	34,594	41,420	1,367,182	15.1	15,211	17,664	.0746	.0659
Westmoreland	369.1	362.4	-1.8	143.7	.1	5,940,632	19.7	34,575	41,341	2,479,718	9.0	15,845	17,256	.1380	.1211
PITTSBURGH-BEAVER VALLEY CONSOLIDATED AREA	***2,232.2***	***2,173.5***	***-2.6***	***882.9***	***-.5***	***37,303,733***	***19.3***	***35,216***	***42,251***	***17,432,823***	***15.4***	***17,025***	***19,745***	***.8753***	***.7757***
READING	**338.8**	**352.0**	**3.9**	**133.9**	**4.2**	**6,090,473**	**29.6**	**36,575**	**45,485**	**3,183,078**	**24.2**	**19,951**	**23,772**	**.1368**	**.1306**
Berks	338.8	352.0	3.9	133.9	4.2	6,090,473	29.6	36,575	45,485	3,183,078	24.2	19,951	23,772	.1368	.1306
SCRANTON-WILKES-BARRE	**736.3**	**745.7**	**1.3**	**288.3**	**2.5**	**11,948,802**	**30.9**	**32,445**	**41,446**	**6,679,177**	**25.6**	**18,894**	**23,167**	**.2773**	**.2660**
Columbia	63.3	63.7	.6	23.8	1.3	910,552	26.2	30,709	38,258	512,509	25.5	17,375	21,534	.0221	.0209
Lackawanna	218.5	215.1	-1.6	84.5	.2	3,634,392	30.0	33,154	43,011	2,104,694	27.3	19,612	24,908	.0847	.0809
Luzerne	327.5	323.1	-1.3	128.8	.5	5,247,023	28.7	31,797	40,738	2,715,675	21.3	17,464	21,084	.1215	.1138
Monroe	98.7	114.1	15.6	40.6	15.0	1,708,399	42.2	34,029	42,079	1,168,455	33.1	24,870	28,780	.0396	.0412
Wyoming	28.3	29.7	4.9	10.6	5.0	448,436	33.5	33,248	42,305	177,844	28.5	13,702	16,778	.0094	.0092
SHARON	**120.5**	**117.5**	**-2.5**	**45.0**	**-.9**	**1,813,070**	**18.4**	**33,732**	**40,290**	**785,254**	**11.6**	**15,492**	**17,450**	**.0432**	**.0378**
Mercer	120.5	117.5	-2.5	45.0	-.9	1,813,070	18.4	33,732	40,290	785,254	11.6	15,492	17,450	.0432	.0378
STATE COLLEGE	**124.6**	**129.5**	**3.9**	**44.4**	**3.3**	**1,755,088**	**24.5**	**32,782**	**39,529**	**899,812**	**9.3**	**19,139**	**20,266**	**.0438**	**.0396**
Centre	124.6	129.5	3.9	44.4	3.3	1,755,088	24.5	32,782	39,529	899,812	9.3	19,139	20,266	.0438	.0396
WILLIAMSPORT	**119.1**	**121.5**	**2.0**	**46.6**	**3.3**	**1,926,210**	**30.3**	**32,779**	**41,335**	**1,083,163**	**21.1**	**19,834**	**23,244**	**.0455**	**.0430**
Lycoming	119.1	121.5	2.0	46.6	3.3	1,926,210	30.3	32,779	41,335	1,083,163	21.1	19,834	23,244	.0455	.0430
YORK	**421.6**	**443.8**	**5.3**	**167.2**	**5.7**	**7,825,582**	**32.8**	**37,237**	**46,804**	**3,841,838**	**23.7**	**19,640**	**22,978**	**.1694**	**.1639**
Adams	79.1	84.0	6.2	30.3	6.7	1,444,115	38.3	36,755	47,661	368,209	12.5	11,524	12,152	.0266	.0261
York	342.5	359.8	5.1	136.9	5.5	6,381,467	31.7	37,343	46,614	3,473,629	25.0	21,415	25,373	.1428	.1378
TOTAL METRO COUNTIES	**10,107.6**	**10,291.9**	**1.8**	**3,939.5**	**2.8**	**192,180,726**	**31.8**	**38,057**	**48,783**	**88,479,984**	**22.3**	**18,882**	**22,460**	**4.0903**	**3.9102**
TOTAL STATE	**11,912.4**	**12,095.4**	**1.5**	**4,622.0**	**2.5**	**217,889,110**	**30.7**	**36,985**	**47,142**	**101,453,146**	**22.2**	**18,413**	**21,950**	**4.7094**	**4.4796**
RHODE ISLAND															
PROVIDENCE-PAWTUCKET-WOONSOCKET	**921.4**	**951.1**	**3.2**	**359.3**	**3.5**	**17,630,795**	**34.0**	**37,906**	**49,070**	**7,913,199**	**19.5**	**19,070**	**22,024**	**.3714**	**.3569**
Bristol	49.0	50.1	2.2	18.3	4.0	929,734	27.8	41,327	50,805	260,434	8.5	13,633	14,231	.0182	.0169
Kent	162.1	167.6	3.4	65.3	4.6	3,142,880	29.7	38,825	48,130	2,036,707	20.7	27,039	31,190	.0756	.0713
Providence	598.9	614.1	2.5	232.9	2.4	11,435,293	35.7	37,060	49,100	4,607,438	20.2	16,855	19,783	.2319	.2246
Washington	111.4	119.3	7.1	42.8	7.5	2,122,888	34.1	39,788	49,600	1,008,620	17.1	21,636	23,566	.0457	.0441
TOTAL METRO COUNTIES	**921.4**	**951.1**	**3.2**	**359.3**	**3.5**	**17,630,795**	**34.0**	**37,906**	**49,070**	**7,913,199**	**19.5**	**19,070**	**22,024**	**.3714**	**.3569**
TOTAL STATE	**1,008.9**	**1,040.8**	**3.2**	**392.9**	**3.4**	**19,561,762**	**34.2**	**38,358**	**49,788**	**8,776,453**	**19.8**	**19,276**	**22,338**	**.4102**	**.3948**
SOUTH CAROLINA															
ANDERSON	**146.2**	**152.2**	**4.1**	**58.7**	**5.0**	**2,299,217**	**35.5**	**30,344**	**39,169**	**1,331,279**	**29.2**	**18,436**	**22,679**	**.0530**	**.0523**
Anderson	146.2	152.2	4.1	58.7	5.0	2,299,217	35.5	30,344	39,169	1,331,279	29.2	18,436	22,679	.0530	.0523
CHARLESTON	**515.5**	**567.9**	**10.2**	**201.9**	**11.7**	**8,398,131**	**42.6**	**32,566**	**41,595**	**4,493,886**	**34.3**	**19,999**	**22,258**	**.1851**	**.1877**
Berkeley	131.5	148.5	12.9	49.2	13.6	1,895,544	43.1	30,582	38,527	526,011	46.8	8,276	10,691	.0352	.0378
Charleston	298.8	321.4	7.6	118.9	9.6	5,169,590	41.8	33,605	43,478	3,469,879	30.8	26,467	29,183	.1236	.1222
Dorchester	85.2	98.0	15.0	33.8	16.6	1,332,997	45.3	31,645	39,438	497,966	29.1	13,306	14,733	.0263	.0277

S.C. (cont.)

S&MM ESTIMATES METRO AREA County	POPULATION 12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
CHARLOTTE–GASTONIA–ROCK HILL	**1,181.4**	**1,294.0**	**9.5**	**495.5**	**10.5**	**22,818,510**	**44.1**	**35,313**	**46,051**	**10,439,575**	**19.0**	**19,561**	**21,069**	**.4657**	**.4687**
York	133.6	145.5	8.9	52.6	10.0	2,309,782	42.9	33,814	43,912	1,126,579	29.2	18,237	21,418	.0462	.0493
Cabarrus, N. C.	*99.9*	*105.7*	*5.8*	*40.3*	*6.3*	*1,717,093*	*38.3*	*32,770*	*42,608*	*781,502*	*13.8*	*18,113*	*19,392*	*.0370*	*.0360*
Gaston, N. C.	*176.0*	*181.8*	*3.3*	*68.2*	*3.8*	*2,942,049*	*35.5*	*33,040*	*43,139*	*1,424,943*	*22.6*	*17,695*	*20,894*	*.0643*	*.0668*
Lincoln, N. C.	*51.1*	*55.4*	*8.4*	*20.7*	*8.4*	*966,769*	*48.3*	*34,138*	*46,704*	*330,555*	*25.5*	*13,792*	*15,969*	*.0178*	*.0185*
Mecklenburg, N. C.	*523.9*	*596.2*	*13.8*	*236.0*	*15.0*	*11,729,260*	*49.8*	*38,153*	*49,700*	*5,650,206*	*17.9*	*23,355*	*23,942*	*.2332*	*.2393*
Rowan, N. C.	*111.4*	*116.0*	*4.1*	*45.2*	*5.6*	*1,734,709*	*33.0*	*30,484*	*38,379*	*384,261*	*7.1*	*12,741*	*12,926*	*.0365*	*.0343*
Union, N. C.	*85.5*	*93.4*	*9.2*	*32.5*	*9.1*	*1,418,848*	*39.6*	*34,097*	*43,657*	*541,599*	*21.1*	*15,004*	*16,662*	*.0287*	*.0287*
COLUMBIA	**438.3**	**488.6**	**6.6**	**178.1**	**7.9**	**9,350,654**	**48.8**	**38,038**	**52,502**	**5,144,179**	**45.1**	**21,473**	**28,884**	**.1831**	**.1990**
Lexington	171.2	192.4	12.4	71.2	13.0	3,664,469	54.4	37,662	51,467	1,703,425	59.1	16,994	23,925	.0653	.0745
Richland	287.1	296.2	3.2	106.9	4.7	5,686,185	45.4	38,302	53,192	3,440,754	39.0	24,236	32,187	.1198	.1253
FLORENCE	**114.8**	**117.8**	**2.6**	**42.1**	**4.2**	**1,466,660**	**29.9**	**27,953**	**34,838**	**1,436,203**	**47.5**	**24,100**	**34,114**	**.0414**	**.0434**
Florence	114.8	117.8	2.6	42.1	4.2	1,466,660	29.9	27,953	34,838	1,436,203	47.5	24,100	34,114	.0414	.0424
GREENVILLE–SPARTANBURG	**647.5**	**685.9**	**5.9**	**261.0**	**7.2**	**10,784,165**	**38.3**	**32,028**	**41,319**	**5,959,533**	**23.7**	**19,779**	**22,833**	**.2431**	**.2400**
Greenville	324.0	346.5	6.9	135.0	8.5	5,561,523	38.5	32,274	41,196	3,306,059	22.2	21,745	24,489	.1281	.1261
Pickens	95.0	101.1	6.4	36.3	7.1	1,678,419	45.5	34,039	46,237	532,635	19.2	13,186	14,673	.0315	.0321
Spartanburg	228.5	238.3	4.3	89.7	5.3	3,544,223	34.8	30,868	39,512	2,120,839	27.5	19,531	23,644	.0835	.0818
TOTAL METRO COUNTIES	**2,138.1**	**2,288.0**	**7.0**	**843.4**	**8.3**	**36,617,356**	**41.6**	**33,196**	**43,416**	**20,598,557**	**32.3**	**19,993**	**24,423**	**.7983**	**.8162**
TOTAL STATE	**3,521.1**	**3,728.5**	**5.9**	**1,364.5**	**7.3**	**55,942,463**	**40.5**	**31,216**	**40,999**	**31,910,048**	**34.3**	**18,685**	**23,386**	**1.2440**	**1.2704**
SOUTH DAKOTA															
RAPID CITY	**82.4**	**89.6**	**8.7**	**34.1**	**10.0**	**1,600,002**	**42.9**	**36,128**	**46,921**	**1,288,281**	**55.2**	**26,777**	**37,780**	**.0364**	**.0397**
Pennington	82.4	89.6	8.7	34.1	10.0	1,600,002	42.9	36,128	46,921	1,288,281	55.2	26,777	37,780	.0364	.0397
SIOUX FALLS	**125.1**	**133.0**	**6.3**	**51.7**	**7.3**	**2,742,253**	**42.9**	**39,820**	**53,042**	**2,108,263**	**72.1**	**25,419**	**40,779**	**.0578**	**.0653**
Minnehaha	125.1	133.0	6.3	51.7	7.3	2,742,253	42.9	39,820	53,042	2,108,263	72.1	25,419	40,779	.0578	.0653
TOTAL METRO COUNTIES	**207.5**	**222.6**	**7.3**	**85.8**	**8.3**	**4,342,255**	**42.9**	**38,375**	**50,609**	**3,396,544**	**65.3**	**25,951**	**39,587**	**.0942**	**.1050**
TOTAL STATE	**697.4**	**708.0**	**1.5**	**266.9**	**2.9**	**11,091,784**	**33.8**	**31,955**	**41,558**	**7,147,202**	**53.7**	**17,921**	**26,779**	**.2512**	**.2598**
TENNESSEE															
CHATTANOOGA	**435.2**	**447.7**	**2.9**	**174.1**	**4.2**	**6,713,110**	**30.4**	**30,807**	**38,559**	**3,418,577**	**13.6**	**18,004**	**19,636**	**.1583**	**.1473**
Hamilton	286.6	293.5	2.4	116.7	4.0	4,806,297	32.3	32,369	41,185	2,703,793	14.8	20,998	23,169	.1139	.1066
Marion	24.9	25.4	2.0	9.5	3.3	273,148	22.1	24,326	28,752	144,110	20.7	12,983	15,169	.0072	.0066
Sequatchie	8.9	9.0	1.1	3.3	.0	122,954	39.2	26,773	37,259	39,848	12.2	10,766	12,075	.0026	.0025
Catoosa, Ga.	*43.0*	*46.1*	*7.2*	*17.2*	*8.2*	*576,897*	*26.0*	*28,795*	*33,541*	*235,402*	*8.3*	*13,674*	*13,686*	*.0136*	*.0125*
Dade, Ga.	*13.2*	*13.5*	*2.3*	*4.8*	*2.1*	*143,208*	*18.6*	*25,692*	*29,835*	*53,170*	*-2.8*	*11,641*	*11,077*	*.0037*	*.0032*
Walker, Ga.	*58.6*	*60.2*	*2.7*	*22.6*	*3.7*	*790,606*	*26.4*	*28,682*	*34,983*	*242,254*	*7.5*	*10,338*	*10,719*	*.0173*	*.0159*
CLARKSVILLE–HOPKINSVILLE	**170.6**	**178.9**	**4.9**	**59.6**	**5.7**	**2,407,792**	**38.2**	**30,888**	**40,399**	**1,248,210**	**21.5**	**18,208**	**20,943**	**.0556**	**.0546**
Montgomery	101.9	111.2	9.1	38.5	10.3	1,483,802	40.4	30,277	38,540	767,843	16.3	18,924	19,944	.0342	.0337
Christian, Ky.	*68.7*	*67.7*	*-1.5*	*21.1*	*-1.9*	*923,983*	*34.8*	*31,879*	*43,791*	*480,367*	*31.1*	*17,040*	*22,766*	*.0214*	*.0209*
JACKSON	**78.1**	**79.3**	**1.5**	**30.4**	**2.4**	**1,304,388**	**39.6**	**31,458**	**42,908**	**771,479**	**18.1**	**21,986**	**25,378**	**.0304**	**.0293**
Madison	78.1	79.3	1.5	30.4	2.4	1,304,388	39.6	31,458	42,908	771,479	18.1	21,986	25,378	.0304	.0293
JOHNSON CITY–KINGSPORT–BRISTOL	**436.4**	**438.3**	**.4**	**174.0**	**2.0**	**6,730,041**	**32.5**	**29,764**	**38,678**	**3,025,146**	**17.5**	**15,089**	**17,386**	**.1501**	**.1419**
Carter	51.5	51.7	.4	20.6	2.0	647,474	30.9	24,488	31,431	209,403	16.9	8,868	10,170	.0140	.0134
Hawkins	44.7	45.2	1.1	17.6	2.3	726,794	43.1	29,519	41,295	181,218	32.7	7,942	10,296	.0131	.0133
Sullivan	143.8	144.8	.7	58.0	2.1	2,431,838	34.0	31,956	41,928	1,257,966	16.0	19,094	21,689	.0554	.0523
Unicoi	16.5	16.4	-.6	6.7	1.5	274,638	42.4	29,212	40,991	53,227	10.5	7,300	7,944	.0048	.0048
Washington	92.5	93.7	1.3	36.9	2.8	1,392,732	29.3	30,013	37,743	650,140	9.4	16,549	17,619	.0327	.0299
Bristol city, Va.	*18.3*	*17.6*	*-3.8*	*7.4*	*-1.3*	*245,370*	*18.0*	*27,735*	*33,158*	*285,816*	*20.0*	*31,751*	*38,624*	*.0085*	*.0075*
Scott, Va.	*23.1*	*22.4*	*-3.0*	*8.8*	*-1.1*	*354,154*	*33.0*	*29,929*	*40,245*	*147,797*	*31.6*	*12,618*	*16,795*	*.0075*	*.0073*
Washington, Va.	*46.0*	*46.5*	*1.1*	*18.0*	*2.9*	*657,041*	*27.4*	*29,466*	*36,502*	*239,489*	*32.2*	*10,356*	*13,305*	*.0141*	*.0134*
KNOXVILLE	**608.4**	**628.8**	**3.4**	**250.4**	**4.6**	**10,459,940**	**37.6**	**31,765**	**41,773**	**5,592,862**	**17.1**	**19,959**	**22,336**	**.2362**	**.2273**
Anderson	68.6	70.4	2.6	28.7	4.4	1,476,689	45.7	36,848	51,453	501,006	14.1	15,956	17,457	.0272	.0271
Blount	86.7	90.8	4.7	35.9	5.9	1,269,613	29.3	28,955	35,365	766,664	12.4	20,114	21,356	.0322	.0297
Grainger	17.1	17.2	.6	6.5	1.6	179,504	26.8	22,114	27,616	42,587	19.4	5,575	6,552	.0039	.0036
Jefferson	33.1	33.7	1.8	12.7	2.4	540,252	43.9	30,271	42,540	197,655	44.1	11,059	15,563	.0103	.0107
Knox	337.2	345.6	2.5	139.6	4.0	6,136,434	37.8	33,177	43,957	3,609,947	18.3	22,732	25,839	.1411	.1359
Sevier	51.9	56.4	8.7	21.7	9.0	719,342	35.8	26,622	33,149	456,541	10.3	20,806	21,039	.0185	.0175
Union	13.8	14.7	6.5	5.3	6.0	138,106	28.6	21,473	26,058	18,462	3.7	3,559	3,483	.0030	.0028
MEMPHIS	**990.6**	**1,043.1**	**5.3**	**382.5**	**6.2**	**17,058,427**	**40.9**	**33,601**	**44,597**	**8,145,661**	**15.5**	**19,581**	**21,296**	**.3692**	**.3603**
Shelby	831.6	866.2	4.2	321.3	5.1	14,651,467	39.8	34,290	45,601	7,072,700	13.3	20,436	22,013	.3197	.3084
Tipton	38.1	41.3	8.4	14.5	9.8	494,879	38.1	27,142	34,130	135,855	10.6	9,302	9,369	.0101	.0100
Crittenden, Ark.	*50.1*	*51.5*	*2.8*	*17.7*	*2.9*	*548,649*	*25.4*	*25,435*	*30,997*	*571,940*	*40.4*	*33,198*	*32,313*	*.0171*	*.0167*
De Soto, Miss.	*70.8*	*84.1*	*18.8*	*29.0*	*19.3*	*1,363,432*	*63.9*	*34,224*	*47,015*	*365,166*	*30.6*	*11,510*	*12,592*	*.0223*	*.0252*
NASHVILLE	**997.5**	**1,072.0**	**7.5**	**415.3**	**9.1**	**21,120,249**	**48.5**	**37,369**	**50,855**	**9,405,703**	**20.0**	**20,600**	**23,648**	**.4131**	**.4210**
Cheatham	27.7	31.0	11.9	10.9	12.4	453,232	43.8	32,498	41,581	70,359	14.5	6,332	6,455	.0078	.0080
Davidson	513.6	531.9	3.6	221.7	6.2	11,315,235	45.2	37,348	51,038	6,178,450	18.1	25,072	27,369	.2391	.2366
Dickson	35.6	38.6	8.4	14.6	10.6	613,031	48.4	31,298	41,988	258,520	23.1	15,915	17,707	.0192	.0125
Robertson	42.1	45.5	8.1	16.4	9.3	740,373	50.6	32,764	45,145	254,982	29.9	13,086	15,548	.0137	.0144
Rutherford	121.6	139.3	14.5	50.1	15.7	2,680,809	62.7	38,057	53,509	895,793	26.4	16,373	17,880	.0450	.0500

SMSA ESTIMATES

METRO AREA / County	POPULATION 12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
Sumner	105.0	115.0	9.5	41.3	10.1	1,888,770	42.4	35,360	45,733	572,368	13.7	13,425	13,859	.0358	.0358
Williamson	82.9	94.0	13.4	33.0	15.4	2,132,360	58.0	47,198	64,617	716,219	22.8	20,395	21,704	.0357	.0385
Wilson	69.0	76.7	11.2	27.3	11.4	1,296,439	47.2	35,944	47,489	439,013	34.1	13,969	16,814	.0238	.0252
TOTAL METRO COUNTIES	**3,225.0**	**3,478.5**	**4.6**	**1,229.7**	**5.9**	**60,190,607**	**41.0**	**33,750**	**44,928**	**28,986,237**	**16.6**	**19,650**	**21,636**	**1.2874**	**1.2591**
TOTAL STATE	**4,906.3**	**5,083.4**	**3.6**	**1,955.8**	**4.9**	**82,799,090**	**39.8**	**31,764**	**42,335**	**37,980,497**	**17.1**	**17,384**	**19,419**	**1.7760**	**1.7399**
TEXAS															
ABILENE	**119.5**	**119.6**	**.1**	**43.4**	**.5**	**1,648,921**	**25.0**	**30,530**	**37,994**	**1,205,841**	**35.7**	**28,575**	**27,784**	**.0431**	**.0414**
Taylor	119.5	119.6	.1	43.4	.5	1,648,921	25.0	30,530	37,994	1,205,841	35.7	28,575	27,784	.0431	.0414
AMARILLO	**188.0**	**192.2**	**2.2**	**74.3**	**3.1**	**3,377,151**	**34.5**	**34,828**	**45,453**	**2,972,532**	**58.7**	**25,975**	**40,007**	**.0821**	**.0872**
Potter	97.3	95.0	-2.4	36.1	-2.7	1,433,005	28.7	30,021	39,695	1,710,245	53.7	29,995	47,375	.0472	.0437
Randall	90.7	97.2	7.2	38.2	9.1	1,944,146	39.1	39,923	50,894	1,262,287	66.1	21,714	33,044	.0399	.0435
AUSTIN	**798.0**	**896.5**	**12.3**	**352.7**	**13.6**	**18,018,108**	**58.7**	**36,574**	**51,086**	**9,233,693**	**30.6**	**19,738**	**26,180**	**.2274**	**.2732**
Hays	67.0	75.2	12.2	26.2	15.4	1,221,311	62.8	33,644	46,615	480,843	37.7	15,382	18,353	.0218	.0246
Travis	587.4	654.7	11.5	267.5	12.6	14,096,946	59.8	37,144	52,699	7,860,118	54.4	21,432	29,384	.2573	.2963
Williamson	143.6	166.6	16.0	59.0	17.5	2,699,851	51.6	36,476	45,760	892,732	28.9	13,800	15,131	.0483	.0523
BEAUMONT–PORT ARTHUR	**359.1**	**348.4**	**-3.0**	**130.5**	**-2.2**	**6,102,635**	**28.5**	**35,568**	**46,763**	**3,516,080**	**36.4**	**19,315**	**26,943**	**.1392**	**.1346**
Hardin	41.2	40.4	-1.9	14.4	-2.0	566,326	21.4	31,738	39,328	286,691	43.4	13,601	19,909	.0132	.0126
Jefferson	237.8	229.9	-3.3	87.8	-2.3	4,045,405	27.7	35,252	46,075	2,669,668	37.0	21,679	30,406	.0966	.0933
Orange	80.1	78.1	-2.5	28.3	-2.1	1,490,904	34.0	38,501	52,682	559,721	30.3	14,864	19,778	.0294	.0287
BRAZORIA	**192.7**	**200.1**	**3.8**	**67.4**	**4.7**	**3,906,085**	**40.2**	**43,271**	**57,954**	**1,698,532**	**56.5**	**16,858**	**25,201**	**.0732**	**.0776**
Brazoria	192.7	200.1	3.8	67.4	4.7	3,906,085	40.2	43,271	57,954	1,698,532	56.5	16,858	25,201	.0732	.0776
BROWNSVILLE–HARLINGEN	**263.0**	**283.9**	**7.9**	**78.5**	**5.9**	**2,468,255**	**33.2**	**25,016**	**31,443**	**2,100,362**	**55.4**	**18,246**	**26,756**	**.0699**	**.0737**
Cameron	263.0	283.9	7.9	78.5	5.9	2,468,255	33.2	25,016	31,443	2,100,362	55.4	18,246	26,756	.0699	.0737
BRYAN–COLLEGE STATION	**122.9**	**130.0**	**5.8**	**46.8**	**5.9**	**1,919,720**	**43.0**	**30,374**	**41,020**	**1,309,208**	**66.4**	**17,805**	**27,975**	**.0420**	**.0463**
Brazos	122.9	130.0	5.8	46.8	5.9	1,919,720	43.0	30,374	41,020	1,309,208	66.4	17,805	27,975	.0420	.0463
CORPUS CHRISTI	**350.5**	**357.0**	**1.9**	**121.3**	**2.2**	**4,731,148**	**26.8**	**31,431**	**39,004**	**3,315,348**	**42.9**	**19,549**	**27,332**	**.1198**	**.1183**
Nueces	292.0	299.4	2.5	103.0	3.0	4,042,690	28.0	31,584	39,249	3,013,049	45.2	20,757	29,253	.1029	.1029
San Patricio	58.5	57.6	-1.5	18.3	-2.1	688,458	20.3	30,614	37,621	302,299	23.5	13,091	16,519	.0169	.0154
DALLAS	**2,602.9**	**2,884.7**	**10.8**	**1,072.6**	**10.2**	**60,398,205**	**51.3**	**41,015**	**56,310**	**35,794,710**	**53.7**	**23,928**	**33,372**	**1.1648**	**1.3019**
Collin	274.9	327.0	19.0	120.0	20.2	9,294,931	78.1	52,285	77,458	2,844,951	34.4	21,203	23,708	.1317	.1582
Dallas	1,877.4	2,033.5	8.3	762.7	7.2	40,552,051	44.0	39,605	53,169	29,089,698	57.8	25,921	38,140	.8582	.9444
Denton	283.5	334.3	17.9	125.8	18.7	7,646,915	67.1	43,244	60,786	2,239,032	28.3	16,500	21,798	.1170	.1338
Ellis	87.1	98.4	13.0	32.9	12.3	1,478,239	49.5	33,738	44,931	677,373	48.1	15,606	20,589	.0287	.0316
Kaufman	53.4	60.1	12.5	20.4	12.1	837,427	44.7	31,803	41,050	650,374	73.1	20,645	31,881	.0187	.0217
Rockwall	26.6	31.4	18.0	10.8	17.4	588,642	47.0	43,526	54,504	293,282	78.5	17,861	27,156	.0105	.0122
DALLAS–FORT WORTH CONSOLIDATED AREA	***3,963.9***	***4,419.7***	***11.5***	***1,644.7***	***11.2***	***92,291,662***	***53.6***	***40,600***	***56,109***	***51,944,115***	***51.7***	***23,145***	***31,583***	***1.7491***	***1.9558***
EL PASO	**602.6**	**673.6**	**11.8**	**199.7**	**9.8**	**7,531,418**	**40.2**	**29,554**	**37,714**	**5,084,088**	**42.7**	**19,591**	**25,459**	**.1839**	**.1938**
El Paso	602.6	673.6	11.8	199.7	9.8	7,531,418	40.2	29,554	37,714	5,084,088	42.7	19,591	25,459	.1839	.1938
FORT WORTH–ARLINGTON	**1,361.0**	**1,535.0**	**12.8**	**572.1**	**13.0**	**31,883,457**	**58.2**	**39,824**	**55,731**	**16,149,405**	**47.5**	**21,638**	**28,228**	**.5783**	**.6539**
Johnson	99.2	111.3	12.2	38.1	11.4	1,834,681	49.9	35,788	48,154	805,595	48.3	15,881	21,144	.0344	.0379
Parker	66.4	75.5	13.7	26.9	14.0	1,254,482	52.5	34,852	46,635	527,830	41.7	13,778	19,622	.0232	.0254
Tarrant	1,195.4	1,348.2	12.8	507.1	13.1	28,794,294	59.0	40,394	56,782	14,815,980	47.6	22,386	29,217	.5207	.5906
GALVESTON–TEXAS CITY	**218.3**	**225.0**	**3.1**	**84.9**	**3.8**	**3,983,585**	**33.7**	**36,424**	**46,921**	**2,001,425**	**34.5**	**18,195**	**23,574**	**.0846**	**.0841**
Galveston	218.3	225.0	3.1	84.9	3.8	3,983,585	33.7	36,424	46,921	2,001,425	34.5	18,195	23,574	.0846	.0841

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TEXAS (cont.)

S&MM ESTIMATES METRO AREA County	POPULATION 12/31/90 Total Pop. (Thous.)	POPULATION 12/31/95 Total Pop. (Thous.)	POPULATION % Change 1990-1995	POPULATION 12/31/95 Total Hshlds. (Thous.)	POPULATION % Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	EFFECTIVE BUYING INCOME % Change 1990-1995	EFFECTIVE BUYING INCOME Average Household EBI 1990	EFFECTIVE BUYING INCOME Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	RETAIL SALES % Change 1990-1995	RETAIL SALES Retail Sales Per Household 1990	RETAIL SALES Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
HOUSTON	**3,331.2**	**3,525.2**	**5.8**	**1,259.1**	**4.7**	**60,974,183**	**31.4**	**38,789**	**48,659**	**32,432,519**	**34.0**	**20,225**	**25,882**	**1.3305**	**1.3147**
Fort Bend	233.2	274.0	17.5	85.3	17.0	4,923,241	48.5	45,487	57,717	1,293,155	41.6	12,525	15,160	.0810	.0889
Harris	2,836.1	2,967.1	4.6	1,068.8	3.5	51,551,692	29.5	38,519	48,233	29,402,408	33.8	21,273	27,510	1.1597	1.1351
Liberty	52.6	52.1	–1.0	18.2	–1.6	736,104	25.9	31,603	40,445	371,822	41.5	14,201	20,430	.0168	.0163
Montgomery	185.8	207.6	11.7	73.0	12.7	3,428,718	38.5	38,194	46,969	1,105,835	32.1	12,920	15,148	.0641	.0658
Waller	23.5	24.4	3.8	7.8	5.4	334,428	34.2	33,682	42,875	259,299	21.9	28,748	33,243	.0089	.0086
HOUSTON–GALVESTON–BRAZORIA CONSOLIDATED AREA	***3,742.2***	***3,950.3***	***5.6***	***1,405.4***	***4.7***	***68,663,853***	***32.0***	***38,860***	***48,999***	***36,132,496***	***34.9***	***19,940***	***25,710***	***1.4883***	***1.4764***
KILLEEN–TEMPLE	**258.2**	**278.6**	**7.9**	**92.1**	**8.4**	**4,095,765**	**47.5**	**32,674**	**44,471**	**1,822,058**	**34.3**	**15,965**	**19,783**	**.0828**	**.0870**
Bell	193.1	207.7	7.6	73.2	7.6	2,911,847	41.6	30,251	39,779	1,542,407	28.2	17,691	21,071	.0648	.0657
Coryell	65.1	70.9	8.9	18.9	11.2	1,183,918	64.4	42,366	62,641	279,651	81.6	9,060	14,796	.0180	.0213
LAREDO	**135.6**	**151.9**	**12.0**	**38.0**	**8.3**	**1,143,207**	**34.7**	**24,177**	**30,084**	**999,054**	**21.2**	**23,492**	**26,291**	**.0367**	**.0360**
Webb	135.6	151.9	12.0	38.0	8.3	1,143,207	34.7	24,177	30,084	999,054	21.2	23,492	26,291	.0367	.0360
LONGVIEW–MARSHALL	**162.6**	**163.9**	**.8**	**61.9**	**1.8**	**2,597,020**	**33.4**	**32,016**	**41,955**	**1,879,019**	**39.9**	**22,085**	**30,356**	**.0630**	**.0634**
Gregg	104.9	105.2	.3	40.6	1.5	1,634,446	28.4	31,818	40,257	1,532,923	43.6	26,679	37,757	.0443	.0444
Harrison	57.7	58.7	1.7	21.3	2.4	962,574	42.8	32,396	45,191	346,096	25.6	13,249	16,249	.0187	.0190
LUBBOCK	**224.1**	**233.6**	**4.2**	**85.8**	**4.5**	**3,402,482**	**31.0**	**31,641**	**39,656**	**2,608,793**	**32.0**	**24,065**	**30,406**	**.0878**	**.0862**
Lubbock	224.1	233.6	4.2	85.8	4.5	3,402,482	31.0	31,641	39,656	2,608,793	32.0	24,065	30,406	.0878	.0862
McALLEN–EDINBURG–MISSION	**393.0**	**453.6**	**15.4**	**119.5**	**12.6**	**3,575,878**	**40.4**	**23,999**	**29,924**	**2,626,121**	**40.3**	**17,646**	**21,976**	**.0988**	**.1049**
Hidalgo	393.0	453.6	15.4	119.5	12.6	3,575,878	40.4	23,999	29,924	2,626,121	40.3	17,646	21,976	.0988	.1049
MIDLAND	**107.4**	**113.1**	**5.3**	**41.9**	**6.9**	**2,095,830**	**32.1**	**40,464**	**50,020**	**1,288,062**	**56.7**	**20,963**	**30,741**	**.0449**	**.0468**
Midland	107.4	113.1	5.3	41.9	6.9	2,095,830	32.1	40,464	50,020	1,288,062	56.7	20,963	30,741	.0449	.0468
ODESSA	**118.0**	**113.9**	**–3.5**	**40.7**	**–3.1**	**1,831,364**	**23.5**	**35,313**	**44,997**	**1,217,697**	**44.6**	**20,050**	**29,919**	**.0446**	**.0431**
Ector	118.0	113.9	–3.5	40.7	–3.1	1,831,364	23.5	35,313	44,997	1,217,697	44.6	20,050	29,919	.0446	.0431
SAN ANGELO	**99.3**	**104.2**	**4.9**	**37.7**	**5.6**	**1,842,823**	**48.4**	**34,791**	**48,881**	**936,597**	**38.2**	**18,987**	**24,843**	**.0369**	**.0390**
Tom Green	99.3	104.2	4.9	37.7	5.6	1,842,823	48.4	34,791	48,881	936,597	38.2	18,987	24,843	.0369	.0390
SAN ANTONIO	**1,324.0**	**1,456.3**	**10.0**	**504.9**	**10.0**	**22,106,334**	**47.0**	**32,779**	**43,784**	**13,435,339**	**46.7**	**19,960**	**26,610**	**.4723**	**.5109**
Bexar	1,204.9	1,323.3	9.8	456.7	9.8	19,864,248	46.2	32,658	43,495	12,282,497	45.6	20,277	26,894	.4301	.4630
Comal	52.9	58.8	11.2	22.2	12.7	1,115,766	56.0	36,297	50,260	730,780	76.0	21,073	32,918	.0213	.0252
Guadalupe	66.2	74.2	12.1	26.0	12.6	1,126,320	52.6	31,960	43,320	422,062	37.4	13,295	16,233	.0209	.0227
SHERMAN–DENISON	**95.0**	**94.8**	**–.2**	**36.8**	**.0**	**1,582,578**	**34.1**	**32,080**	**43,005**	**1,141,599**	**49.5**	**20,747**	**31,022**	**.0370**	**.0381**
Grayson	95.0	94.8	–.2	36.8	.0	1,582,578	34.1	32,080	43,005	1,141,599	49.5	20,747	31,022	.0370	.0381
TEXARKANA	**120.4**	**122.1**	**1.4**	**45.7**	**1.6**	**1,750,367**	**34.3**	**28,961**	**38,301**	**1,271,076**	**42.2**	**19,869**	**27,813**	**.0430**	**.0436**
Bowie	81.9	83.1	1.5	31.2	1.6	1,111,845	29.4	27,997	35,636	946,361	40.7	21,903	30,332	.0300	.0299
Miller, Ark.	*38.5*	*39.0*	*1.3*	*14.5*	*1.4*	*638,522*	*43.9*	*31,032*	*44,036*	*324,715*	*46.5*	*15,503*	*22,394*	*.0130*	*.0137*
TYLER	**152.9**	**162.5**	**6.3**	**61.2**	**6.6**	**2,855,455**	**43.9**	**34,578**	**46,658**	**1,966,975**	**57.3**	**21,789**	**32,140**	**.0614**	**.0670**
Smith	152.9	162.5	6.3	61.2	6.6	2,855,455	43.9	34,578	46,658	1,966,975	57.3	21,789	32,140	.0614	.0670
VICTORIA	**74.3**	**74.2**	**–.1**	**26.4**	**.8**	**1,105,211**	**26.4**	**33,374**	**41,864**	**730,495**	**28.9**	**21,626**	**27,670**	**.0278**	**.0264**
Victoria	74.3	74.2	–.1	26.4	.8	1,105,211	26.4	33,374	41,864	730,495	28.9	21,626	27,670	.0278	.0264
WACO	**189.9**	**194.9**	**2.6**	**72.4**	**2.7**	**2,866,613**	**36.1**	**29,884**	**39,594**	**1,902,771**	**40.4**	**19,218**	**26,281**	**.0676**	**.0688**
McLennan	189.9	194.9	2.6	72.4	2.7	2,866,613	36.1	29,884	39,594	1,902,771	40.4	19,218	26,281	.0676	.0688
WICHITA FALLS	**122.0**	**120.6**	**–1.1**	**44.6**	**–1.1**	**1,667,316**	**21.5**	**30,429**	**37,384**	**1,296,079**	**37.2**	**20,943**	**29,060**	**.0451**	**.0429**
Wichita	122.0	120.6	–1.1	44.6	–1.1	1,667,316	21.5	30,429	37,384	1,296,079	37.2	20,943	29,060	.0451	.0429
TOTAL METRO COUNTIES	**14,047.9**	**15,170.4**	**8.0**	**5,392.4**	**7.6**	**260,822,592**	**42.6**	**36,501**	**48,369**	**151,610,783**	**44.5**	**20,938**	**28,116**	**5.4755**	**5.7911**
TOTAL STATE	**17,167.6**	**18,312.5**	**6.7**	**6,526.0**	**6.4**	**301,562,976**	**40.9**	**34,899**	**46,225**	**173,455,757**	**44.0**	**19,631**	**26,579**	**6.4282**	**6.7323**

UTAH

PROVO–OREM	**266.4**	**286.5**	**7.5**	**74.9**	**5.5**	**2,899,067**	**37.8**	**29,638**	**38,706**	**1,730,884**	**42.2**	**17,149**	**23,109**	**.0715**	**.0740**
Utah	266.4	286.5	7.5	74.9	5.5	2,899,067	37.8	29,638	38,706	1,730,884	42.2	17,149	23,109	.0715	.0740
SALT LAKE CITY–OGDEN	**1,083.2**	**1,157.5**	**6.9**	**373.8**	**6.5**	**17,448,295**	**45.2**	**34,235**	**46,678**	**11,880 384**	**57.2**	**21,528**	**31,783**	**.3838**	**.4200**
Davis	191.3	212.9	11.3	60.8	11.4	2,639,157	42.8	33,839	43,407	1,506,223	55.0	17,798	24,773	.0579	.0628
Salt Lake	732.9	780.3	6.5	257.8	6.1	12,395,080	46.6	34,786	48,080	8,445,763	56.9	22,156	32,761	.2686	.2952
Weber	159.0	164.3	3.3	55.2	3.2	2,414,058	40.4	32,132	43,733	1,928,398	60.3	22,480	34,935	.0573	.0620
TOTAL METRO COUNTIES	**1,349.6**	**1,444.0**	**7.0**	**448.7**	**6.3**	**20,347,362**	**44.1**	**33,461**	**45,347**	**13,611,268**	**55.1**	**20,791**	**30,335**	**.4553**	**.4940**
TOTAL STATE	**1,738.8**	**1,848.8**	**6.3**	**573.5**	**5.7**	**25,618,210**	**44.0**	**32,792**	**44,670**	**16,202,361**	**53.1**	**19,501**	**28,252**	**.5687**	**.6125**

VERMONT

BURLINGTON	**138.7**	**148.7**	**7.2**	**55.4**	**8.4**	**3,056,841**	**43.7**	**41,616**	**55,178**	**1,354,643**	**12.5**	**23,558**	**24,452**	**.0614**	**.0604**
Chittenden	133.4	143.2	7.3	53.3	8.6	2,960,629	43.9	41,901	55,547	1,335,198	12.6	24,155	25,051	.0597	.0588
Grand Isle	5.3	5.5	3.8	2.1	5.0	96,212	38.9	34,626	45,815	19,445	9.2	8,900	9,260	.0017	.0016
TOTAL METRO COUNTIES	**138.7**	**148.7**	**7.2**	**55.4**	**8.4**	**3,056,841**	**43.7**	**41,616**	**55,178**	**1,354,643**	**12.5**	**23,558**	**24,452**	**.0614**	**.0604**
TOTAL STATE	**568.0**	**598.6**	**5.4**	**226.7**	**6.6**	**9,934,025**	**37.1**	**34,092**	**43,820**	**5,099,665**	**13.0**	**21,223**	**22,495**	**.2237**	**.2137**

VIRGINIA

CHARLOTTESVILLE	**132.6**	**140.6**	**6.0**	**53.1**	**7.7**	**2,477,642**	**38.1**	**36,383**	**46,660**	**1,618,680**	**43.9**	**22,822**	**30,484**	**.0547**	**.0570**
Albemarle	68.9	73.9	7.3	27.2	9.7	1,547,718	43.9	43,364	56,901	298,275	33.0	9,045	10,966	.0246	.0256
Charlottesville city	40.5	41.3	2.0	16.6	3.1	545,801	21.6	27,886	32,880	1,270,928	48.1	53,302	76,562	.0238	.0249
Fluvanna	12.7	14.0	10.2	5.1	10.9	196,270	40.5	30,360	38,484	20,462	11.6	3,985	4,012	.0033	.0033
Greene	10.5	11.4	8.6	4.2	10.5	187,853	44.9	34,118	44,727	29,015	19.4	6,397	6,908	.0030	.0032

VA. (cont.)

S&MM ESTIMATES

METRO AREA / County	POPULATION 12/31/90 Total Pop. (Thous.)	POPULATION 12/31/95 Total Pop. (Thous.)	POPULATION % Change 1990-1995	POPULATION 12/31/95 Total Hshlds. (Thous.)	POPULATION % Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	EFFECTIVE BUYING INCOME % Change 1990-1995	EFFECTIVE BUYING INCOME Average Household EBI 1990	EFFECTIVE BUYING INCOME Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	RETAIL SALES % Change 1990-1995	RETAIL SALES Retail Sales Per Household 1990	RETAIL SALES Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
DANVILLE	**108.4**	**107.0**	**-1.3**	**42.6**	**.9**	**1,526,038**	**23.3**	**29,336**	**35,822**	**762,432**	**10.1**	**16,413**	**17,897**	**.0378**	**.0338**
Danville city	53.2	54.2	1.9	22.7	4.1	806,252	26.5	29,235	35,518	608,302	4.2	26,787	26,797	.0230	.0203
Pittsylvania	55.2	52.8	-4.3	19.9	-2.5	719,786	19.8	29,444	36,170	154,130	41.8	5,328	7,745	.0148	.0135
LYNCHBURG	**142.3**	**142.9**	**.4**	**54.4**	**2.8**	**2,348,758**	**27.1**	**33,441**	**41,337**	**1,447,624**	**38.2**	**19,808**	**26,611**	**.0541**	**.0526**
Amherst	28.6	28.6	.0	10.0	2.0	386,292	23.1	32,021	38,629	175,042	42.9	12,498	17,504	.0088	.0084
Campbell	47.8	49.0	2.5	18.9	5.0	784,317	30.0	33,516	41,498	267,756	30.3	11,414	14,167	.0158	.0153
Lynchburg city	65.9	65.3	-.9	25.5	1.6	1,078,149	26.6	33,941	42,280	1,004,826	39.6	28,682	39,405	.0295	.0289
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS	**1,419.4**	**1,557.4**	**9.7**	**554.5**	**10.4**	**25,425,176**	**38.5**	**36,551**	**45,852**	**13,743,920**	**32.2**	**20,700**	**24,786**	**.5479**	**.5576**
Chesapeake city	156.7	181.8	16.0	63.2	17.9	2,742,813	43.2	35,739	43,399	1,363,817	35.7	18,744	21,579	.0566	.0597
Gloucester	31.0	35.7	15.2	13.2	16.8	430,033	37.2	27,747	32,578	236,294	44.4	14,484	17,901	.0096	.0102
Hampton city	135.0	142.5	5.6	53.6	7.0	2,448,599	35.2	36,151	45,683	1,641,352	20.2	27,251	30,622	.0394	.0370
James City	36.2	42.5	17.4	16.0	18.5	663,853	40.2	35,082	41,491	220,551	14.1	14,318	13,784	.0128	.0131
Newport News city	171.6	181.7	5.9	69.1	7.0	2,594,239	26.0	31,883	37,543	1,491,830	19.3	19,357	21,589	.0638	.0597
Norfolk city	262.7	272.8	3.8	93.5	3.8	3,964,434	30.2	33,801	42,400	2,853,205	42.6	22,204	30,516	.0978	.0980
Poquoson city	11.2	12.5	11.6	4.3	13.2	203,667	33.9	40,039	47,364	34,379	27.4	7,101	7,995	.0035	.0036
Portsmouth city	104.0	105.3	1.3	39.8	2.6	1,601,281	30.0	31,737	40,233	985,194	48.1	17,149	24,754	.0368	.0372
Suffolk city	52.6	55.6	5.7	20.1	7.5	876,267	39.0	33,701	43,595	344,825	24.1	14,863	17,155	.0178	.0177
Virginia Beach city	403.4	465.6	15.4	160.8	15.4	8,735,631	47.4	42,556	54,326	3,768,482	28.8	20,996	23,436	.1655	.1745
Williamsburg city	11.7	13.0	11.1	4.1	13.9	197,163	39.8	39,184	48,089	619,164	64.6	104,520	151,016	.0092	.0108
York	43.3	48.4	11.8	16.8	13.5	967,196	47.9	44,180	57,571	184,826	28.6	9,861	11,002	.0151	.0161
RICHMOND-PETERSBURG	**875.4**	**934.0**	**6.7**	**363.7**	**8.4**	**18,610,839**	**39.9**	**39,653**	**51,171**	**8,725,[illegible]**	**23.0**	**21,144**	**23,991**	**.3778**	**.3759**
Charles City	6.3	6.2	-1.6	2.2	.0	85,446	19.3	32,535	38,839	7,076	23.7	2,406	3,216	.0016	.0014
Chesterfield	214.7	246.9	15.0	87.7	16.3	4,871,436	44.5	44,714	55,547	1,856,656	17.2	21,016	21,171	.0917	.0934
Colonial Heights city	16.1	16.6	3.1	6.7	4.7	275,764	23.5	34,897	41,159	188,202	25.6	27,679	28,090	.0067	.0065
Dinwiddie	20.9	20.7	-1.0	7.6	1.3	368,948	32.5	37,118	48,546	25,513	4.2	3,266	3,357	.0060	.0057
Goochland	14.4	15.8	9.7	5.6	12.0	290,771	43.8	40,454	51,923	51,403	19.7	8,587	9,179	.0048	.0049
Hanover	64.7	72.8	12.5	26.7	15.6	1,479,107	49.5	42,843	55,397	480,312	17.9	17,635	17,989	.0262	.0271
Henrico	221.1	240.0	8.5	100.9	11.5	5,615,325	45.4	42,683	55,652	2,202,840	15.8	21,013	21,832	.1043	.1049
Hopewell city	23.1	23.1	.0	9.1	1.1	433,734	33.3	36,144	47,663	225,566	32.5	18,920	24,787	.0093	.0091
New Kent	10.7	12.2	14.0	4.3	13.2	218,716	47.9	38,906	50,864	39,920	45.0	7,247	9,284	.0034	.0037
Petersburg city	38.3	38.0	-.8	14.9	1.4	456,988	19.2	26,079	30,670	697,901	57.7	34,466	46,839	.0170	.0184
Powhatan	15.6	16.9	8.3	5.2	8.3	274,957	41.6	40,451	52,876	41,202	11.3	7,712	7,923	.0046	.0047
Prince George	27.5	28.5	3.6	8.7	4.8	480,155	33.4	42,720	55,190	42,884	8.9	4,835	4,929	.0080	.0079
Richmond city	202.0	196.3	-2.8	84.1	-.9	3,759,492	29.3	34,191	44,703	2,866,198	29.7	26,019	34,081	.0943	.0902
ROANOKE	**224.8**	**226.3**	**.7**	**91.4**	**1.8**	**3,671,469**	**23.1**	**33,217**	**40,169**	**3,047,213**	**39.9**	**24,347**	**33,339**	**.0968**	**.0939**
Botetourt	25.2	26.6	5.6	9.8	6.5	355,785	23.7	30,772	36,305	112,325	36.0	8,976	11,462	.0074	.0071
Roanoke	79.7	81.5	2.3	31.6	3.6	1,505,506	25.9	39,217	47,643	402,649	9.4	12,069	12,742	.0297	.0271
Roanoke city	96.0	93.8	-2.3	40.5	-1.0	1,425,799	19.9	29,086	35,205	1,820,342	46.9	30,306	44,947	.0452	.0449
Salem city	23.9	24.4	2.1	9.5	3.3	384,379	22.4	34,132	40,461	711,897	46.1	52,955	74,937	.0145	.0148
TOTAL METRO COUNTIES	**4,551.3**	**4,948.0**	**8.7**	**1,832.4**	**8.8**	**102,190,555**	**40.0**	**43,311**	**55,769**	**48,167,827**	**28.8**	**22,195**	**26,287**	**2.0262**	**2.0531**
TOTAL STATE	**6,265.1**	**6,718.0**	**7.2**	**2,497.3**	**7.6**	**127,832,872**	**38.2**	**39,861**	**51,188**	**61,179,690**	**23.9**	**20,459**	**24,498**	**2.6093**	**2.6201**

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S&MM ESTIMATES	POPULATION					EFFECTIVE BUYING INCOME				RETAIL SALES				BPI	
METRO AREA County	12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
WASHINGTON															
BELLINGHAM	129.6	140.0	8.0	53.2	7.9	1,964,804	28.2	31,090	36,932	1,527,918	47.8	20,962	28,720	.0493	.0503
Whatcom	129.6	140.0	8.0	53.2	7.9	1,964,804	28.2	31,090	36,932	1,527,918	47.8	20,962	28,720	.0493	.0503
BREMERTON	194.2	220.1	13.3	80.5	13.4	3,559,926	38.8	36,126	44,223	1,666,704	50.4	15,611	20,704	.0705	.0750
Kitsap	194.2	220.1	13.3	80.5	13.4	3,559,926	38.8	36,126	44,223	1,666,704	50.4	15,611	20,704	.0705	.0750
OLYMPIA	164.5	183.5	11.6	70.6	11.4	2,972,556	36.2	34,412	42,104	1,876,817	65.0	17,946	26,584	.0631	.0686
Thurston	164.5	183.5	11.6	70.6	11.4	2,972,556	36.2	34,412	42,104	1,876,817	65.0	17,946	26,584	.0631	.0686
RICHLAND–KENNEWICK–PASCO	150.3	152.9	1.7	55.8	2.4	2,822,926	28.7	40,256	50,590	1,577,266	46.4	19,764	28,266	.0612	.0611
Benton	112.8	114.8	1.8	43.7	3.3	2,272,150	29.3	41,534	51,994	1,035,376	39.9	17,501	23,693	.0464	.0456
Franklin	37.5	38.1	1.6	12.1	-.8	550,776	26.0	35,826	45,519	541,890	60.9	27,609	44,784	.0148	.0155
SEATTLE	2,006.7	2,204.3	9.8	881.3	10.0	53,047,644	47.3	44,926	60,192	26,916,616	53.2	22,068	30,542	.9681	1.0619
King	1,529.2	1,657.2	8.4	679.5	8.7	42,617,611	47.4	46,254	62,719	21,506,662	51.4	22,722	31,651	.7708	.8431
Snohomish	477.5	547.1	14.6	201.8	14.5	10,430,033	47.0	40,264	51,685	5,409,954	55.5	19,746	26,808	.1973	.2188
SEATTLE–TACOMA CONSOLIDATED AREA	*2,601.4*	*2,850.2*	*9.6*	*1,117.2*	*9.6*	*61,824,448*	*44.3*	*42,057*	*55,339*	*32,954,533*	*51.5*	*21,340*	*29,497*	*1.1810*	*1.2787*
SPOKANE	362.2	368.2	1.7	145.0	2.1	5,186,807	20.7	30,268	35,771	4,500,762	50.5	21,055	31,040	.1399	.1388
Spokane	362.2	368.2	1.7	145.0	2.1	5,186,807	20.7	30,268	35,771	4,500,762	50.5	21,055	31,040	.1399	.1388
TACOMA	594.7	645.9	8.6	235.9	8.3	8,776,804	28.0	31,472	37,206	6,037,917	48.5	18,663	25,595	.2129	.2168
Pierce	594.7	645.9	8.6	235.9	8.3	8,776,804	28.0	31,472	37,206	6,037,917	48.5	18,663	25,595	.2129	.2168
VANCOUVER	242.3	267.3	10.3	98.8	9.8	4,240,604	34.8	34,948	42,921	1,931,756	45.4	14,757	19,552	.0863	.0890
Clark	242.3	267.3	10.3	98.8	9.8	4,240,604	34.8	34,948	42,921	1,931,756	45.4	14,757	19,552	.0863	.0890
YAKIMA	190.0	198.2	4.3	68.4	3.0	2,369,601	22.3	29,190	34,643	1,860,326	55.9	17,966	27,198	.0677	.0633
Yakima	190.0	198.2	4.3	68.4	3.0	2,369,601	22.3	29,190	34,643	1,860,326	55.9	17,966	27,198	.0677	.0633
TOTAL METRO COUNTIES	4,034.5	4,380.4	8.6	1,689.5	8.6	84,941,672	39.9	39,228	50,276	47,896,082	51.5	20,322	28,349	1.7148	1.8248
TOTAL STATE	4,931.2	5,313.5	7.8	2,046.6	7.8	98,931,748	38.3	37,692	48,340	55,488,853	50.9	19,370	27,113	2.0255	2.1380
WEST VIRGINIA															
CHARLESTON	249.2	242.3	-2.8	99.0	-.8	4,552,842	41.2	32,312	45,988	2,529,729	36.6	18,532	25,553	.0968	.0980
Kanawha	206.0	197.0	-4.4	82.2	-2.1	3,823,902	39.8	32,569	46,519	2,227,798	35.4	19,585	27,102	.0829	.0830
Putnam	43.2	45.3	4.9	16.8	6.3	728,940	49.1	30,944	43,389	301,931	46.3	13,059	17,972	.0139	.0150
HUNTINGTON–ASHLAND	310.7	301.7	-2.9	116.3	-2.3	4,186,321	28.2	27,446	35,996	2,549,943	34.1	15,977	21,926	.1031	.0990
Cabell	95.9	91.3	-4.8	37.1	-4.4	1,350,998	29.1	26,977	36,415	1,103,945	26.6	22,483	29,756	.0371	.0350
Wayne	41.2	39.3	-4.6	14.9	-3.9	631,109	42.4	28,586	42,356	122,517	17.6	6,723	8,223	.0115	.0112
Boyd, Ky.	*50.8*	*49.1*	*-3.3*	*19.4*	*-1.5*	*707,386*	*23.6*	*29,069*	*36,476*	*704,210*	*49.3*	*23,950*	*36,299*	*.0200*	*.0200*
Carter, Ky.	*24.3*	*24.1*	*-.8*	*8.6*	*-1.1*	*236,034*	*25.2*	*21,669*	*27,446*	*127,712*	*35.0*	*11,724*	*16,013*	*.0063*	*.0060*
Greenup, Ky.	*36.7*	*36.3*	*-1.1*	*13.4*	*.0*	*425,410*	*18.4*	*26,806*	*31,747*	*152,108*	*41.0*	*8,050*	*11,351*	*.0098*	*.0092*
Lawrence, Ohio	*61.8*	*61.6*	*-.3*	*22.9*	*.0*	*835,184*	*27.3*	*28,643*	*36,471*	*329,451*	*35.6*	*10,613*	*14,387*	*.0184*	*.0176*
PARKERSBURG–MARIETTA	148.4	144.4	-2.7	56.6	-1.6	2,281,488	31.9	30,884	40,309	1,255,690	26.3	18,669	23,952	.0564	.0530
Wood	86.3	83.2	-3.6	33.0	-2.7	1,399,171	37.1	30,109	42,399	962,283	33.0	21,337	29,160	.0334	.0332
Washington, Ohio	*62.1*	*61.2*	*-1.4*	*23.6*	*.0*	*882,317*	*24.4*	*30,049*	*37,386*	*393,407*	*12.4*	*14,836*	*16,670*	*.0210*	*.0188*
STEUBENVILLE–WEIRTON	141.2	134.3	-4.9	53.0	-2.9	2,051,848	21.4	30,965	38,714	867,363	15.3	13,774	16,365	.0478	.0436
Brooke	26.7	25.3	-5.2	9.6	-4.0	345,537	22.1	28,288	35,993	123,011	17.0	10,517	12,814	.0079	.0070
Hancock	34.9	33.2	-4.9	13.2	-2.9	571,554	29.4	32,479	43,300	178,114	16.8	11,208	13,493	.0116	.0107
Jefferson, Ohio	*79.6*	*75.8*	*-4.8*	*30.2*	*-2.6*	*1,134,757*	*17.5*	*31,165*	*37,575*	*566,238*	*14.3*	*15,950*	*18,750*	*.0283*	*.0249*

TRYING TO REACH TACOMA WITH A SEATTLE PAPER IS LIKE TRYING TO REACH BUSH BY TALKING TO QUAYLE.

Represented by Sawyer-Ferguson-Walker, New York: 212-661-6262, San Francisco: 415-421-5707.

W. VA. (cont.) S&MM ESTIMATES / METRO AREA, County	POPULATION 12/31/90 Total Pop. (Thous.)	12/31/95 Total Pop. (Thous.)	% Change 1990-1995	12/31/95 Total Hshlds. (Thous.)	% Change 1990-1995	EFFECTIVE BUYING INCOME 1995 Total EBI ($000)	% Change 1990-1995	Average Household EBI 1990	Average Household EBI 1995	RETAIL SALES 1995 Total Retail Sales ($000)	% Change 1990-1995	Retail Sales Per Household 1990	Retail Sales Per Household 1995	BUYING POWER INDEX 1990	BUYING POWER INDEX 1995
WHEELING	**157.8**	**150.1**	**-4.9**	**60.2**	**-3.4**	**2,351,237**	**27.9**	**29,516**	**39,057**	**1,301,553**	**28.7**	**16,237**	**21,620**	**.0556**	**.0522**
Marshall	37.1	35.7	-3.8	13.6	-2.9	615,829	40.1	31,391	45,282	242,741	28.2	13,526	17,849	.0123	.0122
Ohio	50.3	47.5	-5.6	19.6	-3.9	785,598	32.6	29,050	40,082	416,951	26.6	16,148	21,273	.0180	.0170
Belmont, Ohio	*70.4*	*66.9*	*-5.0*	*27.0*	*-3.2*	*949,810*	*17.7*	*28,915*	*35,178*	*641,861*	*30.3*	*17,662*	*23,773*	*.0253*	*.0230*
TOTAL METRO COUNTIES	**648.3**	**624.5**	**-3.7**	**250.0**	**-2.3**	**10,589,099**	**36.8**	**30,242**	**42,356**	**5,795,568**	**31.4**	**17,229**	**23,182**	**.2356**	**.2312**
TOTAL STATE	**1,780.3**	**1,720.6**	**-3.4**	**668.7**	**-2.2**	**25,651,010**	**36.6**	**27,469**	**38,360**	**13,233,045**	**31.5**	**14,718**	**19,789**	**.5771**	**.5659**
WISCONSIN															
APPLETON-OSHKOSH-NEENAH	**317.5**	**331.7**	**4.5**	**123.0**	**5.7**	**5,670,879**	**33.6**	**36,462**	**46,105**	**4,002,259**	**60.2**	**21,468**	**32,539**	**.1273**	**.1348**
Calumet	34.6	36.5	5.5	12.7	6.7	570,450	30.4	36,758	44,917	265,803	62.0	13,785	20,929	.0116	.0121
Outagamie	141.8	149.5	5.4	54.4	6.7	2,603,057	35.9	37,568	47,850	1,897,896	59.2	23,369	34,888	.0584	.0624
Winnebago	141.1	145.7	3.3	55.9	4.5	2,497,372	32.1	35,341	44,676	1,838,560	60.8	21,365	32,890	.0573	.0603
EAU CLAIRE	**138.2**	**142.0**	**2.7**	**52.6**	**4.0**	**2,166,368**	**33.0**	**32,191**	**41,186**	**1,682,852**	**56.0**	**21,323**	**31,993**	**.0523**	**.0547**
Chippewa	52.5	53.3	1.5	19.7	3.1	927,473	40.9	34,462	47,080	702,097	66.7	22,047	35,639	.0206	.0226
Eau Claire	85.7	88.7	3.5	32.9	4.4	1,238,895	27.6	30,815	37,656	980,755	49.1	20,884	29,810	.0317	.0321
GREEN BAY	**196.2**	**206.0**	**5.0**	**77.3**	**6.0**	**3,375,221**	**31.9**	**35,112**	**43,664**	**2,723,585**	**55.7**	**24,001**	**35,234**	**.0812**	**.0851**
Brown	196.2	206.0	5.0	77.3	6.0	3,375,221	31.9	35,112	43,664	2,723,585	55.7	24,001	35,234	.0812	.0851
JANESVILLE-BELOIT	**139.3**	**138.8**	**-.4**	**52.3**	**.0**	**2,276,166**	**24.4**	**35,048**	**43,605**	**1,635,171**	**48.7**	**21,070**	**31,325**	**.0556**	**.0548**
Rock	139.3	138.8	-.4	52.2	.0	2,276,166	24.4	35,048	43,605	1,635,171	48.7	21,070	31,325	.0556	.0548
KENOSHA	**129.0**	**133.9**	**3.8**	**49.2**	**4.0**	**2,969,468**	**45.6**	**43,112**	**60,355**	**1,111,900**	**50.2**	**15,656**	**22,600**	**.0517**	**.0554**
Kenosha	129.0	133.9	3.8	49.2	4.0	2,969,468	45.6	43,112	60,355	1,111,900	50.2	15,656	22,600	.0517	.0554
LA CROSSE	**98.4**	**101.2**	**2.8**	**38.5**	**4.3**	**1,786,545**	**37.8**	**35,132**	**46,404**	**1,247,356**	**48.1**	**22,817**	**32,399**	**.0404**	**.0420**
La Crosse	98.4	101.2	2.8	38.5	4.3	1,786,545	37.8	35,132	46,404	1,247,356	48.1	22,817	32,399	.0404	.0420
MADISON	**370.4**	**390.8**	**5.5**	**151.9**	**5.4**	**7,831,257**	**39.2**	**39,050**	**51,555**	**4,952,645**	**50.4**	**22,859**	**32,605**	**.1646**	**.1739**
Dane	370.4	390.8	5.5	151.9	5.4	7,831,257	39.2	39,050	51,555	4,952,645	50.4	22,859	32,605	.1646	.1739
MILWAUKEE	**1,436.8**	**1,468.6**	**2.2**	**554.0**	**2.7**	**31,137,082**	**37.6**	**41,939**	**56,204**	**15,928,568**	**42.0**	**20,792**	**28,752**	**.5239**	**.5383**
Milwaukee	958.7	959.6	.1	374.9	.6	18,959,946	33.1	38,200	50,573	10,215,266	38.8	19,741	27,248	.4019	.4000
Ozaukee	73.6	78.1	6.1	28.0	7.7	1,785,919	39.1	49,381	63,783	783,891	59.8	18,872	27,996	.0324	.0345
Washington	96.5	103.5	7.3	36.0	7.8	1,803,891	34.4	40,181	50,108	796,474	43.7	16,598	22,124	.0361	.0369
Waukesha	308.0	327.4	6.3	115.1	7.4	8,587,326	49.2	53,685	74,608	4,132,937	47.1	26,217	35,907	.1535	.1669
MILWAUKEE-RACINE CONSOLIDATED AREA	***1,612.4***	***1,648.2***	***2.2***	***619.6***	***2.7***	***34,270,422***	***36.7***	***41,559***	***55,311***	***18,616,439***	***43.4***	***20,820***	***29,078***	***.6983***	***.7110***
RACINE	**175.6**	**179.6**	**2.3**	**65.6**	**2.7**	**3,133,540**	**27.8**	**38,357**	**47,767**	**2,087,871**	**55.2**	**21,059**	**31,827**	**.0714**	**.0727**
Racine	175.6	179.6	2.3	65.6	2.7	3,133,540	27.8	38,357	47,767	2,087,871	55.2	21,059	31,827	.0714	.0727
SHEBOYGAN	**104.2**	**106.0**	**1.7**	**39.7**	**2.6**	**2,015,262**	**36.2**	**38,236**	**50,762**	**1,058,076**	**54.4**	**17,711**	**26,652**	**.0409**	**.0426**
Sheboygan	104.2	106.0	1.7	39.7	2.6	2,015,262	36.2	38,236	50,762	1,058,076	54.4	17,711	26,652	.0409	.0426
WAUSAU	**115.9**	**118.8**	**2.5**	**43.0**	**3.1**	**1,831,609**	**29.9**	**33,821**	**42,596**	**1,265,025**	**52.5**	**19,898**	**29,419**	**.0431**	**.0441**
Marathon	115.9	118.8	2.5	43.0	3.1	1,831,609	29.9	33,821	42,596	1,265,025	52.5	19,898	29,419	.0431	.0441
TOTAL METRO COUNTIES	**3,214.2**	**3,414.6**	**3.0**	**1,283.3**	**3.6**	**65,918,963**	**36.2**	**39,093**	**51,367**	**38,645,864**	**48.7**	**20,991**	**30,114**	**1.3875**	**1.4358**
TOTAL STATE	**4,912.1**	**5,042.0**	**2.6**	**1,892.2**	**3.4**	**89,424,484**	**34.2**	**36,405**	**47,260**	**53,697,294**	**49.0**	**19,691**	**28,378**	**1.9416**	**1.9948**
WYOMING															
CASPER	**60.2**	**56.2**	**-6.6**	**22.6**	**-3.4**	**1,081,265**	**33.6**	**34,592**	**47,844**	**642,599**	**39.6**	**19,670**	**28,434**	**.0239**	**.0237**
Natrona	60.2	56.2	-6.6	22.6	-3.4	1,081,265	33.6	34,592	47,844	642,599	39.6	19,670	28,434	.0239	.0237
CHEYENNE	**73.3**	**75.0**	**2.3**	**29.0**	**2.8**	**1,204,701**	**45.0**	**29,463**	**41,541**	**779,984**	**46.7**	**18,851**	**26,896**	**.0266**	**.0281**
Laramie	73.3	75.0	2.3	29.0	2.8	1,204,701	45.0	29,463	41,541	779,984	46.7	18,851	26,896	.0266	.0281
TOTAL METRO COUNTIES	**133.5**	**131.2**	**-1.7**	**51.6**	**.0**	**2,285,966**	**39.4**	**31,799**	**44,302**	**1,422,583**	**43.4**	**19,223**	**27,569**	**.0505**	**.0518**
TOTAL STATE	**448.6**	**432.4**	**-3.6**	**163.6**	**-2.1**	**7,612,234**	**41.2**	**32,230**	**46,530**	**3,944,081**	**44.7**	**16,314**	**24,108**	**.1581**	**.1622**

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SECTION IV:

MERCHANDISE LINE SALES

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1990 Regional and State Summaries of Merchandise Line Sales

S&MM ESTIMATES	GROCERIES & OTHER FOODS		DRUGS & HEALTH & BEAUTY AIDS		WOMEN'S & GIRLS' CLOTHING		MEN'S & BOYS' CLOTHING		FOOTWEAR		MAJOR HOUSEHOLD APPLIANCES		FURNITURE & SLEEP EQUIPMENT	
REGION State	In All Stores ($000)	In Food Stores ($000)	In All Stores ($000)	In Drug Stores ($000)	In All Stores ($000)	In Apparel Stores ($000)	In All Stores ($000)	In Dept. Stores ($000)	In All Stores ($000)	In Apparel Stores ($000)	In All Stores ($000)	In F/H/A Stores ($000)	In All Stores ($000)	In F/H/A Stores ($000)
NEW ENGLAND	**19,535,542**	**18,484,942**	**4,371,313**	**2,823,101**	**6,068,453**	**3,142,070**	**3,042,721**	**1,086,168**	**1,493,890**	**1,038,270**	**1,277,686**	**599,262**	**2,233,559**	**1,763,861**
Connecticut	4,665,224	4,448,753	1,093,611	659,070	1,500,539	819,600	721,813	280,046	377,558	286,256	331,307	196,524	645,911	508,113
Maine	1,775,492	1,657,547	372,918	210,853	455,947	171,184	345,797	67,680	198,247	79,224	119,396	58,461	147,566	114,490
Massachusetts	8,859,199	8,416,094	2,047,337	1,392,036	3,049,501	1,611,799	1,418,386	528,481	658,487	480,073	530,229	218,789	1,016,360	802,234
New Hampshire	2,035,457	1,910,396	366,686	222,561	520,829	239,424	262,689	103,824	130,683	100,053	169,414	75,166	216,718	169,888
Rhode Island	1,342,971	1,264,150	336,038	247,772	376,217	211,347	191,272	82,551	89,865	66,224	88,516	21,850	135,064	106,033
Vermont	857,199	788,002	154,723	90,809	165,420	88,716	102,762	23,586	39,050	26,440	38,824	18,472	71,940	63,103
MIDDLE ATLANTIC	**47,754,499**	**45,537,774**	**12,970,898**	**7,992,368**	**17,777,263**	**9,415,103**	**8,490,362**	**3,336,265**	**4,391,862**	**3,328,603**	**3,273,416**	**1,773,202**	**6,229,344**	**4,781,451**
New Jersey	10,932,754	10,568,143	2,887,689	1,608,462	4,329,795	2,391,333	1,913,302	754,060	1,030,793	770,516	720,244	385,668	1,661,515	1,316,902
New York	22,352,565	21,322,871	6,179,600	3,928,926	8,342,471	4,755,006	4,155,354	1,485,486	2,166,713	1,642,088	1,556,379	867,308	2,885,824	2,235,583
Pennsylvania	14,469,180	13,646,760	3,903,609	2,454,980	5,104,997	2,268,764	2,421,706	1,096,719	1,194,356	915,999	996,793	520,226	1,682,005	1,228,966
EAST NORTH CENTRAL	**47,398,459**	**41,564,052**	**13,781,653**	**8,246,039**	**17,897,272**	**7,706,919**	**8,528,485**	**4,255,830**	**4,468,280**	**2,997,176**	**3,686,516**	**1,873,036**	**5,993,801**	**4,262,433**
Illinois	12,635,881	11,582,231	3,879,294	2,313,090	5,659,645	2,658,565	2,633,188	1,128,768	1,411,573	940,947	1,055,067	496,528	1,853,956	1,262,147
Indiana	5,500,617	5,055,552	1,698,716	1,077,517	2,544,670	821,594	961,517	523,350	564,198	346,147	469,813	246,212	672,549	483,968
Michigan	11,361,208	8,925,864	3,139,628	1,935,366	3,734,394	1,877,472	1,883,729	948,288	985,355	715,461	832,471	446,933	1,351,810	1,039,387
Ohio	11,893,960	10,835,714	3,629,418	2,132,836	4,057,958	1,608,642	2,026,442	1,189,511	1,010,243	676,071	872,652	429,861	1,456,688	1,073,485
Wisconsin	6,006,793	5,164,691	1,434,597	787,230	1,900,605	740,646	1,023,609	465,913	496,911	318,550	456,513	253,502	658,798	503,446
WEST NORTH CENTRAL	**20,277,201**	**18,268,109**	**5,276,483**	**2,449,952**	**6,511,866**	**2,774,633**	**3,360,191**	**1,644,293**	**1,725,941**	**1,119,926**	**1,255,448**	**509,887**	**1,874,396**	**1,332,528**
Iowa	3,283,485	2,986,836	827,449	425,236	994,646	408,752	494,937	242,355	242,516	174,100	182,563	75,016	261,291	186,184
Kansas	2,779,428	2,537,715	774,435	323,025	821,124	347,284	426,292	209,197	237,740	156,538	174,510	68,272	239,304	165,365
Minnesota	5,388,457	4,744,375	1,339,128	620,530	1,803,608	792,125	984,082	451,685	450,965	278,675	332,929	138,867	581,353	404,346
Missouri	5,580,053	5,089,899	1,510,829	694,769	1,908,357	798,658	906,802	508,138	513,568	330,418	370,030	141,417	515,004	357,476
Nebraska	1,762,197	1,582,518	439,566	205,942	526,107	226,493	310,827	126,298	160,610	99,732	106,655	54,318	165,363	134,440
North Dakota	707,911	641,506	199,794	92,480	248,270	105,727	129,272	61,443	61,089	37,911	44,967	15,283	56,123	39,722
South Dakota	775,670	685,240	185,282	87,970	209,748	95,594	107,979	45,177	59,453	42,552	43,794	16,714	55,958	44,995
SOUTH ATLANTIC	**51,955,069**	**48,013,508**	**15,864,078**	**9,442,947**	**17,886,191**	**8,099,558**	**8,276,229**	**2,906,115**	**4,812,659**	**3,238,636**	**4,062,925**	**1,769,113**	**7,261,475**	**5,496,093**
Delaware	885,086	829,739	261,787	171,309	343,567	129,033	175,975	98,987	88,265	54,351	73,595	24,389	166,225	123,292
District of Columbia	513,219	469,484	255,509	172,069	283,082	177,894	141,053	40,118	83,601	65,230	31,687	10,659	80,032	56,983
Florida	16,124,481	14,886,700	5,031,037	2,838,400	5,445,942	2,531,801	2,489,257	1,266,668	1,492,263	1,038,090	1,406,888	666,042	2,449,203	1,779,961
Georgia	7,449,003	6,738,894	2,221,610	1,343,234	2,734,830	1,120,952	1,229,904	595,663	714,013	433,852	607,118	265,296	967,659	738,242
Maryland	5,690,239	5,300,826	1,887,542	1,051,672	2,174,343	1,008,100	1,089,394	469,207	579,164	413,002	390,930	142,639	868,027	607,564
North Carolina	7,567,131	6,956,118	2,133,827	1,392,189	2,284,498	1,135,989	1,088,149	490,001	657,680	449,450	605,285	273,035	1,165,294	899,480
South Carolina	4,187,731	3,903,223	1,119,633	698,886	1,300,075	688,992	563,128	252,502	360,536	239,498	293,704	145,674	450,032	370,084
Virginia	7,611,798	7,123,517	2,311,585	1,353,747	2,775,489	1,128,558	1,238,115	559,253	695,748	451,886	519,408	199,543	1,043,019	796,248
West Virginia	1,926,381	1,805,007	641,548	421,441	844,365	178,239	261,354	133,716	141,389	93,257	134,310	41,836	171,984	124,239
EAST SOUTH CENTRAL	**15,620,082**	**14,352,241**	**5,113,245**	**3,068,071**	**5,409,737**	**2,519,176**	**2,508,590**	**1,244,131**	**1,459,642**	**953,082**	**1,216,574**	**559,108**	**1,777,551**	**1,429,401**
Alabama	4,242,108	3,922,641	1,325,504	788,969	1,541,405	790,692	686,366	319,730	418,885	290,639	332,197	132,801	490,791	387,980
Kentucky	4,097,365	3,754,374	1,358,232	856,719	1,331,659	553,875	619,131	342,685	333,437	200,919	273,986	134,138	419,673	332,421
Mississippi	2,535,369	2,351,860	817,692	477,318	1,088	310,171	330,174	157,296	222,512	138,952	177,948	68,650	256,454	211,712
Tennessee	4,745,240	4,323,366	1,611,817	945,065	1,818,585	854,438	872,919	424,420	484,808	322,542	432,443	223,519	610,633	497,288
WEST SOUTH CENTRAL	**31,400,080**	**29,391,574**	**9,612,549**	**4,369,917**	**10,217,606**	**4,839,600**	**5,002,255**	**2,366,591**	**2,997,080**	**2,082,161**	**2,091,670**	**930,922**	**3,253,390**	**2,302,289**
Arkansas	2,881,789	2,656,747	789,881	383,087	766,223	345,435	346,760	185,389	217,592	137,871	192,296	70,368	263,353	214,859
Louisiana	5,631,959	5,281,977	1,713,474	920,143	1,570,978	686,963	730,552	352,731	501,371	342,627	365,871	185,436	487,205	347,570
Oklahoma	3,583,573	3,346,771	1,028,361	467,126	1,056,963	548,334	515,892	214,246	306,222	212,365	212,646	92,814	339,115	258,865
Texas	19,302,759	18,106,079	6,080,833	2,499,561	6,823,442	3,248,868	3,409,051	1,514,225	1,971,895	1,389,298	1,320,865	582,304	2,163,717	1,480,995
MOUNTAIN	**15,497,159**	**14,088,645**	**4,164,407**	**1,664,704**	**4,896,483**	**2,102,217**	**2,493,761**	**1,126,880**	**1,458,401**	**1,025,893**	**1,127,751**	**560,877**	**1,892,438**	**1,440,183**
Arizona	4,358,068	4,000,403	1,160,362	578,711	1,404,012	538,125	653,331	313,624	382,717	268,379	336,906	175,098	577,897	415,842
Colorado	3,780,527	3,418,861	1,038,318	324,071	1,369,062	594,727	672,624	304,917	364,475	248,091	262,377	117,544	505,913	380,638
Idaho	1,064,831	964,397	265,479	110,508	245,754	121,307	140,348	51,282	78,804	58,236	73,307	42,534	102,249	82,251
Montana	994,624	905,479	265,653	104,516	247,889	108,767	121,360	44,465	72,169	53,985	61,927	32,563	85,934	70,622
Nevada	1,480,648	1,356,661	460,579	178,837	510,280	208,368	291,921	138,677	186,852	125,658	118,248	59,985	195,028	139,576
New Mexico	1,550,573	1,425,208	377,378	186,565	423,328	197,542	235,568	95,066	153,487	110,548	125,252	45,000	158,861	125,324
Utah	1,801,194	1,604,640	462,660	139,662	577,604	275,796	313,398	158,517	183,390	133,564	124,289	77,786	234,689	201,990
Wyoming	466,694	412,996	133,978	41,834	118,554	57,565	65,211	20,332	36,507	27,432	25,425	10,367	31,867	23,940
PACIFIC	**49,011,882**	**43,428,130**	**14,581,661**	**7,660,142**	**16,300,753**	**8,898,306**	**8,338,395**	**3,227,273**	**4,879,025**	**3,517,614**	**3,480,101**	**1,685,722**	**6,121,419**	**4,593,612**
Alaska	982,415	828,412	218,302	80,824	217,418	144,774	109,674	23,386	62,155	41,563	34,831	8,314	67,994	39,399
California	35,795,834	32,238,211	10,849,820	5,968,770	12,499,173	6,621,977	6,343,986	2,474,284	3,748,627	2,731,244	2,725,962	1,312,481	4,756,438	3,589,283
Hawaii	1,626,257	1,471,027	626,016	329,841	754,434	457,822	402,883	157,480	167,138	136,815	97,909	36,968	187,369	142,558
Oregon	4,041,206	3,127,330	1,022,436	376,409	1,006,681	566,852	528,117	204,199	330,061	217,719	225,356	124,039	379,668	293,123
Washington	6,566,170	5,763,150	1,865,087	904,298	1,823,047	1,016,881	953,735	367,926	571,046	390,273	396,043	203,920	729,961	529,249
TOTAL UNITED STATES	**298,449,973**	**273,128,975**	**85,736,287**	**47,617,241**	**102,965,634**	**49,397,722**	**50,041,889**	**22,093,548**	**27,686,580**	**19,301,231**	**21,473,995**	**10,251,129**	**36,737,373**	**27,561,851**

Grocery and Other Food Sales

Area	($000)	Rank
Los Angeles–Long Beach, Cal.	10,432,154	1
New York, N.Y.	8,627,461	2
Chicago, Ill.	6,990,267	3
Philadelphia, Pa.	6,216,909	4
Boston–Lawrence–Salem–Lowell–Brockton, Mass.	5,615,482	5
Detroit, Mich.	5,156,115	6
Washington, D.C.	4,805,850	7
Nassau–Suffolk, N.Y.	4,492,211	8
Houston, Tex.	3,802,762	9
Atlanta, Ga.	3,355,758	10
Minneapolis–St. Paul, Minn.	3,194,877	11
Anaheim–Santa Ana, Cal.	3,177,996	12
Dallas, Tex.	3,166,595	13
Seattle, Wash.	2,908,677	14
San Diego, Cal.	2,885,063	15
Riverside–San Bernardino, Cal.	2,789,078	16
Baltimore, Md.	2,722,053	17
St. Louis, Mo.	2,686,413	18
Phoenix, Ariz.	2,667,378	19
Tampa–St. Petersburg–Clearwater, Fla.	2,651,714	20
Oakland, Cal.	2,617,067	21
Newark, N.J.	2,590,562	22
Pittsburgh, Pa.	2,486,861	23
Miami–Hialeah, Fla.	2,203,633	24
San Francisco, Cal.	2,180,468	25
Cleveland, Ohio	2,039,674	26
Denver, Colo.	1,969,478	27
Bergen–Passaic, N.J.	1,906,830	28
Sacramento, Cal.	1,884,007	29
Kansas City, Mo.–Kans.	1,820,690	30
San Jose, Cal.	1,806,009	31
Portland, Ore.	1,776,671	32
Milwaukee, Wisc.	1,759,382	33
New Orleans, La.	1,748,117	34
Fort Lauderdale–Hollywood–Pompano Beach, Fla.	1,733,486	35
Cincinnati, Ohio	1,724,981	36
Fort Worth–Arlington, Tex.	1,598,802	37
Norfolk–Virginia Beach–Newport News, Va.	1,522,216	38
Middlesex–Somerset–Hunterdon, N.J.	1,503,851	39
Columbus, Ohio	1,495,275	40
Hartford–New Britain–Middletown–Bristol, Conn.	1,443,762	41
Monmouth–Ocean, N.J.	1,440,605	42
San Antonio, Tex.	1,387,056	43
Charlotte–Gastonia–Rock Hill, N.C.–S.C.	1,354,126	44
Rochester, N.Y.	1,346,838	45
Bridgeport–Stamford–Norwalk–Danbury, Conn.	1,339,146	46
Buffalo, N.Y.	1,333,022	47
Orlando, Fla.	1,308,588	48
Providence–Pawtucket–Woonsocket, R.I.	1,236,334	49
Albany–Schenectady–Troy, N.Y.	1,227,881	50
Total Top 50	**140,130,228**	
Salt Lake City–Ogden, Utah	1,225,966	51
Indianapolis, Ind.	1,224,749	52
West Palm Beach–Boca Raton–Delray Beach, Fla.	1,190,995	53
New Haven–Waterbury–Meriden, Conn.	1,175,163	54
Honolulu, Haw.	1,096,816	55
Louisville, Ky.	1,096,180	56
Greensboro–Winston-Salem–High Point, N.C.	1,091,058	57
Richmond–Petersburg, Va.	1,090,168	58
Oklahoma City, Okla.	1,084,845	59
Dayton–Springfield, Ohio	1,070,171	60
Austin, Tex.	1,067,354	61
Jacksonville, Fla.	995,897	62
Nashville, Tenn.	988,450	63
Birmingham, Ala.	975,575	64
Scranton–Wilkes-Barre, Pa.	946,778	65
Memphis, Tenn.	929,031	66
Worcester–Fitchburg–Leominster, Mass.	907,896	67
Grand Rapids, Mich.	903,712	68
Las Vegas, Nev.	894,156	69
Syracuse, N.Y.	894,012	70
Raleigh–Durham, N.C.	872,751	71
Tulsa, Okla.	870,633	72
Allentown–Bethlehem–Easton, Pa.	858,691	73
Greenville–Spartanburg, S.C.	821,048	74
Oxnard–Ventura, Cal.	800,004	75
Springfield, Mass.	798,803	76
Fresno, Cal.	783,928	77
New Bedford–Fall River–Attleboro, Mass.	777,988	78
Baton Rouge, La.	754,757	79
Omaha, Neb.	752,541	80
Tucson, Ariz.	741,357	81
Wilmington, Del.	739,482	82
Akron, Ohio	713,065	83
Toledo, Ohio	706,032	84
Tacoma, Wash.	699,464	85
Harrisburg–Lebanon–Carlisle, Pa.	677,354	86
Portsmouth–Dover–Rochester, N.H.	644,254	87
Knoxville, Tenn.	642,477	88
Jersey City, N.J.	633,952	89
Gary–Hammond, Ind.	628,905	90
Charleston, S.C.	625,255	91
Lake County, Ill.	614,662	92
Bakersfield, Cal.	602,114	93
Manchester–Nashua, N.H.	598,917	94
Little Rock–North Little Rock, Ark.	582,760	95
Lansing–East Lansing, Mich.	579,612	96
Flint, Mich.	575,420	97
Lancaster, Pa.	561,130	98
Madison, Wisc.	557,713	99
Youngstown–Warren, Ohio	551,676	100
Total Top 100	**181,745,960**	
El Paso, Tex.	550,020	101
Albuquerque, N.M.	549,490	102
Santa Rosa–Petaluma, Cal.	548,700	103
Des Moines, Iowa	544,326	104
Santa Barbara–Santa Maria–Lompoc, Cal.	541,732	105
Chattanooga, Tenn.	521,592	106
Atlantic City, N.J.	513,888	107
Mobile, Ala.	513,843	108
Spokane, Wash.	505,915	109
Stockton, Cal.	503,693	110
Columbia, S.C.	501,886	111
York, Pa.	498,337	112
Wichita, Kans.	492,552	113
Daytona Beach, Fla.	492,128	114
Lakeland–Winter Haven, Fla.	471,796	115
Melbourne–Titusville–Palm Bay, Fla.	470,941	116
Canton, Ohio	470,532	117
Fort Myers–Cape Coral, Fla.	470,275	118
Orange County, N.Y.	462,692	119
Vallejo–Fairfield–Napa, Cal.	460,943	120
Saginaw–Bay City–Midland, Mich.	458,620	121
Augusta, Ga.	455,106	122
Modesto, Cal.	442,241	123
Anchorage, Alas.	436,091	124
Lexington-Fayette, Ky.	432,509	125
Davenport–Rock Island–Moline, Iowa–Ill.	417,990	126
Aurora–Elgin, Ill.	415,311	127
Trenton, N.J.	412,248	128
Johnson City–Kingsport–Bristol, Tenn.	410,908	129
Poughkeepsie, N.Y.	407,390	130
Portland, Me.	403,407	131
Sarasota, Fla.	399,731	132
Reading, Pa.	397,870	133
Shreveport, La.	389,236	134
Fort Wayne, Ind.	385,081	135
Beaumont–Port Arthur, Tex.	381,827	136
Utica–Rome, N.Y.	380,608	137
Corpus Christi, Tex.	377,191	138
Peoria, Ill.	373,604	139
Eugene–Springfield, Ore.	372,707	140
McAllen–Edinburg–Mission, Tex.	371,399	141
Jackson, Miss.	369,308	142
Erie, Pa.	357,993	143
Reno, Nev.	357,524	144
Appleton–Oshkosh–Neenah, Wisc.	357,160	145
Visalia–Tulare–Portsville, Cal.	352,426	146
Salinas–Seaside–Monterey, Cal.	349,971	147
Medford, Ore.	348,171	148
Pensacola, Fla.	347,869	149
Ann Arbor, Mich.	346,844	150
Total Top 150	**203,539,592**	
Colorado Springs, Colo.	345,082	151
Santa Cruz, Cal.	344,413	152
Huntington–Ashland, W.Va.–Ky.	340,395	153
Rockford, Ill.	338,631	154
Joliet, Ill.	337,159	155
New London–Norwich, Conn.	334,540	156
Binghamton, N.Y.	330,804	157
Salem, Ore.	327,380	158
Fort Pierce, Fla.	320,967	159
Evansville, Ind.	313,493	160
Charleston, W.Va.	309,380	161
Duluth, Minn.	306,253	162
Lafayette, La.	304,429	163
Boulder–Longmont, Colo.	302,724	164
Galveston–Texas City, Tex.	301,490	165
Roanoke, Va.	297,243	166
Montgomery, Ala.	290,208	167
Savannah, Ga.	288,655	168
Macon–Warner Robins, Ga.	288,401	169
Johnstown, Pa.	287,634	170
Columbus, Ga.	286,397	171
South Bend–Mishawaka, Ind.	285,462	172
Kalamazoo, Mich.	285,427	173
Hamilton–Middletown, Ohio	279,204	174
Vancouver, Wash.	278,817	175
Lubbock, Tex.	272,891	176
Huntsville, Ala.	270,546	177
Bradenton, Fla.	267,905	178
Amarillo, Tex.	263,552	179
Houma–Thibodaux, La.	262,960	180
Green Bay, Wisc.	260,467	181
Hickory–Morganton, N.C.	260,315	182
Gainesville, Fla.	258,603	183
Niagara Falls, N.Y.	258,095	184
Brownsville–Harlingen, Tex.	257,467	185
Boise, Ida.	254,136	186
Lake Charles, La.	253,372	187
Lorain–Elyria, Ohio	252,685	188
Tallahassee, Fla.	249,371	189
Lincoln, Neb.	244,672	190
Springfield, Mo.	242,622	191
Fort Smith, Ark.	240,779	192
Fayetteville, N.C.	235,246	193
Ocala, Fla.	234,447	194
Bangor, Me.	231,218	195
Provo–Orem, Utah	230,766	196
Naples, Fla.	230,008	197
St. Cloud, Minn.	229,124	198
Yakima, Wash.	227,778	199
Cedar Rapids, Iowa	226,434	200
Total Top 200	**217,479,632**	
Springfield, Ill.	225,942	201
Burlington, Vt.	224,216	202
Asheville, N.C.	222,708	203
Pittsfield, Mass.	222,411	204
Bremerton, Wash.	219,385	205
Fort Collins–Loveland, Colo.	217,015	206
Altoona, Pa.	215,270	207
Redding, Cal.	211,853	208
Brazoria, Tex.	210,991	209
Monroe, La.	210,528	210
Bellingham, Wash.	209,930	211
Longview–Marshall, Tex.	207,351	212
Waco, Tex.	205,912	213
Biloxi–Gulfport, Miss.	205,026	214
Chico, Cal.	204,682	215
Richland–Kennewick–Pasco, Wash.	203,514	216
Janesville–Beloit, Wisc.	202,961	217
Racine, Wisc.	202,483	218
Panama City, Fla.	198,518	219
Killeen–Temple, Tex.	197,659	220
Vineland–Millville–Bridgeton, N.J.	196,961	221
Benton Harbor, Mich.	196,873	222
Topeka, Kans.	196,763	223
Jackson, Mich.	196,397	224
Beaver County, Pa.	195,875	225
Muskegon, Mich.	192,826	226
Glens Falls, N.Y.	192,579	227
Olympia, Wash.	191,672	228
Charlottesville, Va.	190,200	229
Battle Creek, Mich.	188,901	230
Wheeling, W.Va.	188,752	231
Fargo–Moorhead, N.D.–Minn.	185,845	232
Lynchburg, Va.	185,086	233
Anderson, S.C.	184,331	234
Eau Claire, Wisc.	184,117	235
Tyler, Tex.	183,586	236
Lima, Ohio	183,168	237
Billings, Mont.	183,099	238
Jamestown–Dunkirk, N.Y.	182,806	239
Merced, Cal.	181,341	240
Champaign–Urbana–Rantoul, Ill.	180,557	241
Parkersburg–Marietta, W.Va.–Ohio	178,027	242
Alexandria, La.	176,450	243
Albany, Ga.	174,977	244
Wilmington, N.C.	173,343	245
Elkhart–Goshen, Ind.	167,414	246
Joplin, Mo.	167,180	247
Yuba City, Cal.	163,795	248
Athens, Ga.	162,253	249
Williamsport, Pa.	161,414	250
Total Top 250	**227,184,575**	
Lewiston–Auburn, Me.	158,935	251
Fort Walton Beach, Fla.	156,355	252
Waterloo–Cedar Falls, Iowa	155,952	253
Fayetteville–Springdale, Ark.	155,716	254
Sioux Falls, S.D.	155,303	255
Rochester, Minn.	155,082	256
Florence, Ala.	155,073	257
Tuscaloosa, Ala.	154,517	258
Florence, S.C.	153,789	259
Hagerstown, Md.	150,488	260
Laredo, Tex.	149,208	261
Dothan, Ala.	148,655	262
Mansfield, Ohio	147,971	263
Sioux City, Iowa	147,124	264
Burlington, N.C.	143,359	265
State College, Pa.	142,891	266
Steubenville–Weirton, Ohio–W.Va.	141,073	267
Midland, Tex.	139,773	268
Terre Haute, Ind.	138,455	269
Danville, Va.	137,753	270
Wausau, Wisc.	136,723	271
Odessa, Tex.	134,725	272
Anderson, Ind.	134,456	273
Pueblo, Colo.	133,730	274
Iowa City, Iowa	133,667	275
Bryan–College Station, Tex.	133,163	276
Sheboygan, Wisc.	132,610	277
Greeley, Colo.	132,081	278
Texarkana, Tex.–Ark.	131,440	279
Bloomington–Normal, Ill.	129,142	280
Lafayette–West Lafayette, Ind.	129,079	281
Sharon, Pa.	128,082	282
Decatur, Ill.	125,152	283
Clarksville–Hopkinsville, Tenn.–Ky.	119,307	284
Sherman–Denison, Tex.	116,844	285
Columbia, Mo.	116,586	286
Dubuque, Iowa	115,724	287
Gadsden, Ala.	114,172	288
Rapid City, S.D.	113,596	289
Cumberland, Md.	113,121	290
Muncie, Ind.	112,361	291
Owensboro, Ky.	109,606	292
La Crosse, Wisc.	109,502	293
Bloomington, Ind.	109,384	294
Santa Fe, N.M.	109,339	295
Kenosha, Wisc.	108,672	296
Elmira, N.Y.	105,854	297
Abilene, Tex.	105,824	298
Yuma, Ariz.	105,049	299
Wichita Falls, Tex.	105,042	300
Bismarck, N.D.	103,927	301
Lawton, Okla.	103,851	302
Kankakee, Ill.	101,818	303
St. Joseph, Mo.	100,301	304
Las Cruces, N.M.	99,797	305
San Angelo, Tex.	99,588	306
Kokomo, Ind.	99,328	307
Pascagoula, Miss.	98,440	308
Decatur, Ala.	97,264	309
Jacksonville, N.C.	95,914	310
Victoria, Tex.	95,751	311
Pine Bluff, Ark.	95,574	312
Anniston, Ala.	94,937	313
Jackson, Tenn.	94,839	314
Lawrence, Kans.	93,266	315
Great Falls, Mont.	92,253	316
Casper, Wyo.	85,508	317
Grand Forks, N.D.	84,460	318
Cheyenne, Wyo.	67,130	319
Enid, Okla.	57,288	320
Total Above Areas	**235,627,314**	
Percent of U.S.	**78.9537**	
U.S. Total	**298,449,973**	

Drug and Health & Beauty Aid Sales

Area	($000)	Rank
Los Angeles–Long Beach, Cal.	3,186,824	1
New York, N.Y.	2,762,657	2
Chicago, Ill.	2,238,822	3
Philadelphia, Pa.	1,863,445	4
Washington, D.C.	1,721,276	5
Detroit, Mich.	1,567,279	6
Boston–Lawrence–Salem–Lowell–Brockton, Mass.	1,308,966	7
Houston, Tex.	1,142,804	8
Nassau–Suffolk, N.Y.	1,141,100	9
Atlanta, Ga.	1,051,521	10
Dallas, Tex.	1,032,818	11
Anaheim–Santa Ana, Cal.	986,430	12
Baltimore, Md.	911,830	13
Miami–Hialeah, Fla.	900,579	14
Oakland, Cal.	881,655	15
San Diego, Cal.	858,322	16
Seattle, Wash.	821,591	17
St. Louis, Mo.	818,857	18
Tampa–St. Petersburg–Clearwater, Fla.	797,252	19
San Francisco, Cal.	790,189	20
Minneapolis–St. Paul, Minn.	732,793	21
Cleveland, Ohio	731,844	22
Phoenix, Ariz.	724,297	23
Riverside–San Bernardino, Cal.	700,204	24
Bergen–Passaic, N.J.	658,840	25
Pittsburgh, Pa.	639,648	26
San Jose, Cal.	624,332	27
Fort Lauderdale–Hollywood–Pompano Beach, Fla.	612,460	28
Fort Worth–Arlington, Tex.	596,538	29
Newark, N.J.	589,546	30
Columbus, Ohio	566,516	31
New Orleans, La.	553,855	32
Denver, Colo.	546,748	33
Cincinnati, Ohio	532,186	34
Kansas City, Mo.–Kans.	530,648	35
Milwaukee, Wisc.	498,973	36
Sacramento, Cal.	498,596	37
Honolulu, Haw.	487,830	38
Portland, Ore.	461,558	39
San Antonio, Tex.	448,098	40
Indianapolis, Ind.	421,340	41
Norfolk–Virginia Beach–Newport News, Va.	411,570	42
Charlotte–Gastonia–Rock Hill, N.C.–S.C.	396,329	43
Hartford–New Britain–Middletown–Bristol, Conn.	391,637	44
Louisville, Ky.	380,556	45
Monmouth–Ocean, N.J.	378,574	46
Orlando, Fla.	373,024	47
West Palm Beach–Boca Raton–Delray Beach, Fla.	371,552	48
Richmond–Petersburg, Va.	367,844	49
Nashville, Tenn.	367,390	50
Total Top 50	**43,379,843**	
Buffalo, N.Y.	359,331	51
Oklahoma City, Okla.	358,105	52
Jacksonville, Fla.	340,628	53
Rochester, N.Y.	338,125	54
Birmingham, Ala.	336,213	55
Austin, Tex.	331,407	56
Memphis, Tenn.	323,845	57
Greensboro–Winston-Salem–High Point, N.C.	323,602	58
Middlesex–Somerset–Hunterdon, N.J.	320,087	59
Salt Lake City–Ogden, Utah	319,597	60
Providence–Pawtucket–Woonsocket, R.I.	314,985	61
Albany–Schenectady–Troy, N.Y.	314,196	62
Dayton–Springfield, Ohio	306,029	63
Las Vegas, Nev.	298,681	64
Bridgeport–Stamford–Norwalk–Danbury, Conn.	294,430	65
Tulsa, Okla.	259,893	66
New Haven–Waterbury–Meriden, Conn.	254,239	67
Raleigh–Durham, N.C.	244,489	68
Scranton–Wilkes-Barre, Pa.	244,398	69
Oxnard–Ventura, Cal.	236,054	70
Grand Rapids, Mich.	233,139	71
Greenville–Spartanburg, S.C.	228,038	72
Baton Rouge, La.	227,484	73
Allentown–Bethlehem–Easton, Pa.	227,431	74
Worcester–Fitchburg–Leominster, Mass.	220,968	75
Knoxville, Tenn.	216,337	76
Tucson, Ariz.	215,551	77
Toledo, Ohio	212,115	78
Wilmington, Del.	211,578	79
Tacoma, Wash.	208,909	80
Syracuse, N.Y.	207,050	81
Akron, Ohio	202,605	82
Little Rock–North Little Rock, Ark.	200,867	83
Fresno, Cal.	200,163	84
Omaha, Neb.	194,079	85
Harrisburg–Lebanon–Carlisle, Pa.	185,799	86
Springfield, Mass.	184,476	87
Santa Rosa–Petaluma, Cal.	178,258	88
Mobile, Ala.	170,673	89
New Bedford–Fall River–Attleboro, Mass.	169,922	90
Bakersfield, Cal.	168,451	91
Des Moines, Iowa	164,950	92
Gary–Hammond, Ind.	164,704	93
Wichita, Kans.	164,249	94
Columbia, S.C.	162,879	95
Jersey City, N.J.	162,731	96
Lake County, Ill.	162,502	97
El Paso, Tex.	162,497	98
Stockton, Cal.	162,158	99
Flint, Mich.	161,539	100
Total Top 100	**54,229,979**	
Youngstown–Warren, Ohio	161,114	101
Beaumont–Port Arthur, Tex.	149,307	102
Charleston, S.C.	148,610	103
Albuquerque, N.M.	147,938	104
Lansing–East Lansing, Mich.	147,710	105
Modesto, Cal.	146,571	106
Santa Barbara–Santa Maria–Lompoc, Cal.	146,541	107
Vallejo–Fairfield–Napa, Cal.	144,497	108
Augusta, Ga.	144,888	109
Jackson, Miss.	143,615	110
St. Cloud, Minn.	139,569	111
Johnson City–Kingsport–Bristol, Tenn.	137,698	112
Lakeland–Winter Haven, Fla.	137,501	113
Daytona Beach, Fla.	137,423	114
Spokane, Wash.	136,684	115
Shreveport, La.	136,588	116
Lexington–Fayette, Ky.	132,760	117
Saginaw–Bay City–Midland, Mich.	131,198	118
Terre Haute, Ind.	125,802	119
Atlantic City, N.J.	124,416	120
Chattanooga, Tenn.	124,162	121
Trenton, N.J.	123,777	122
Davenport–Rock Island–Moline, Iowa–Ill.	123,272	123
York, Pa.	122,834	124
Pensacola, Fla.	122,464	125
Corpus Christi, Tex.	120,737	126
Peoria, Ill.	119,317	127
Manchester–Nashua, N.H.	118,823	128
Fort Myers–Cape Coral, Fla.	117,361	129
Lancaster, Pa.	116,800	130
Sarasota, Fla.	116,044	131
Reno, Nev.	116,033	132
Portsmouth–Dover–Rochester, N.H.	113,223	133
Fort Wayne, Ind.	112,776	134
Salinas–Seaside–Monterey, Cal.	112,574	135
Charleston, W.Va.	112,424	136
Orange County, N.Y.	112,283	137
Aurora–Elgin, Ill.	111,158	138
Madison, Wisc.	110,739	139
Reading, Pa.	110,469	140
Canton, Ohio	109,480	141
Huntington–Ashland, W.Va.–Ky.	106,899	142
Melbourne–Titusville–Palm Bay, Fla.	105,700	143
Utica–Rome, N.Y.	101,560	144
Colorado Springs, Colo.	101,230	145
Lafayette, La.	99,620	146
Visalia–Tulare–Portarville, Cal.	99,544	147
Salem, Ore.	99,515	148
Eugene–Springfield, Ore.	99,168	149
Poughkeepsie, N.Y.	98,934	150
Total Top 150	**60,411,289**	
Binghamton, N.Y.	98,875	151
Savannah, Ga.	98,251	152
Evansville, Ind.	98,154	153
Portland, Me.	97,448	154
Appleton–Oshkosh–Neenah, Wisc.	97,292	155
Ann Arbor, Mich.	97,005	156
Joliet, Ill.	96,216	157
Santa Cruz, Cal.	95,730	158
Macon–Warner Robins, Ga.	93,468	159
Anchorage, Alas.	93,446	160
Roanoke, Va.	93,228	161
Montgomery, Ala.	92,913	162
McAllen–Edinburg–Mission, Tex.	88,071	163
Rockford, Ill.	87,998	164
Kalamazoo, Mich.	84,882	165
Fort Pierce, Fla.	84,603	166
Lubbock, Tex.	83,189	167
Springfield, Mo.	82,758	168
Boulder–Longmont, Colo.	82,600	169
Hickory–Morganton, N.C.	82,088	170
Amarillo, Tex.	82,083	171
South Bend–Mishawaka, Ind.	80,711	172
Erie, Pa.	80,378	173
Vancouver, Wash.	80,369	174
Ocala, Fla.	77,401	175
Houma–Thibodaux, La.	77,369	176
Galveston–Texas City, Tex.	76,927	177
Longview–Marshall, Tex.	76,472	178
Hamilton–Middletown, Ohio	76,433	179
Lorain–Elyria, Ohio	76,288	180
Niagara Falls, N.Y.	75,481	181
Johnstown, Pa.	74,893	182
Waco, Tex.	74,763	183
Columbus, Ga.	74,094	184
Tallahassee, Fla.	73,911	185
Huntsville, Ala.	73,150	186
Lake Charles, La.	72,984	187
Yakima, Wash.	71,221	188
Duluth, Minn.	71,187	189
Bradenton, Fla.	70,939	190
Brownsville–Harlingen, Tex.	70,422	191
Richland–Kennewick–Pasco, Wash.	69,774	192
New London–Norwich, Conn.	69,460	193
Chico, Cal.	66,461	194
Monroe, La.	66,394	195
Springfield, Ill.	66,405	196
Gainesville, Fla.	64,873	197
Naples, Fla.	64,565	198
Topeka, Kans.	64,579	199
Green Bay, Wisc.	64,113	200
Total Top 200	**64,426,681**	
Fayetteville, N.C.	64,015	201
Killeen–Temple, Tex.	63,908	202
Provo–Orem, Utah	63,569	203
Lincoln, Neb.	63,369	204
Pascagoula, Miss.	60,101	205
Brazoria, Tex.	60,093	206
Fort Smith, Ark.	60,095	207
Sharon–Decatur, Tex.	60,181	208
Lynchburg, Va.	59,927	209
Racine, Wisc.	59,732	210
Cedar Rapids, Iowa	59,647	211
Biloxi–Gulfport, Miss.	59,489	212
Tyler, Tex.	58,699	213
Midland, Tex.	58,024	214
Boise, Ida.	58,021	215
Panama City, Fla.	57,877	216
Olympia, Wash.	57,032	217
Odessa, Tex.	56,851	218
Medford, Ore.	55,631	219
Asheville, N.C.	55,623	220
Bremerton, Wash.	55,590	221
Redding, Cal.	55,550	222
Anderson, S.C.	55,458	223
Benton Harbor, Mich.	55,246	224
Fargo–Moorhead, N.D.–Minn.	55,204	225
Parkersburg–Marietta, W.Va.–Ohio	54,703	226
Wheeling, W.Va.	54,310	227
Billings, Mont.	54,043	228
Jackson, Mich.	53,139	229
Battle Creek, Mich.	52,951	230
Fort Walton Beach, Fla.	52,788	231
Texarkana, Tex.–Ark.	52,743	232
Beaver County, Pa.	52,304	233
Charlottesville, Va.	52,043	234
Fort Collins–Loveland, Colo.	51,626	235
Sioux Falls, S.D.	51,600	236
Muskegon, Mich.	51,561	237
Alexandria, La.	51,483	238
Lima, Ohio	50,779	239
Wilmington, N.C.	50,330	240
Athens, Ga.	50,259	241
Bellingham, Wash.	49,977	242
Wichita Falls, Tex.	49,538	243
Janesville–Beloit, Wisc.	49,291	244
Bangor, Me.	49,090	245
Hagerstown, Md.	47,638	246
Abilene, Tex.	46,577	247
Steubenville–Weirton, Ohio–W.Va.	46,541	248
Pittsfield, Mass.	46,264	249
Altoona, Pa.	46,258	250
Total Top 250	**67,161,888**	
Bryan–College Station, Tex.	46,094	251
Dothan, Ala.	45,942	252
Merced, Cal.	45,534	253
Champaign–Urbana–Rantoul, Ill.	45,246	254
Elkhart–Goshen, Ind.	45,171	255
Waterloo–Cedar Falls, Iowa	45,025	256
Florence, Ala.	44,719	257
Vineland–Millville–Bridgeton, N.J.	44,651	258
Decatur, Ill.	44,234	259
Jamestown–Dunkirk, N.Y.	43,188	260
Florence, S.C.	43,087	261
Burlington, Vt.	42,446	262
Glens Falls, N.Y.	42,262	263
Danville, Va.	42,247	264
Bloomington–Normal, Ill.	42,044	265
Clarksville–Hopkinsville, Tenn.–Ky.	41,706	266
Eau Claire, Wisc.	41,636	267
Anderson, Ind.	41,195	268
Burlington, N.C.	40,989	269
Joplin, Mo.	40,609	270
Laredo, Tex.	39,911	271
Cumberland, Md.	39,332	272
Anniston, Ala.	39,124	273
Lafayette–West Lafayette, Ind.	38,966	274
Gadsden, Ala.	38,578	275
Owensboro, Ky.	38,486	276
Sioux City, Iowa	38,287	277
Williamsport, Pa.	37,847	278
Rochester, Minn.	37,740	279
Sharon, Pa.	37,575	280
Pueblo, Colo.	36,994	281
Mansfield, Ohio	36,123	282
Albany, Ga.	35,750	283
Muncie, Ind.	34,905	284
San Angelo, Tex.	34,816	285
Dubuque, Iowa	34,614	286
Kokomo, Ind.	34,602	287
Victoria, Tex.	34,402	288
Pine Bluff, Ark.	34,289	289
Elmira, N.Y.	34,213	290
Fayetteville–Springdale, Ark.	34,097	291
Pascagoula, Miss.	33,924	292
La Crosse, Wisc.	33,659	293
Jackson, Tenn.	32,523	294
Yuba City, Cal.	32,317	295
Lewiston–Auburn, Me.	32,166	296
Decatur, Ala.	31,929	297
Yuma, Ariz.	31,454	298
State College, Pa.	31,320	299
Santa Fe, N.M.	31,189	300
Kankakee, Ill.	30,493	301
Rapid City, S.D.	30,457	302
Sheboygan, Wisc.	30,285	303
Iowa City, Iowa	30,074	304
Bismarck, N.D.	30,003	305
Greeley, Colo.	29,848	306
Bloomington, Ind.	29,059	307
Great Falls, Mont.	28,462	308
Kenosha, Wisc.	27,944	309
Wausau, Wisc.	27,801	310
St. Joseph, Mo.	27,398	311
Columbia, Mo.	26,811	312
Lawton, Okla.	26,561	313
Jacksonville, N.C.	23,989	314
Casper, Wyo.	23,967	315
Enid, Okla.	23,360	316
Grand Forks, N.D.	23,070	317
Cheyenne, Wyo.	22,272	318
Las Cruces, N.M.	22,207	319
Lawrence, Kans.	22,329	320
Total Above Areas	**69,635,945**	
Percent of U.S.	**81.221%**	
U.S. Total	**85,736,387**	

Women's and Girls' Clothing Sales

Area	($000)	Rank
New York, N.Y.	4,284,819	1
Los Angeles–Long Beach, Cal.	4,056,255	2
Chicago, Ill.	3,886,990	3
Philadelphia, Pa.	2,328,923	4
Detroit, Mich.	2,067,564	5
Washington, D.C.	2,065,383	6
Boston–Lawrence–Salem–Lowell–Brockton, Mass.	2,023,792	7
Nassau–Suffolk, N.Y.	1,645,433	8
Atlanta, Ga.	1,564,512	9
Houston, Tex.	1,466,425	10
Dallas, Tex.	1,439,005	11
Anaheim–Santa Ana, Cal.	1,381,430	12
Minneapolis–St. Paul, Minn.	1,164,114	13
Indianapolis, Ind.	1,102,882	14
St. Louis, Mo.	1,092,511	15
Bergen–Passaic, N.J.	1,091,821	16
San Diego, Cal.	1,051,027	17
San Francisco, Cal.	1,041,271	18
Miami–Hialeah, Fla.	1,033,392	19
Seattle, Wash.	1,031,866	20
Baltimore, Md.	1,020,620	21
Phoenix, Ariz.	982,285	22
Pittsburgh, Pa.	911,024	23
Oakland, Cal.	875,676	24
Cleveland, Ohio	868,328	25
Newark, N.J.	852,585	26
Riverside–San Bernardino, Cal.	816,204	27
Denver, Colo.	806,823	28
Tampa–St. Petersburg–Clearwater, Fla.	802,990	29
San Jose, Cal.	802,063	30
Norfolk–Virginia Beach–Newport News, Va.	792,236	31
Kansas City, Mo.–Kans.	738,531	32
Cincinnati, Ohio	712,849	33
Milwaukee, Wisc.	675,228	34
Columbus, Ohio	606,174	35
Honolulu, Hawi.	604,786	36
Fort Lauderdale–Hollywood–Pompano Beach, Fla.	588,936	37
Portland, Ore.	582,730	38
Middlesex–Somerset–Hunterdon, N.J.	571,060	39
New Orleans, La.	564,913	40
Sacramento, Cal.	558,467	41
Fort Worth–Arlington, Tex.	552,221	42
West Palm Beach–Boca Raton–Delray Beach, Fla.	547,049	43
San Antonio, Tex.	537,304	44
Bridgeport–Stamford–Norwalk–Danbury, Conn.	496,411	45
Hartford–New Britain–Middletown–Bristol, Conn.	493,346	46
Monmouth–Ocean, N.J.	489,815	47
Nashville, Tenn.	477,363	48
Charlotte–Gastonia–Rock Hill, N.C.–S.C.	472,022	49
Orlando, Fla.	469,109	50
Total Top 50	**57,090,702**	
Salt Lake City–Ogden, Utah	451,808	51
Memphis, Tenn.	451,734	52
Birmingham, Ala.	444,157	53
Louisville, Ky.	430,212	54
Greensboro–Winston-Salem–High Point, N.C.	422,363	55
Richmond–Petersburg, Va.	394,871	56
Rochester, N.Y.	390,760	57
Dayton–Springfield, Ohio	385,702	58
Oklahoma City, Okla.	375,884	59
Jacksonville, Fla.	373,391	60
Buffalo, N.Y.	361,078	61
Albany–Schenectady–Troy, N.Y.	355,950	62
Providence–Pawtucket–Woonsocket, R.I.	349,759	63
New Haven–Waterbury–Meriden, Conn.	348,041	64
Raleigh–Durham, N.C.	335,282	65
Jersey City, N.J.	327,655	66
Austin, Tex.	325,546	67
Las Vegas, Nev.	317,212	68
Grand Rapids, Mich.	316,488	69
Scranton–Wilkes-Barre, Pa.	314,651	70
Greenville–Spartanburg, S.C.	305,184	71
Toledo, Ohio	301,776	72
Tulsa, Okla.	299,781	73
Allentown–Bethlehem–Easton, Pa.	294,556	74
Knoxville, Tenn.	288,357	75
Worcester–Fitchburg–Leominster, Mass.	281,625	76
Omaha, Neb.	266,333	77
Little Rock–North Little Rock, Ark.	264,523	78
Springfield, Mass.	263,018	79
Wilmington, Del.	260,868	80
Oxnard–Ventura, Cal.	256,933	81
New Bedford–Fall River–Attleboro, Mass.	254,571	82
Baton Rouge, La.	249,287	83
Syracuse, N.Y.	238,607	84
Reading, Pa.	236,374	85
Tucson, Ariz.	234,170	86
Harrisburg–Lebanon–Carlisle, Pa.	228,578	87
Lake County, Ill.	225,997	88
Lexington-Fayette, Ky.	223,230	89
Portland, Me.	222,542	90
Akron, Ohio	217,804	91
Columbia, S.C.	216,698	92
El Paso, Tex.	213,403	93
Des Moines, Iowa	211,976	94
St. Cloud, Minn.	207,584	95
Fresno, Cal.	205,161	96
Albuquerque, N.M.	203,159	97
Manchester–Nashua, N.H.	197,049	98
Youngstown–Warren, Ohio	194,586	99
Wichita, Kans.	192,685	100
Total Top 100	**71,817,661**	
Flint, Mich.	192,129	101
Atlantic City, N.J.	191,538	102
Charleston, S.C.	190,957	103
Madison, Wisc.	190,155	104
Lansing–East Lansing, Mich.	183,478	105
Tacoma, Wash.	182,547	106
Aurora–Elgin, Ill.	181,159	107
Trenton, N.J.	179,255	108
Jackson, Miss.	177,178	109
Saginaw–Bay City–Midland, Mich.	176,698	110
Mobile, Ala.	176,113	111
Spokane, Wash.	175,455	112
Gary–Hammond, Ind.	173,189	113
Fort Myers–Cape Coral, Fla.	168,515	114
Portsmouth–Dover–Rochester, N.H.	165,814	115
Terre Haute, Ind.	162,140	116
Chattanooga, Tenn.	161,026	117
Augusta, Ga.	160,909	118
Colorado Springs, Colo.	160,551	119
York, Pa.	159,126	120
Fort Wayne, Ind.	158,324	121
Sarasota, Fla.	157,666	122
Davenport–Rock Island–Moline, Iowa–Ill.	157,104	123
Reno, Nev.	156,821	124
Canton, Ohio	155,074	125
Beaumont–Port Arthur, Tex.	152,668	126
Shreveport, La.	152,285	127
Santa Rosa–Petaluma, Cal.	151,290	128
Lancaster, Pa.	148,671	129
Salinas–Seaside–Monterey, Cal.	146,881	130
Santa Barbara–Santa Maria–Lompoc, Cal.	144,502	131
Ann Arbor, Mich.	144,107	132
Huntsville, Ala.	142,910	133
Roanoke, Va.	142,848	134
Anchorage, Alas.	140,200	135
Poughkeepsie, N.Y.	139,113	136
Bakersfield, Cal.	136,664	137
Montgomery, Ala.	136,651	138
Johnson City–Kingsport–Bristol, Tenn.	134,522	139
Appleton–Oshkosh–Neenah, Wisc.	132,345	140
Orange County, N.Y.	131,003	141
Vallejo–Fairfield–Napa, Cal.	127,093	142
Pensacola, Fla.	126,523	143
Peoria, Ill.	126,478	144
Stockton, Cal.	125,768	145
Daytona Beach, Fla.	125,295	146
Melbourne–Titusville–Palm Bay, Fla.	123,637	147
Evansville, Ind.	122,867	148
Rockford, Ill.	122,303	149
Huntington–Ashland, W.Va.–Ky.	121,878	150
Total Top 150	**79,508,990**	
McAllen–Edinburg–Mission, Tex.	121,585	151
Modesto, Cal.	120,814	152
Amarillo, Tex.	120,057	153
Binghamton, N.Y.	117,893	154
Macon–Warner Robins, Ga.	116,851	155
Corpus Christi, Tex.	115,733	156
Springfield, Mo.	115,526	157
Utica–Rome, N.Y.	114,234	158
Lakeland–Winter Haven, Fla.	113,316	159
South Bend–Mishawaka, Ind.	110,663	160
Kalamazoo, Mich.	109,424	161
Charleston, W.Va.	108,968	162
New London–Norwich, Conn.	107,593	163
Savannah, Ga.	107,463	164
Lafayette, La.	106,190	165
Lubbock, Tex.	103,185	166
Boulder–Longmont, Colo.	102,852	167
Galveston–Texas City, Tex.	101,339	168
Columbus, Ga.	100,443	169
Brownsville–Harlingen, Tex.	100,101	170
Lincoln, Neb.	100,053	171
Green Bay, Wisc.	99,671	172
Erie, Pa.	99,208	173
Eugene–Springfield, Ore.	99,146	174
Tallahassee, Fla.	96,908	175
Springfield, Ill.	96,388	176
Fayetteville, N.C.	91,247	177
Duluth, Minn.	90,233	178
Naples, Fla.	87,920	179
Cedar Rapids, Iowa	86,323	180
Salem, Ore.	84,466	181
Fort Pierce, Fla.	83,023	182
Monroe, La.	82,899	183
Charlottesville, Va.	82,707	184
Fargo–Moorhead, N.D.–Minn.	82,212	185
Joliet, Ill.	82,146	186
Niagara Falls, N.Y.	78,911	187
Champaign–Urbana–Rantoul, Ill.	78,061	188
Waco, Tex.	77,666	189
Sioux Falls, S.D.	76,133	190
Gainesville, Fla.	74,513	191
Fort Smith, Ark.	72,192	192
Lorain–Elyria, Ohio	71,662	193
Hickory–Morganton, N.C.	71,127	194
Topeka, Kans.	70,831	195
Alexandria, La.	70,571	196
Racine, Wisc.	70,322	197
Tuscaloosa, Ala.	70,177	198
Asheville, N.C.	69,355	199
Tyler, Tex.	69,235	200
Total Top 200	**84,191,089**	
Visalia–Tulare–Porterville, Cal.	69,063	201
Lynchburg, Va.	68,106	202
Killeen–Temple, Tex.	67,616	203
Laredo, Tex.	67,434	204
Lima, Ohio	66,716	205
Boise, Ida.	66,435	206
Bradenton, Fla.	66,429	207
Provo–Orem, Utah	66,264	208
Bangor, Me.	66,218	209
Dothan, Ala.	65,808	210
Pittsfield, Mass.	65,225	211
Parkersburg–Marietta, W.Va.–Ohio	64,836	212
Santa Cruz, Cal.	63,029	213
Lake Charles, La.	62,845	214
Longview–Marshall, Tex.	62,383	215
Lafayette–West Lafayette, Ind.	62,178	216
Rochester, Minn.	62,151	217
Altoona, Pa.	62,145	218
Wilmington, N.C.	61,521	219
Wheeling, W.Va.	60,970	220
Billings, Mont.	60,614	221
Eau Claire, Wisc.	60,796	222
Fort Walton Beach, Fla.	59,315	223
Vancouver, Wash.	58,887	224
Fort Collins–Loveland, Colo.	57,648	225
Wichita Falls, Tex.	57,141	226
Beaver County, Pa.	57,091	227
Biloxi–Gulfport, Miss.	56,876	228
Clarksville–Hopkinsville, Tenn.–Ky.	56,709	229
Burlington, Vt.	56,488	230
Bloomington–Normal, Ill.	56,175	231
Waterloo–Cedar Falls, Iowa	56,126	232
Midland, Tex.	56,060	233
Anderson, S.C.	55,969	234
Florence, Ala.	55,149	235
Ocala, Fla.	55,107	236
Lawton, Okla.	54,544	237
Columbia, Mo.	54,413	238
Johnstown, Pa.	54,407	239
Texarkana, Tex.–Ark.	54,396	240
Joplin, Mo.	53,386	241
Panama City, Fla.	53,087	242
Athens, Ga.	52,867	243
Mansfield, Ohio	52,827	244
Santa Fe, N.M.	52,652	245
Sioux City, Iowa	52,641	246
Yakima, Wash.	52,591	247
Medford, Ore.	52,543	248
La Crosse, Wisc.	52,504	249
Albany, Ga.	51,524	250
Total Top 250	**87,149,213**	
Houma–Thibodaux, La.	51,388	251
Abilene, Tex.	50,537	252
Fayetteville–Springdale, Ark.	50,433	253
Dubuque, Iowa	49,834	254
Janesville–Beloit, Wisc.	48,805	255
Decatur, Ill.	48,752	256
Florence, S.C.	47,988	257
Muskegon, Mich.	47,847	258
Chico, Cal.	47,795	259
Burlington, N.C.	47,751	260
Brazoria, Tex.	47,658	261
Owensboro, Ky.	47,648	262
Jackson, Tenn.	47,569	263
Battle Creek, Mich.	46,567	264
Bryan–College Station, Tex.	46,519	265
Olympia, Wash.	46,504	266
Elkhart–Goshen, Ind.	46,258	267
Odessa, Tex.	46,063	268
Cumberland, Md.	45,488	269
Elmira, N.Y.	45,338	270
Bremerton, Wash.	44,888	271
Hamilton–Middletown, Ohio	44,784	272
Jackson, Mich.	44,613	273
Williamsport, Pa.	44,415	274
Grand Forks, N.D.	44,072	275
Benton Harbor, Mich.	43,567	276
Bloomington, Ind.	43,409	277
Glens Falls, N.Y.	43,345	278
Muncie, Ind.	42,414	279
Vineland–Millville–Bridgeton, N.J.	41,992	280
State College, Pa.	41,979	281
Rapid City, S.D.	41,865	282
Jamestown–Dunkirk, N.Y.	41,723	283
Bismarck, N.D.	41,301	284
Richland–Kennewick–Pasco, Wash.	41,173	285
Wausau, Wisc.	40,787	286
San Angelo, Tex.	40,483	287
Sherman–Denison, Tex.	40,281	288
Hagerstown, Md.	39,619	289
Redding, Cal.	39,373	290
Steubenville–Weirton, Ohio–W.Va.	39,195	291
Decatur, Ala.	39,047	292
Bellingham, Wash.	38,992	293
Anderson, Ind.	37,977	294
Great Falls, Mont.	37,945	295
Anniston, Ala.	37,816	296
Greeley, Colo.	37,555	297
Sharon, Pa.	37,243	298
Pueblo, Colo.	36,634	299
Iowa City, Iowa	36,252	300
Gadsden, Ala.	36,137	301
Danville, Va.	35,929	302
Kenosha, Wisc.	35,275	303
Lewiston–Auburn, Me.	35,036	304
Victoria, Tex.	34,373	305
Jacksonville, N.C.	33,640	306
Pine Bluff, Ark.	32,983	307
Yuma, Ariz.	32,744	308
Las Cruces, N.M.	32,418	309
Merced, Cal.	31,726	310
St. Joseph, Mo.	29,173	311
Sheboygan, Wisc.	29,019	312
Cheyenne, Wyo.	27,311	313
Enid, Okla.	27,000	314
Yuba City, Cal.	26,646	315
Kankakee, Ill.	25,541	316
Lawrence, Kans.	24,750	317
Pascagoula, Miss.	23,100	318
Kokomo, Ind.	20,153	319
Casper, Wyo.	17,742	320
Total Above Areas	**89,930,570**	
Percent of U.S.	**87.3211**	
U.S. Total	**102,965,634**	

Men's and Boys' Clothing Sales

Area	($000)	Rank
New York, N.Y.	2,137,470	1
Los Angeles–Long Beach, Cal.	2,018,584	2
Chicago, Ill.	1,725,739	3
Philadelphia, Pa.	1,085,528	4
Washington, D.C.	1,023,500	5
Detroit, Mich.	1,001,948	6
Boston–Lawrence–Salem–Lowell–Brockton, Mass.	935,867	7
Nassau–Suffolk, N.Y.	822,966	8
Houston, Tex.	764,998	9
Dallas, Tex.	726,881	10
Anaheim–Santa Ana, Cal.	709,911	11
Atlanta, Ga.	705,875	12
Minneapolis–St. Paul, Minn.	644,109	13
San Francisco, Cal.	570,346	14
Seattle, Wash.	533,024	15
San Diego, Cal.	526,429	16
Baltimore, Md.	516,696	17
St. Louis, Mo.	502,519	18
Miami–Hialeah, Fla.	487,854	19
Bergen–Passaic, N.J.	451,098	20
Riverside–San Bernardino, Cal.	437,804	21
Pittsburgh, Pa.	432,036	22
Phoenix, Ariz.	418,092	23
Oakland, Cal.	413,153	24
Cleveland, Ohio	411,615	25
Denver, Colo.	396,825	26
Tampa–St. Petersburg–Clearwater, Fla.	391,123	27
San Jose, Cal.	368,335	28
Kansas City, Mo.–Kans.	367,205	29
Newark, N.J.	351,065	30
Milwaukee, Wisc.	340,476	31
Cincinnati, Ohio	339,418	32
Columbus, Ohio	324,642	33
Honolulu, Haw.	307,901	34
Middlesex–Somerset–Hunterdon, N.J.	299,276	35
Portland, Ore.	295,001	36
Norfolk–Virginia Beach–Newport News, Va.	289,422	37
Fort Worth–Arlington, Tex.	282,860	38
Indianapolis, Ind.	281,218	39
Sacramento, Cal.	278,743	40
Fort Lauderdale–Hollywood–Pompano Beach, Fla.	267,176	41
New Orleans, La.	265,936	42
San Antonio, Tex.	251,748	43
Salt Lake City–Ogden, Utah	238,963	44
Hartford–New Britain–Middletown–Bristol, Conn.	237,565	45
Bridgeport–Stamford–Norwalk–Danbury, Conn.	236,697	46
Charlotte–Gastonia–Rock Hill, N.C.–S.C.	229,344	47
Monmouth–Ocean, N.J.	228,965	48
Nashville, Tenn.	224,290	49
Orlando, Fla.	223,404	50
Total Top 50	**27,331,640**	
West Palm Beach–Boca Raton–Delray Beach, Fla.	216,229	51
Memphis, Tenn.	208,181	52
Portland, Me.	195,477	53
Louisville, Ky.	193,250	54
Birmingham, Ala.	192,492	55
Buffalo, N.Y.	188,811	56
Dayton–Springfield, Ohio	188,486	57
Rochester, N.Y.	187,857	58
Oklahoma City, Okla.	185,481	59
Las Vegas, Nev.	184,469	60
Greensboro–Winston-Salem–High Point, N.C.	182,568	61
Grand Rapids, Mich.	179,992	62
Providence–Pawtucket–Woonsocket, R.I.	178,326	63
Richmond–Petersburg, Va.	176,958	64
Albany–Schenectady–Troy, N.Y.	170,318	65
New Haven–Waterbury–Meriden, Conn.	166,533	66
Austin, Tex.	158,504	67
Toledo, Ohio	157,036	68
Jacksonville, Fla.	156,263	69
Raleigh–Durham, N.C.	152,195	70
Scranton–Wilkes-Barre, Pa.	144,056	71
Oxnard–Ventura, Cal.	139,205	72
Omaha, Neb.	138,754	73
Tulsa, Okla.	138,158	74
Knoxville, Tenn.	135,929	75
Worcester–Fitchburg–Leominster, Mass.	133,151	76
Allentown–Bethlehem–Easton, Pa.	132,972	77
Springfield, Mass.	124,291	78
Wilmington, Del.	124,013	79
St. Cloud, Minn.	123,008	80
Little Rock–North Little Rock, Ark.	121,718	81
Syracuse, N.Y.	120,858	82
Jersey City, N.J.	120,779	83
Baton Rouge, La.	119,901	84
New Bedford–Fall River–Attleboro, Mass.	118,508	85
Albuquerque, N.M.	117,616	86
Tucson, Ariz.	115,590	87
Akron, Ohio	114,785	88
Greenville–Spartanburg, S.C.	113,967	89
Wichita, Kans.	113,868	90
Fresno, Cal.	113,338	91
Lake County, Ill.	110,544	92
El Paso, Tex.	109,280	93
Des Moines, Iowa	107,729	94
Harrisburg–Lebanon–Carlisle, Pa.	107,473	95
Reading, Pa.	105,393	96
Manchester–Nashua, N.H.	102,545	97
Madison, Wisc.	99,519	98
Lansing–East Lansing, Mich.	96,530	99
Flint, Mich.	96,324	100
Total Top 100	**34,510,886**	
Tacoma, Wash.	95,303	101
Lexington-Fayette, Ky.	95,143	102
Gary–Hammond, Ind.	95,106	103
Youngstown–Warren, Ohio	94,222	104
Saginaw–Bay City–Midland, Mich.	92,971	105
Columbia, S.C.	91,931	106
Spokane, Wash.	88,891	107
Reno, Nev.	86,503	108
Charleston, S.C.	86,342	109
Portsmouth–Dover–Rochester, N.H.	86,054	110
Aurora–Elgin, Ill.	85,584	111
Trenton, N.J.	85,224	112
Atlantic City, N.J.	83,450	113
Bakersfield, Cal.	80,500	114
Chattanooga, Tenn.	80,472	115
Mobile, Ala.	78,021	116
York, Pa.	77,341	117
Fort Wayne, Ind.	76,350	118
Augusta, Ga.	76,348	119
Davenport–Rock Island–Moline, Iowa–Ill.	76,063	120
Jackson, Miss.	75,797	121
Salinas–Seaside–Monterey, Cal.	73,170	122
Santa Rosa–Petaluma, Cal.	73,071	123
Colorado Springs, Colo.	72,159	124
Johnson City–Kingsport–Bristol, Tenn.	71,998	125
Beaumont–Port Arthur, Tex.	71,429	126
Ann Arbor, Mich.	70,889	127
Orange County, N.Y.	70,758	128
Canton, Ohio	70,649	129
Fort Myers–Cape Coral, Fla.	69,370	130
Santa Barbara–Santa Maria–Lompoc, Cal.	68,762	131
Shreveport, La.	68,696	132
Appleton–Oshkosh–Neenah, Wisc.	67,844	133
Stockton, Cal.	67,488	134
Lancaster, Pa.	67,475	135
Anchorage, Alas.	64,644	136
Daytona Beach, Fla.	63,271	137
Modesto, Cal.	62,978	138
Montgomery, Ala.	62,760	139
McAllen–Edinburg–Mission, Tex.	62,423	140
Sarasota, Fla.	62,028	141
Peoria, Ill.	60,801	142
Huntington–Ashland, W.Va.–Ky.	60,298	143
Vallejo–Fairfield–Napa, Cal.	60,040	144
Melbourne–Titusville–Palm Bay, Fla.	59,791	145
South Bend–Mishawaka, Ind.	59,266	146
Pensacola, Fla.	59,235	147
Poughkeepsie, N.Y.	59,093	148
Huntsville, Ala.	59,087	149
Roanoke, Va.	59,047	150
Total Top 150	**38,196,942**	
Rockford, Ill.	58,733	151
Evansville, Ind.	58,192	152
Springfield, Mo.	57,761	153
Amarillo, Tex.	57,309	154
Binghamton, N.Y.	57,269	155
Lakeland–Winter Haven, Fla.	53,521	156
Charleston, W.Va.	53,240	157
Kalamazoo, Mich.	52,655	158
Lubbock, Tex.	52,564	159
Green Bay, Wisc.	52,299	160
New London–Norwich, Conn.	51,632	161
Macon–Warner Robins, Ga.	50,810	162
Boulder–Longmont, Colo.	50,288	163
Eugene–Springfield, Ore.	49,563	164
Corpus Christi, Tex.	49,474	165
Terre Haute, Ind.	48,492	166
Lincoln, Neb.	48,190	167
Springfield, Ill.	47,114	168
Erie, Pa.	46,579	169
Fayetteville, N.C.	46,452	170
Brownsville–Harlingen, Tex.	46,428	171
Duluth, Minn.	46,208	172
Utica–Rome, N.Y.	45,995	173
Tallahassee, Fla.	45,875	174
Columbus, Ga.	45,592	175
Galveston–Texas City, Tex.	45,061	176
Savannah, Ga.	44,438	177
Bangor, Me.	44,390	178
Lafayette, La.	43,889	179
Champaign–Urbana–Rantoul, Ill.	42,832	180
Salem, Ore.	42,656	181
Cedar Rapids, Iowa	41,917	182
Fargo–Moorhead, N.D.–Minn.	41,799	183
Joliet, Ill.	41,393	184
Decatur, Ill.	40,582	185
Laredo, Tex.	39,539	186
Racine, Wisc.	38,291	187
Sioux Falls, S.D.	38,279	188
Niagara Falls, N.Y.	38,197	189
Naples, Fla.	37,699	190
Visalia–Tulare–Porterville, Cal.	37,579	191
Monroe, La.	37,505	192
Waco, Tex.	37,425	193
Lorain–Elyria, Ohio	37,375	194
Gainesville, Fla.	37,300	195
Provo–Orem, Utah	36,324	196
Bradenton, Fla.	35,433	197
Fort Pierce, Fla.	35,291	198
Topeka, Kans.	35,088	199
Asheville, N.C.	34,838	200
Total Top 200	**40,454,297**	
Alexandria, La.	34,707	201
Lima, Ohio	34,442	202
Fort Smith, Ark.	33,839	203
Boise, Ida.	33,271	204
Burlington, Vt.	32,931	205
Rochester, Minn.	32,901	206
Santa Cruz, Cal.	32,892	207
Tuscaloosa, Ala.	32,846	208
Eau Claire, Wisc.	32,451	209
Lafayette–West Lafayette, Ind.	32,323	210
Tyler, Tex.	32,241	211
Killeen–Temple, Tex.	32,190	212
Charlottesville, Va.	31,889	213
Wichita Falls, Tex.	31,881	214
Longview–Marshall, Tex.	31,389	215
Lynchburg, Va.	31,211	216
Anderson, Ind.	30,802	217
Wheeling, W.Va.	30,546	218
Pittsfield, Mass.	30,526	219
Yakima, Wash.	30,227	220
Sioux City, Iowa	30,082	221
Wilmington, N.C.	30,068	222
Vancouver, Wash.	29,626	223
Altoona, Pa.	29,598	224
Bloomington–Normal, Ill.	29,510	225
Parkersburg–Marietta, W.Va.–Ohio	29,243	226
Hickory–Morganton, N.C.	29,189	227
Ocala, Fla.	29,021	228
Dothan, Ala.	28,851	229
Florence, Ala.	28,410	230
Beaver County, Pa.	28,282	231
Lake Charles, La.	28,118	232
Waterloo–Cedar Falls, Iowa	27,895	233
Fort Walton Beach, Fla.	27,867	234
Biloxi–Gulfport, Miss.	27,715	235
Panama City, Fla.	27,682	236
Medford, Ore.	27,562	237
Fayetteville–Springdale, Ark.	27,450	238
Billings, Mont.	27,223	239
Battle Creek, Mich.	27,222	240
Lawton, Okla.	27,127	241
Fort Collins–Loveland, Colo.	27,087	242
Clarksville–Hopkinsville, Tenn.–Ky.	27,001	243
Texarkana, Tex.–Ark.	26,758	244
Chico, Cal.	26,280	245
Johnstown, Pa.	26,183	246
Mansfield, Ohio	26,171	247
Jackson, Mich.	25,955	248
Bloomington, Ind.	25,844	249
Santa Fe, N.M.	25,744	250
Total Top 250	**41,934,566**	
Athens, Ga.	25,372	251
Florence, S.C.	25,333	252
Muskegon, Mich.	25,223	253
Grand Forks, N.D.	25,180	254
La Crosse, Wisc.	24,985	255
Joplin, Mo.	24,016	256
Columbia, Mo.	23,891	257
Benton Harbor, Mich.	23,851	258
Janesville–Beloit, Wisc.	23,833	259
Lewiston–Auburn, Me.	23,771	260
Bryan–College Station, Tex.	23,712	261
Houma–Thibodaux, La.	23,449	262
Abilene, Tex.	23,356	263
Brazoria, Tex.	23,348	264
Albany, Ga.	23,328	265
Elmira, N.Y.	23,014	266
Rapid City, S.D.	22,846	267
State College, Pa.	22,705	268
Richland–Kennewick–Pasco, Wash.	22,658	269
Muncie, Ind.	22,547	270
Dubuque, Iowa	22,418	271
Odessa, Tex.	22,376	272
Wausau, Wisc.	22,339	273
Bellingham, Wash.	22,285	274
Burlington, N.C.	22,258	275
Elkhart–Goshen, Ind.	22,233	276
Williamsport, Pa.	22,211	277
Anderson, S.C.	22,064	278
Redding, Cal.	22,047	279
Midland, Tex.	22,007	280
Cumberland, Md.	21,997	281
Olympia, Wash.	21,884	282
Jackson, Tenn.	21,638	283
Vineland–Millville–Bridgeton, N.J.	21,590	284
Hagerstown, Md.	21,156	285
Owensboro, Ky.	20,960	286
Bismarck, N.D.	20,773	287
Jamestown–Dunkirk, N.Y.	20,742	288
Danville, Va.	20,463	289
Steubenville–Weirton, Ohio–W.Va.	20,409	290
Bremerton, Wash.	20,350	291
Hamilton–Middletown, Ohio	20,203	292
San Angelo, Tex.	20,066	293
Jacksonville, N.C.	19,422	294
Merced, Cal.	19,258	295
Sharon, Pa.	19,162	296
Glens Falls, N.Y.	19,135	297
Pueblo, Colo.	19,021	298
Sherman–Denison, Tex.	18,088	299
Kenosha, Wisc.	17,889	300
Decatur, Ala.	17,499	301
Victoria, Tex.	16,974	302
Anniston, Ala.	16,910	303
Greeley, Colo.	16,768	304
Yuma, Ariz.	16,594	305
Iowa City, Iowa	16,532	306
Sheboygan, Wisc.	16,350	307
Gadsden, Ala.	15,602	308
Las Cruces, N.M.	15,575	309
St. Joseph, Mo.	15,191	310
Great Falls, Mont.	14,752	311
Cheyenne, Wyo.	14,709	312
Yuba City, Cal.	14,350	313
Pine Bluff, Ark.	13,981	314
Kokomo, Ind.	12,957	315
Enid, Okla.	12,772	316
Lawrence, Kans.	12,720	317
Pascagoula, Miss.	12,658	318
Kankakee, Ill.	12,038	319
Casper, Wyo.	10,864	320
Total Above Areas	**43,233,224**	
Percent of U.S.	**86.5953**	
U.S. Total	**50,041,989**	

Footwear Sales

Area	($000)	Rank
Los Angeles–Long Beach, Cal.	1,204,658	1
New York, N.Y.	1,144,992	2
Chicago, Ill.	985,982	3
Philadelphia, Pa.	569,728	4
Detroit, Mich.	539,798	5
Washington, D.C	534,040	6
Boston–Lawrence–Salem–Lowell–Brockton, Mass.	447,487	7
Nassau–Suffolk, N.Y.	415,168	8
Dallas, Tex.	406,907	9
Atlanta, Ga.	397,645	10
Houston, Tex.	397,210	11
Anaheim–Santa Ana, Cal.	386,312	12
San Diego, Cal.	332,314	13
Miami–Hialeah, Fla.	315,223	14
Seattle, Wash.	309,965	15
Minneapolis–St. Paul, Minn.	301,821	16
San Francisco, Cal.	294,754	17
Baltimore, Md.	289,279	18
Oakland, Cal.	276,768	19
St. Louis, Mo.	274,615	20
San Jose, Cal.	254,312	21
Phoenix, Ariz.	245,955	22
Bergen–Passaic, N.J.	241,716	23
Tampa–St. Petersburg–Clearwater, Fla.	240,144	24
Riverside–San Bernardino, Cal.	239,835	25
Pittsburgh, Pa.	226,660	26
Newark, N.J.	224,238	27
Denver, Colo.	211,434	28
Cleveland, Ohio	208,897	29
New Orleans, La.	187,485	30
Kansas City, Mo.–Kans.	187,046	31
Indianapolis, Ind.	184,722	32
Portland, Ore.	183,652	33
Milwaukee, Wisc.	179,817	34
Cincinnati, Ohio	171,888	35
San Antonio, Tex.	171,387	36
Fort Lauderdale–Hollywood–Pompano Beach, Fla.	171,122	37
Fort Worth–Arlington, Tex.	167,427	38
Norfolk–Virginia Beach–Newport News, Va.	161,310	39
Sacramento, Cal.	160,511	40
Columbus, Ohio	147,897	41
Salt Lake City–Ogden, Utah	137,473	42
Honolulu, Haw.	135,241	43
Charlotte–Gastonia–Rock Hill, N.C.–S.C.	134,541	44
Middlesex–Somerset–Hunterdon, N.J.	132,998	45
Orlando, Fla.	131,523	46
Bridgeport–Stamford–Norwalk–Danbury, Conn.	129,785	47
Las Vegas, Nev.	129,153	48
West Palm Beach–Boca Raton–Delray Beach, Fla.	124,872	49
Portland, Me.	121,388	50
Total Top 50	**15,169,095**	
Memphis, Tenn.	120,246	51
Nashville, Tenn.	119,511	52
Birmingham, Ala.	118,976	53
Hartford–New Britain–Middletown–Bristol, Conn.	118,548	54
Oklahoma City, Okla.	115,434	55
Greensboro–Winston-Salem–High Point, N.C.	112,325	56
Austin, Tex.	106,045	57
Louisville, Ky.	104,525	58
Monmouth–Ocean, N.J.	104,171	59
Dayton–Springfield, Ohio	103,018	60
Buffalo, N.Y.	101,643	61
Rochester, N.Y.	101,296	62
Richmond–Petersburg, Va.	94,915	63
Raleigh–Durham, N.C.	89,301	64
Jacksonville, Fla.	89,066	65
Albany–Schenectady–Troy, N.Y.	86,174	66
Jersey City, N.J.	86,020	67
Tulsa, Okla.	85,820	68
New Haven–Waterbury–Meriden, Conn.	85,455	69
Providence–Pawtucket–Woonsocket, R.I.	83,476	70
Grand Rapids, Mich.	82,210	71
Greenville–Spartanburg, S.C.	82,051	72
Baton Rouge, La.	77,850	73
Oxnard–Ventura, Cal.	76,907	74
Tucson, Ariz.	76,824	75
Albuquerque, N.M.	74,730	76
Omaha, Neb.	72,722	77
El Paso, Tex.	71,193	78
Toledo, Ohio	71,108	79
Little Rock–North Little Rock, Ark.	70,665	80
Allentown–Bethlehem–Easton, Pa.	70,515	81
Knoxville, Tenn.	67,623	82
Scranton–Wilkes-Barre, Pa.	67,463	83
Wilmington, Del.	65,468	84
Tacoma, Wash.	65,451	85
Wichita, Kans.	65,166	86
Fresno, Cal.	64,799	87
Mobile, Ala.	61,855	88
Harrisburg–Lebanon–Carlisle, Pa.	61,670	89
Syracuse, N.Y.	58,433	90
Akron, Ohio	58,045	91
Charleston, S.C.	57,686	92
Worcester–Fitchburg–Leominster, Mass.	56,438	93
Roanoke, Va.	56,018	94
Jackson, Miss.	55,958	95
New Bedford–Fall River–Attleboro, Mass.	55,015	96
Gary–Hammond, Ind.	54,444	97
Springfield, Mass.	53,354	98
Trenton, N.J.	53,315	99
Columbia, S.C.	53,213	100
Total Top 100	**19,153,257**	
Spokane, Wash.	52,789	101
Lake County, Ill.	51,760	102
Manchester–Nashua, N.H.	51,050	103
Madison, Wisc.	49,865	104
Terre Haute, Ind.	49,619	105
Bakersfield, Cal.	49,181	106
Saginaw–Bay City–Midland, Mich.	48,282	107
Des Moines, Iowa	47,673	108
Reno, Nev.	47,376	109
Youngstown–Warren, Ohio	47,243	110
Flint, Mich.	45,011	111
Lexington–Fayette, Ky.	44,886	112
Aurora–Elgin, Ill.	44,719	113
Lansing–East Lansing, Mich.	44,670	114
Chattanooga, Tenn.	44,432	115
Shreveport, La.	44,226	116
Augusta, Ga.	44,102	117
Santa Rosa–Petaluma, Cal.	42,929	118
Fort Myers–Cape Coral, Fla.	42,660	119
Colorado Springs, Colo.	42,498	120
Santa Barbara–Santa Maria–Lompoc, Cal.	42,137	121
Johnson City–Kingsport–Bristol, Tenn.	41,357	122
Portsmouth–Dover–Rochester, N.H.	41,335	123
Reading, Pa.	40,050	124
Salinas–Seaside–Monterey, Cal.	39,889	125
Beaumont–Port Arthur, Tex.	39,834	126
Stockton, Cal.	39,390	127
Atlantic City, N.J.	39,175	128
Corpus Christi, Tex.	38,962	129
Ann Arbor, Mich.	38,869	130
Montgomery, Ala.	38,563	131
Modesto, Cal.	38,479	132
Lancaster, Pa.	38,413	133
Fort Wayne, Ind.	38,303	134
McAllen–Edinburg–Mission, Tex.	38,052	135
Davenport–Rock Island–Moline, Iowa–Ill.	37,842	136
Sarasota, Fla.	37,831	137
York, Pa.	37,495	138
Anchorage, Alas.	37,405	139
St. Cloud, Minn.	37,353	140
Vallejo–Fairfield–Napa, Cal.	36,114	141
Canton, Ohio	36,001	142
Lubbock, Tex.	35,998	143
Daytona Beach, Fla.	35,533	144
Appleton–Oshkosh–Neenah, Wisc.	33,106	145
Eugene–Springfield, Ore.	32,687	146
Pensacola, Fla.	32,170	147
Macon–Warner Robins, Ga.	32,156	148
Huntsville, Ala.	32,148	149
Lafayette, La.	31,840	150
Total Top 150	**21,306,695**	
Orange County, N.Y.	31,585	151
Peoria, Ill.	31,480	152
Kalamazoo, Mich.	31,406	153
Huntington–Ashland, W.Va.–Ky.	31,142	154
Rockford, Ill.	30,859	155
Amarillo, Tex.	30,216	156
Savannah, Ga.	29,448	157
Brownsville–Harlingen, Tex.	29,100	158
Evansville, Ind.	28,871	159
Springfield, Mo.	28,783	160
Tallahassee, Fla.	28,702	161
Charleston, W.Va.	28,361	162
Salem, Ore.	28,211	163
Fayetteville, N.C.	28,178	164
Melbourne–Titusville–Palm Bay, Fla.	28,175	165
Boulder–Longmont, Colo.	27,965	166
Lakeland–Winter Haven, Fla.	27,834	167
Poughkeepsie, N.Y.	27,702	168
South Bend–Mishawaka, Ind.	26,985	169
Columbus, Ga.	26,955	170
Galveston–Texas City, Tex.	26,863	171
Waco, Tex.	26,437	172
New London–Norwich, Conn.	25,971	173
Lincoln, Neb.	25,922	174
Green Bay, Wisc.	25,886	175
Niagara Falls, N.Y.	25,738	176
Racine, Wisc.	24,827	177
Binghamton, N.Y.	24,614	178
Monroe, La.	24,376	179
Bangor, Me.	24,233	180
Asheville, N.C.	23,726	181
Tyler, Tex.	23,537	182
Erie, Pa.	23,273	183
Utica–Rome, N.Y.	22,981	184
Provo–Orem, Utah	22,855	185
Sharon, Pa.	22,258	186
Santa Cruz, Cal.	22,152	187
Champaign–Urbana–Rantoul, Ill.	21,989	188
Visalia–Tulare–Porterville, Cal.	21,879	189
Alexandria, La.	21,366	190
Naples, Fla.	21,281	191
Longview–Marshall, Tex.	21,066	192
Gainesville, Fla.	21,009	193
Cedar Rapids, Iowa	20,748	194
Laredo, Tex.	20,724	195
Hickory–Morganton, N.C.	20,636	196
Springfield, Ill.	20,614	197
Dothan, Ala.	20,491	198
Sioux Falls, S.D.	20,448	199
Lake Charles, La.	20,404	200
Total Top 200	**22,476,964**	
Duluth, Minn.	20,117	201
Fargo–Moorhead, N.D.–Minn.	19,902	202
Bradenton, Fla.	19,828	203
Fort Smith, Ark.	19,701	204
Topeka, Kans.	19,695	205
Joplin, Mo.	19,611	206
Tuscaloosa, Ala.	19,495	207
Wausau, Wisc.	19,452	208
Wilmington, N.C.	19,435	209
Fort Pierce, Fla.	19,431	210
Boise, Ida.	19,055	211
Killeen–Temple, Tex.	19,002	212
Houma–Thibodaux, La.	18,253	213
Fort Collins–Loveland, Colo.	18,085	214
Santa Fe, N.M.	17,951	215
Yakima, Wash.	17,907	216
Charlottesville, Va.	17,561	217
Joliet, Ill.	17,542	218
Odessa, Tex.	17,247	219
Lynchburg, Va.	17,201	220
Vancouver, Wash.	17,187	221
Wichita Falls, Tex.	17,044	222
Athens, Ga.	16,959	223
Medford, Ore.	16,890	224
Panama City, Fla.	16,656	225
Lorain–Elyria, Ohio	16,466	226
Lima, Ohio	16,286	227
Billings, Mont.	16,189	228
Bremerton, Wash.	16,179	229
Fayetteville–Springdale, Ark.	16,110	230
Abilene, Tex.	16,067	231
Biloxi–Gulfport, Miss.	16,019	232
Clarksville–Hopkinsville, Tenn.–Ky.	15,944	233
Burlington, N.C.	15,752	234
Bellingham, Wash.	15,409	235
Parkersburg–Marietta, W.Va.–Ohio	15,392	236
Beaver County, Pa.	15,286	237
Anderson, S.C.	15,282	238
Rochester, Minn.	15,107	239
Chico, Cal.	15,085	240
Midland, Tex.	14,923	241
Florence, S.C.	14,839	242
Lafayette–West Lafayette, Ind.	14,739	243
Wheeling, W.Va.	14,672	244
Florence, Ala.	14,620	245
Ocala, Fla.	14,548	246
Johnstown, Pa.	14,544	247
Olympia, Wash.	14,343	248
Albany, Ga.	14,265	249
Fort Walton Beach, Fla.	14,263	250
Total Top 250	**23,320,502**	
Bloomington–Normal, Ill.	14,257	251
Benton Harbor, Mich.	14,040	252
Rapid City, S.D.	14,009	253
La Crosse, Wisc.	13,911	254
Columbia, Mo.	13,798	255
Brazoria, Tex.	13,676	256
Pittsfield, Mass.	13,646	257
Bryan–College Station, Tex.	13,628	258
Kenosha, Wisc.	13,570	259
Eau Claire, Wisc.	13,552	260
Texarkana, Tex.–Ark.	13,477	261
Altoona, Pa.	13,462	262
Elkhart–Goshen, Ind.	13,460	263
Battle Creek, Mich.	13,448	264
Williamsport, Pa.	13,378	265
Sioux City, Iowa	13,317	266
Redding, Cal.	13,217	267
Mansfield, Ohio	13,172	268
Lawton, Okla.	13,168	269
Decatur, Ill.	13,110	270
Muskegon, Mich.	12,978	271
Burlington, Vt.	12,957	272
Waterloo–Cedar Falls, Iowa	12,874	273
Elmira, N.Y.	12,756	274
Owensboro, Ky.	12,643	275
Vineland–Millville–Bridgeton, N.J.	12,418	276
San Angelo, Tex.	12,244	277
Jackson, Mich.	12,155	278
Cumberland, Md.	12,093	279
Pueblo, Colo.	12,032	280
Janesville–Beloit, Wisc.	12,018	281
Lewiston–Auburn, Me.	11,889	282
Jackson, Tenn.	11,883	283
Hamilton–Middletown, Ohio	11,844	284
Merced, Cal.	11,635	285
Richland–Kennewick–Pasco, Wash.	11,518	286
Grand Forks, N.D.	11,201	287
Muncie, Ind.	11,088	288
Victoria, Tex.	11,080	289
Anniston, Ala.	10,995	290
Sherman–Denison, Tex.	10,788	291
Bloomington, Ind.	10,662	292
Decatur, Ala.	10,625	293
State College, Pa.	10,564	294
Hagerstown, Md.	10,476	295
Gadsden, Ala.	10,353	296
Dubuque, Iowa	10,300	297
Pine Bluff, Ark.	10,049	298
Las Cruces, N.M.	9,984	299
Jacksonville, N.C.	9,916	300
Bismarck, N.D.	9,901	301
Iowa City, Iowa	9,851	302
Great Falls, Mont.	9,592	303
Anderson, Ind.	9,486	304
Pascagoula, Miss.	9,480	305
Sheboygan, Wisc.	9,094	306
Glens Falls, N.Y.	9,080	307
Greeley, Colo.	8,943	308
Steubenville–Weirton, Ohio–W.Va.	8,899	309
Jamestown–Dunkirk, N.Y.	8,746	310
Cheyenne, Wyo.	8,508	311
St. Joseph, Mo.	8,399	312
Yuma, Ariz.	7,971	313
Danville, Va.	7,892	314
Lawrence, Kans.	7,394	315
Yuba City, Cal.	7,031	316
Casper, Wyo.	7,000	317
Enid, Okla.	6,527	318
Kankakee, Ill.	6,454	319
Kokomo, Ind.	3,524	320
Total Above Areas	**24,099,788**	
Percent of U.S.	**87.045%**	
U.S. Total	**27,686,580**	

Major Household Appliance Sales

Area	($000)	Rank
Los Angeles–Long Beach, Cal.	884,322	1
Chicago, Ill.	579,510	2
New York, N.Y.	558,253	3
Detroit, Mich.	402,229	4
Philadelphia, Pa.	363,614	5
Nassau–Suffolk, N.Y.	345,587	6
Boston–Lawrence–Salem–Lowell–Brockton, Mass.	336,324	7
Atlanta, Ga.	306,286	8
Washington, D.C.	304,385	9
Anaheim–Santa Ana, Cal.	268,980	10
Tampa–St. Petersburg–Clearwater, Fla.	258,066	11
Dallas, Tex.	248,625	12
Houston, Tex.	245,225	13
San Diego, Cal.	239,719	14
Phoenix, Ariz.	228,577	15
Miami–Hialeah, Fla.	215,084	16
Riverside–San Bernardino, Cal.	210,438	17
Minneapolis–St. Paul, Minn.	210,011	18
Oakland, Cal.	209,746	19
St. Louis, Mo.	200,410	20
Seattle, Wash.	200,070	21
Baltimore, Md.	195,794	22
Pittsburgh, Pa.	173,483	23
Denver, Colo.	154,406	24
Orlando, Fla.	152,203	25
Bergen–Passaic, N.J.	149,933	26
San Francisco, Cal.	149,135	27
Fort Lauderdale–Hollywood–Pompano Beach, Fla.	148,285	28
San Jose, Cal.	146,249	29
Cleveland, Ohio	145,375	30
New Orleans, La.	145,206	31
Sacramento, Cal.	141,566	32
Kansas City, Mo.–Kans.	140,831	33
Milwaukee, Wisc.	140,383	34
Newark, N.J.	140,282	35
Cincinnati, Ohio	136,248	36
Indianapolis, Ind.	131,268	37
Charlotte–Gastonia–Rock Hill, N.C.–S.C.	123,385	38
Greensboro–Winston-Salem–High Point, N.C.	121,458	39
Hartford–New Britain–Middletown–Bristol, Conn.	120,278	40
Norfolk–Virginia Beach–Newport News, Va.	119,199	41
Albany–Schenectady–Troy, N.Y.	110,094	42
Nashville, Tenn.	106,512	43
San Antonio, Tex.	104,262	44
Portland, Ore.	103,553	45
Middlesex–Somerset–Hunterdon, N.J.	102,181	46
Fort Worth–Arlington, Tex.	101,165	47
Bridgeport–Stamford–Norwalk–Danbury, Conn.	95,471	48
Rochester, N.Y.	94,640	49
Salt Lake City–Ogden, Utah	92,921	50
Total Top 50	**10,601,227**	
Lake County, Ill.	91,830	51
Columbus, Ohio	90,592	52
Monmouth–Ocean, N.J.	88,408	53
Memphis, Tenn.	86,283	54
Dayton–Springfield, Ohio	84,498	55
Richmond–Petersburg, Va.	83,609	56
Louisville, Ky.	83,489	57
Providence–Pawtucket–Woonsocket, R.I.	82,809	58
Jacksonville, Fla.	82,496	59
West Palm Beach–Boca Raton–Delray Beach, Fla.	82,069	60
Birmingham, Ala.	79,710	61
Buffalo, N.Y.	78,674	62
Grand Rapids, Mich.	77,475	63
New Haven–Waterbury–Meriden, Conn.	75,868	64
Las Vegas, Nev.	75,226	65
Scranton–Wilkes-Barre, Pa.	74,214	66
Raleigh–Durham, N.C.	69,773	67
Oklahoma City, Okla.	69,727	68
Honolulu, Haw.	68,981	69
Syracuse, N.Y.	67,477	70
Oxnard–Ventura, Cal.	65,586	71
Portsmouth–Dover–Rochester, N.H.	64,149	72
Austin, Tex.	64,102	73
Akron, Ohio	63,780	74
Manchester–Nashua, N.H.	63,733	75
Allentown–Bethlehem–Easton, Pa.	63,543	76
Worcester–Fitchburg–Leominster, Mass.	60,381	77
Harrisburg–Lebanon–Carlisle, Pa.	59,914	78
Toledo, Ohio	59,621	79
Tucson, Ariz.	58,655	80
Greenville–Spartanburg, S.C.	58,105	81
Albuquerque, N.M.	57,181	82
Knoxville, Tenn.	55,987	83
Lansing–East Lansing, Mich.	51,207	84
Tulsa, Okla.	50,859	85
Wilmington, Del.	50,339	86
Springfield, Mass.	50,160	87
Omaha, Neb.	48,102	88
Pensacola, Fla.	47,308	89
El Paso, Tex.	46,789	90
Lancaster, Pa.	46,493	91
Charleston, S.C.	45,787	92
Little Rock–North Little Rock, Ark.	45,126	93
Tacoma, Wash.	44,473	94
Baton Rouge, La.	44,397	95
Chattanooga, Tenn.	44,340	96
Columbia, S.C.	43,940	97
Gary–Hammond, Ind.	43,850	98
Fresno, Cal.	43,177	99
New Bedford–Fall River–Attleboro, Mass.	42,292	100
Total Top 100	**13,777,811**	
York, Pa.	41,877	101
Trenton, N.J.	41,525	102
Fort Wayne, Ind.	41,215	103
Flint, Mich.	40,809	104
Sarasota, Fla.	40,363	105
Youngstown–Warren, Ohio	40,360	106
Orange County, N.Y.	40,309	107
Jersey City, N.J.	40,291	108
Madison, Wisc.	40,154	109
Canton, Ohio	39,844	110
Saginaw–Bay City–Midland, Mich.	39,535	111
Melbourne–Titusville–Palm Bay, Fla.	39,338	112
Portland, Me.	39,210	113
Lexington-Fayette, Ky.	38,916	114
Shreveport, La.	38,493	115
Atlantic City, N.J.	38,072	116
Green Bay, Wisc.	37,952	117
Bakersfield, Cal.	36,611	118
Huntsville, Ala.	36,251	119
Reading, Pa.	36,208	120
Des Moines, Iowa	36,172	121
Augusta, Ga.	35,925	122
Aurora–Elgin, Ill.	35,795	123
Daytona Beach, Fla.	35,723	124
Mobile, Ala.	35,236	125
Fort Myers–Cape Coral, Fla.	34,316	126
Colorado Springs, Colo.	34,020	127
Vallejo–Fairfield–Napa, Cal.	33,909	128
Beaumont–Port Arthur, Tex.	33,295	129
Wichita, Kans.	33,263	130
Appleton–Oshkosh–Neenah, Wisc.	32,896	131
Rockford, Ill.	32,290	132
Utica–Rome, N.Y.	32,162	133
Jackson, Miss.	31,651	134
Johnson City–Kingsport–Bristol, Tenn.	31,642	135
St. Cloud, Minn.	31,139	136
Santa Rosa–Petaluma, Cal.	30,567	137
Joliet, Ill.	30,435	138
Lakeland–Winter Haven, Fla.	30,323	139
Spokane, Wash.	30,264	140
Peoria, Ill.	30,169	141
Modesto, Cal.	30,049	142
Stockton, Cal.	29,913	143
South Bend–Mishawaka, Ind.	29,770	144
Poughkeepsie, N.Y.	29,230	145
Binghamton, N.Y.	28,897	146
Davenport–Rock Island–Moline, Iowa–Ill.	28,846	147
Fort Pierce, Fla.	28,743	148
Macon–Warner Robins, Ga.	28,666	149
Reno, Nev.	28,072	150
Total Top 150	**15,518,522**	
Kalamazoo, Mich.	27,806	151
Santa Barbara–Santa Maria–Lompoc, Cal.	27,600	152
McAllen–Edinburg–Mission, Tex.	26,533	153
Montgomery, Ala.	26,264	154
Ann Arbor, Mich.	25,908	155
Charleston, W.Va.	25,067	156
Evansville, Ind.	25,042	157
Roanoke, Va.	24,785	158
Tallahassee, Fla.	24,711	159
Salinas–Seaside–Monterey, Cal.	24,624	160
Savannah, Ga.	24,356	161
Fayetteville, N.C.	24,315	162
Springfield, Mo.	23,239	163
Asheville, N.C.	23,184	164
Springfield, Ill.	23,020	165
Erie, Pa.	22,858	166
Anchorage, Alas.	22,753	167
Corpus Christi, Tex.	22,739	168
Huntington–Ashland, W.Va.–Ky.	22,359	169
Naples, Fla.	22,079	170
Amarillo, Tex.	21,624	171
Columbus, Ga.	21,560	172
Hickory–Morganton, N.C.	21,031	173
Salem, Ore.	20,971	174
New London–Norwich, Conn.	20,809	175
Fayetteville–Springdale, Ark.	20,383	176
Eugene–Springfield, Ore.	20,376	177
Ocala, Fla.	20,257	178
Niagara Falls, N.Y.	20,155	179
Monroe, La.	19,803	180
Terre Haute, Ind.	19,682	181
Killeen–Temple, Tex.	19,223	182
Lorain–Elyria, Ohio	19,194	183
Brownsville–Harlingen, Tex.	19,099	184
Gainesville, Fla.	18,809	185
Duluth, Minn.	18,773	186
Lafayette, La.	18,266	187
Boise, Ida.	18,196	188
Chico, Cal.	17,678	189
Lubbock, Tex.	17,607	190
Galveston–Texas City, Tex.	17,300	191
Johnstown, Pa.	17,424	192
Lima, Ohio	16,908	193
Racine, Wisc.	16,779	194
Parkersburg–Marietta, W.Va.–Ohio	16,716	195
Bradenton, Fla.	16,692	196
Champaign–Urbana–Rantoul, Ill.	16,598	197
Tyler, Tex.	16,422	198
Topeka, Kans.	16,354	199
Hagerstown, Md.	16,345	200
Total Top 200	**16,568,999**	
La Crosse, Wisc.	16,173	201
Olympia, Wash.	16,093	202
Fort Walton Beach, Fla.	16,089	203
Hamilton–Middletown, Ohio	15,694	204
Biloxi–Gulfport, Miss.	15,679	205
Lake Charles, La.	15,648	206
Fargo–Moorhead, N.D.–Minn.	15,560	207
Fort Smith, Ark.	15,551	208
Lafayette–West Lafayette, Ind.	15,449	209
Fort Collins–Loveland, Colo.	15,226	210
Altoona, Pa.	15,140	211
Dothan, Ala.	15,080	212
Bremerton, Wash.	15,016	213
Visalia–Tulare–Porterville, Cal.	14,960	214
Laredo, Tex.	14,955	215
Bangor, Me.	14,948	216
Beaver County, Pa.	14,933	217
Muskegon, Mich.	14,931	218
Cedar Rapids, Iowa	14,759	219
Waco, Tex.	14,666	220
Texarkana, Tex.–Ark.	14,586	221
Lynchburg, Va.	14,431	222
Jackson, Mich.	14,416	223
Sioux Falls, S.D.	14,410	224
Wheeling, W.Va.	14,389	225
Wichita Falls, Tex.	14,305	226
Eau Claire, Wisc.	14,252	227
Longview–Marshall, Tex.	14,165	228
Boulder–Longmont, Colo.	14,097	229
Athens, Ga.	14,042	230
Vineland–Millville–Bridgeton, N.J.	14,001	231
Wilmington, N.C.	13,933	232
Florence, Ala.	13,908	233
Santa Cruz, Cal.	13,659	234
Anderson, S.C.	13,626	235
Janesville–Beloit, Wisc.	13,625	236
Mansfield, Ohio	13,547	237
Medford, Ore.	13,401	238
Provo–Orem, Utah	13,387	239
Lincoln, Neb.	13,109	240
Alexandria, La.	12,969	241
Sharon, Pa.	12,885	242
Tuscaloosa, Ala.	12,793	243
Battle Creek, Mich.	12,789	244
Clarksville–Hopkinsville, Tenn.–Ky.	12,756	245
Houma–Thibodaux, La.	12,703	246
Elmira, N.Y.	12,482	247
Florence, S.C.	12,279	248
Charlottesville, Va.	12,272	249
Redding, Cal.	12,262	250
Total Top 250	**17,280,930**	
Decatur, Ill.	12,246	251
Brazoria, Tex.	12,243	252
Pittsfield, Mass.	12,215	253
Albany, Ga.	12,144	254
Vancouver, Wash.	12,129	255
Jackson, Tenn.	12,046	256
Burlington, Vt.	11,992	257
Kokomo, Ind.	11,970	258
Joplin, Mo.	11,951	259
Benton Harbor, Mich.	11,870	260
Waterloo–Cedar Falls, Iowa	11,862	261
Rochester, Minn.	11,853	262
State College, Pa.	11,810	263
Richland–Kennewick–Pasco, Wash.	11,801	264
Columbia, Mo.	11,790	265
Panama City, Fla.	11,564	266
Elkhart–Goshen, Ind.	11,422	267
Bloomington–Normal, Ill.	11,323	268
Billings, Mont.	11,195	269
Wausau, Wisc.	11,176	270
Santa Fe, N.M.	11,105	271
Anderson, Ind.	11,010	272
Williamsport, Pa.	10,855	273
Dubuque, Iowa	10,791	274
Great Falls, Mont.	10,781	275
Yakima, Wash.	10,780	276
Kenosha, Wisc.	10,758	277
Abilene, Tex.	10,679	278
Decatur, Ala.	10,462	279
Lawton, Okla.	10,425	280
Bellingham, Wash.	10,414	281
Jacksonville, N.C.	10,309	282
Glens Falls, N.Y.	10,131	283
Steubenville–Weirton, Ohio–W.Va.	9,984	284
Las Cruces, N.M.	9,838	285
Owensboro, Ky.	9,746	286
Rapid City, S.D.	9,666	287
Muncie, Ind.	9,627	288
Burlington, N.C.	9,588	289
Pueblo, Colo.	9,368	290
Sheboygan, Wisc.	9,284	291
Sherman–Denison, Tex.	9,140	292
Bryan–College Station, Tex.	9,134	293
San Angelo, Tex.	9,066	294
Merced, Cal.	8,938	295
Jamestown–Dunkirk, N.Y.	8,776	296
Yuba City, Cal.	8,695	297
Sioux City, Iowa	8,652	298
Anniston, Ala.	8,566	299
Cumberland, Md.	8,539	300
Pascagoula, Miss.	8,401	301
Bismarck, N.D.	8,377	302
Odessa, Tex.	8,357	303
Gadsden, Ala.	8,351	304
Danville, Va.	8,350	305
Lewiston–Auburn, Me.	8,333	306
Yuma, Ariz.	8,291	307
St. Joseph, Mo.	8,277	308
Bloomington, Ind.	7,941	309
Iowa City, Iowa	7,828	310
Kankakee, Ill.	7,368	311
Greeley, Colo.	7,041	312
Pine Bluff, Ark.	6,846	313
Grand Forks, N.D.	6,580	314
Casper, Wyo.	6,218	315
Cheyenne, Wyo.	6,158	316
Midland, Tex.	5,858	317
Victoria, Tex.	5,714	318
Enid, Okla.	4,865	319
Lawrence, Kans.	4,833	320
Total Above Areas	**17,956,626**	
Percent of U.S.	**83.6277**	
U.S. Total	**21,472,096**	

Furniture and Sleep Equipment Sales

Area	($000)	Rank
Los Angeles–Long Beach, Cal.	1,328,561	1
New York, N.Y.	1,294,356	2
Chicago, Ill.	1,249,330	3
Philadelphia, Pa.	803,695	4
Detroit, Mich.	782,172	5
Washington, D.C.	780,972	6
Nassau–Suffolk, N.Y.	649,632	7
Boston–Lawrence–Salem–Lowell–Brockton, Mass.	643,485	8
Atlanta, Ga.	547,293	9
Anaheim–Santa Ana, Cal.	519,173	10
Dallas, Tex.	469,469	11
San Diego, Cal.	468,036	12
Houston, Tex.	449,310	13
Baltimore, Md.	442,210	14
Bergen–Passaic, N.J.	419,835	15
Seattle, Wash.	411,324	16
Phoenix, Ariz.	411,321	17
Minneapolis–St. Paul, Minn.	408,262	18
Miami–Hialeah, Fla.	388,599	19
Tampa–St. Petersburg–Clearwater, Fla.	377,421	20
Oakland, Cal.	365,565	21
San Francisco, Cal.	363,585	22
Newark, N.J.	335,546	23
Greensboro–Winston-Salem–High Point, N.C.	330,073	24
Denver, Colo.	323,198	25
Pittsburgh, Pa.	310,255	26
Fort Lauderdale–Hollywood–Pompano Beach, Fla.	307,348	27
Riverside–San Bernardino, Cal.	306,504	28
St. Louis, Mo.	299,512	29
Cleveland, Ohio	292,215	30
San Jose, Cal.	290,117	31
Sacramento, Cal.	254,898	32
Milwaukee, Wisc.	247,898	33
West Palm Beach–Boca Raton–Delray Beach, Fla.	246,019	34
Hartford–New Britain–Middletown–Bristol, Conn.	241,097	35
Norfolk–Virginia Beach–Newport News, Va.	236,644	36
Middlesex–Somerset–Hunterdon, N.J.	234,562	37
Portland, Ore.	218,261	38
Columbus, Ohio	217,186	39
Orlando, Fla.	215,476	40
Kansas City, Mo.–Kan.	210,675	41
Indianapolis, Ind.	208,310	42
Monmouth–Ocean, N.J.	206,224	43
Cincinnati, Ohio	204,619	44
Fort Worth–Arlington, Tex.	200,753	45
Salt Lake City–Ogden, Utah	190,323	46
New Orleans, La.	187,091	47
Bridgeport–Stamford–Norwalk–Danbury, Conn.	182,640	48
San Antonio, Tex.	177,710	49
Charlotte–Gastonia–Rock Hill, N.C.–S.C.	175,643	50
Total Top 50	**20,424,423**	
Rochester, N.Y.	169,359	51
Louisville, Ky.	165,322	52
Memphis, Tenn.	156,576	53
New Haven–Waterbury–Meriden, Conn.	150,931	54
Albany–Schenectady–Troy, N.Y.	150,318	55
Jacksonville, Fla.	145,986	56
Nashville, Tenn.	144,475	57
Richmond–Petersburg, Va.	143,661	58
Honolulu, Haw.	143,412	59
Buffalo, N.Y.	142,808	60
Oklahoma City, Okla.	138,986	61
Wilmington, Del.	126,393	62
Providence–Pawtucket–Woonsocket, R.I.	123,735	63
Dayton–Springfield, Ohio	123,611	64
Birmingham, Ala.	121,752	65
Raleigh–Durham, N.C.	121,416	66
Las Vegas, Nev.	118,074	67
Worcester–Fitchburg–Leominster, Mass.	117,179	68
Grand Rapids, Mich.	116,164	69
Oxnard–Ventura, Cal.	115,363	70
Lake County, Ill.	110,933	71
Fresno, Cal.	107,720	72
Austin, Tex.	107,409	73
Scranton–Wilkes-Barre, Pa.	107,199	74
Tucson, Ariz.	105,874	75
Omaha, Neb.	105,343	76
Allentown–Bethlehem–Easton, Pa.	103,130	77
Harrisburg–Lebanon–Carlisle, Pa.	101,626	78
Fort Myers–Cape Coral, Fla.	98,873	79
Tulsa, Okla.	97,956	80
Syracuse, N.Y.	96,524	81
Jersey City, N.J.	96,077	82
Knoxville, Tenn.	91,552	83
Springfield, Mass.	89,777	84
Akron, Ohio	87,734	85
Little Rock–North Little Rock, Ark.	87,699	86
Greenville–Spartanburg, S.C.	87,518	87
Sarasota, Fla.	86,318	88
Toledo, Ohio	86,296	89
Youngstown–Warren, Ohio	85,826	90
Santa Rosa–Petaluma, Cal.	84,778	91
Albuquerque, N.M.	82,410	92
Tacoma, Wash.	81,993	93
El Paso, Tex.	80,467	94
Baton Rouge, La.	79,207	95
Portsmouth–Dover–Rochester, N.H.	78,190	96
New Bedford–Fall River–Attleboro, Mass.	77,025	97
Charleston, S.C.	76,436	98
Lancaster, Pa.	75,399	99
Manchester–Nashua, N.H.	72,680	100
Total Top 100	**25,889,913**	
Modesto, Cal.	70,559	101
Columbia, S.C.	69,154	102
Gary–Hammond, Ind.	68,410	103
Colorado Springs, Colo.	66,479	104
Flint, Mich.	64,754	105
Lansing–East Lansing, Mich.	63,180	106
Mobile, Ala.	62,738	107
Atlantic City, N.J.	62,730	108
Chattanooga, Tenn.	62,218	109
Madison, Wisc.	62,149	110
Bakersfield, Cal.	60,801	111
Des Moines, Iowa	59,996	112
Hickory–Morganton, N.C.	59,484	113
Lexington-Fayette, Ky.	59,385	114
Jackson, Miss.	58,812	115
Naples, Fla.	57,553	116
Shreveport, La.	57,295	117
Reno, Nev.	57,264	118
Fort Wayne, Ind.	57,225	119
York, Pa.	56,961	120
Appleton–Oshkosh–Neenah, Wisc.	56,492	121
Daytona Beach, Fla.	56,102	122
Saginaw–Bay City–Midland, Mich.	55,724	123
Aurora–Elgin, Ill.	55,710	124
Poughkeepsie, N.Y.	55,552	125
Fort Pierce, Fla.	54,950	126
Spokane, Wash.	54,375	127
Stockton, Cal.	54,171	128
Trenton, N.J.	53,830	129
Fayetteville, N.C.	52,884	130
Santa Barbara–Santa Maria–Lompoc, Cal.	52,116	131
Evansville, Ind.	51,795	132
Vallejo–Fairfield–Napa, Cal.	51,788	133
Melbourne–Titusville–Palm Bay, Fla.	51,536	134
Peoria, Ill.	51,508	135
Lakeland–Winter Haven, Fla.	50,599	136
Reading, Pa.	50,581	137
Wichita, Kans.	50,410	138
Montgomery, Ala.	50,391	139
Orange County, N.Y.	50,254	140
Augusta, Ga.	49,501	141
South Bend–Mishawaka, Ind.	48,995	142
Davenport–Rock Island–Moline, Iowa–Ill.	47,095	143
Macon–Warner Robins, Ga.	46,800	144
Portland, Me.	46,657	145
Rockford, Ill.	46,458	146
Canton, Ohio	45,545	147
McAllen–Edinburg–Mission, Tex.	44,478	148
Roanoke, Va.	43,294	149
Huntsville, Ala.	42,622	150
Total Top 150	**28,649,273**	
Savannah, Ga.	41,812	151
Anchorage, Alas.	41,667	152
Green Bay, Wisc.	40,142	153
Ann Arbor, Mich.	40,116	154
New London–Norwich, Conn.	39,333	155
Erie, Pa.	39,325	156
Columbus, Ga.	39,179	157
Tallahassee, Fla.	38,890	158
Beaumont–Port Arthur, Tex.	38,791	159
Johnson City–Kingsport–Bristol, Tenn.	38,695	160
Salinas–Seaside–Monterey, Cal.	38,527	161
Pensacola, Fla.	38,106	162
Lubbock, Tex.	37,348	163
Huntington–Ashland, W.Va.–Ky.	36,866	164
Corpus Christi, Tex.	36,625	165
Lorain–Elyria, Ohio	36,579	166
Asheville, N.C.	36,560	167
Kalamazoo, Mich.	36,424	168
St. Cloud, Minn.	36,056	169
Binghamton, N.Y.	36,017	170
Eugene–Springfield, Ore.	35,638	171
Utica–Rome, N.Y.	34,558	172
Springfield, Mo.	34,230	173
Charleston, W.Va.	33,896	174
Racine, Wisc.	33,681	175
Bradenton, Fla.	33,330	176
Killeen–Temple, Tex.	32,884	177
Amarillo, Tex.	32,172	178
Boise, Ida.	31,489	179
Ocala, Fla.	31,190	180
Tyler, Tex.	31,050	181
Joliet, Ill.	30,153	182
Wilmington, N.C.	29,932	183
Springfield, Ill.	29,609	184
Vancouver, Wash.	28,974	185
Visalia–Tulare–Porterville, Cal.	28,470	186
Lafayette, La.	28,368	187
Santa Cruz, Cal.	27,969	188
Duluth, Minn.	27,216	189
Cedar Rapids, Iowa	27,146	190
Fort Collins–Loveland, Colo.	26,806	191
Biloxi–Gulfport, Miss.	26,314	192
Hamilton–Middletown, Ohio	26,255	193
Billings, Mont.	26,160	194
Waco, Tex.	25,779	195
Altoona, Pa.	25,636	196
Fayetteville–Springdale, Ark.	25,631	197
Topeka, Kans.	25,390	198
Jacksonville, N.C.	25,294	199
Mansfield, Ohio	24,455	200
Total Top 200	**30,296,027**	
Charlottesville, Va.	24,405	201
Fort Walton Beach, Fla.	24,237	202
Boulder–Longmont, Colo.	24,211	203
Chico, Cal.	24,157	204
Burlington, Vt.	23,916	205
Niagara Falls, N.Y.	23,688	206
Champaign–Urbana–Rantoul, Ill.	23,493	207
Gainesville, Fla.	23,417	208
Brownsville–Harlingen, Tex.	23,196	209
Monroe, La.	22,814	210
Lima, Ohio	22,592	211
Longview–Marshall, Tex.	22,275	212
Panama City, Fla.	22,271	213
Parkersburg–Marietta, W.Va.–Ohio	22,247	214
Tuscaloosa, Ala.	22,106	215
Salem, Ore.	22,102	216
Pittsfield, Mass.	21,990	217
Wheeling, W.Va.	21,834	218
Fort Smith, Ark.	21,766	219
Bangor, Me.	21,635	220
Elkhart–Goshen, Ind.	21,046	221
Provo–Orem, Utah	20,906	222
Clarksville–Hopkinsville, Tenn.–Ky.	20,566	223
Sharon, Pa.	20,130	224
Abilene, Tex.	20,042	225
Medford, Ore.	20,023	226
Eau Claire, Wisc.	19,691	227
Hagerstown, Md.	19,336	228
Redding, Cal.	19,290	229
Fargo–Moorhead, N.D.–Minn.	19,266	230
Bremerton, Wash.	19,073	231
Richland–Kennewick–Pasco, Wash.	18,939	232
Muskegon, Mich.	18,911	233
Johnstown, Pa.	18,745	234
Jackson, Mich.	18,704	235
Vineland–Millville–Bridgeton, N.J.	18,653	236
Yakima, Wash.	18,636	237
Lake Charles, La.	18,607	238
Sioux Falls, S.D.	18,399	239
Decatur, Ala.	18,023	240
Albany, Ga.	17,766	241
Lynchburg, Va.	17,598	242
Dothan, Ala.	17,213	243
Lincoln, Neb.	16,979	244
Battle Creek, Mich.	16,931	245
Williamsport, Pa.	16,761	246
State College, Pa.	16,752	247
Bellingham, Wash.	16,655	248
Anderson, S.C.	16,652	249
Wausau, Wisc.	16,431	250
Total Top 250	**31,311,101**	
Burlington, N.C.	16,343	251
La Crosse, Wisc.	16,205	252
Galveston–Texas City, Tex.	16,184	253
Florence, S.C.	16,050	254
Kokomo, Ind.	15,946	255
Janesville–Beloit, Wisc.	15,934	256
Alexandria, La.	15,915	257
Gadsden, Ala.	15,703	258
Bloomington–Normal, Ill.	15,683	259
Danville, Va.	15,668	260
Texarkana, Tex.–Ark.	15,272	261
Jamestown–Dunkirk, N.Y.	15,255	262
Beaver County, Pa.	15,140	263
Pueblo, Colo.	15,124	264
Rapid City, S.D.	15,028	265
Wichita Falls, Tex.	15,027	266
Lafayette–West Lafayette, Ind.	14,871	267
Columbia, Mo.	14,617	268
Rochester, Minn.	14,564	269
Merced, Cal.	14,553	270
Midland, Tex.	14,351	271
Waterloo–Cedar Falls, Iowa	14,295	272
Lawton, Okla.	14,174	273
Great Falls, Mont.	13,788	274
Terre Haute, Ind.	13,787	275
Houma–Thibodaux, La.	13,708	276
Odessa, Tex.	13,394	277
Bryan–College Station, Tex.	13,276	278
San Angelo, Tex.	13,267	279
Owensboro, Ky.	13,176	280
Elmira, N.Y.	13,124	281
Joplin, Mo.	13,045	282
Yuba City, Cal.	12,913	283
Florence, Ala.	12,858	284
Yuma, Ariz.	12,829	285
Glens Falls, N.Y.	12,788	286
Santa Fe, N.M.	12,567	287
Decatur, Ill.	12,516	288
Athens, Ga.	12,301	289
Brazoria, Tex.	12,275	290
Las Cruces, N.M.	11,830	291
Steubenville–Weirton, Ohio–W.Va.	11,759	292
Muncie, Ind.	11,575	293
Olympia, Wash.	11,395	294
Lewiston–Auburn, Me.	11,323	295
Bloomington, Ind.	11,271	296
Iowa City, Iowa	11,260	297
Cumberland, Md.	11,238	298
Dubuque, Iowa	11,138	299
Sioux City, Iowa	11,049	300
Pine Bluff, Ark.	10,986	301
Kankakee, Ill.	10,736	302
Anderson, Ind.	10,581	303
Kenosha, Wisc.	10,497	304
Greeley, Colo.	10,366	305
Victoria, Tex.	10,230	306
Jackson, Tenn.	10,145	307
Bismarck, N.D.	10,085	308
Anniston, Ala.	10,043	309
Laredo, Tex.	9,662	310
Sherman–Denison, Tex.	9,443	311
Pascagoula, Miss.	9,436	312
Benton Harbor, Mich.	9 185	313
Grand Forks, N.D.	9,094	314
Sheboygan, Wisc.	9,028	315
St. Joseph, Mo.	8,797	316
Cheyenne, Wyo.	7,521	317
Casper, Wyo.	7,219	318
Enid, Okla.	6,108	319
Lawrence, Kans.	5,147	320
Total Above Areas	**32,182,762**	
Percent of U.S.	**87.6022**	
U.S. Total	**36,737,373**	

Television, VCR, and Tape Sales

Area	($000)	Rank
Los Angeles–Long Beach, Cal.	703,597	1
Chicago, Ill.	506,918	2
New York, N.Y.	499,331	3
Washington, D.C.	344,436	4
Detroit, Mich.	299,007	5
Houston, Tex.	266,377	6
Nassau–Suffolk, N.Y.	261,287	7
Philadelphia, Pa.	257,265	8
Dallas, Tex.	256,412	9
Anaheim–Santa Ana, Cal.	238,227	10
Atlanta, Ga.	234,254	11
Boston–Lawrence–Salem–Lowell–Brockton, Mass.	225,127	12
Oakland, Cal.	187,338	13
San Francisco, Cal.	179,591	14
Tampa–St. Petersburg–Clearwater, Fla.	179,397	15
San Diego, Cal.	179,129	16
Minneapolis–St. Paul, Minn.	178,446	17
Seattle, Wash.	174,060	18
Baltimore, Md.	165,731	19
Indianapolis, Ind.	163,889	20
Denver, Colo.	161,145	21
San Jose, Cal.	160,901	22
St. Louis, Mo.	157,288	23
Riverside–San Bernardino, Cal.	155,012	24
Miami–Hialeah, Fla.	154,508	25
Portland, Ore.	145,637	26
Milwaukee, Wisc.	139,461	27
Kansas City, Mo.–Kans.	126,784	28
Fort Worth–Arlington, Tex.	121,924	29
Phoenix, Ariz.	117,490	30
Pittsburgh, Pa.	115,247	31
Cleveland, Ohio	108,666	32
Bergen–Passaic, N.J.	108,511	33
Newark, N.J.	105,971	34
Sacramento, Cal.	102,231	35
Salt Lake City–Ogden, Utah	100,178	36
San Antonio, Tex.	98,458	37
Norfolk–Virginia Beach–Newport News, Va.	93,756	38
Charlotte–Gastonia–Rock Hill, N.C.–S.C.	91,202	39
Hartford–New Britain–Middletown–Bristol, Conn.	87,257	40
Nashville, Tenn.	85,006	41
Fort Lauderdale–Hollywood–Pompano Beach, Fla.	83,127	42
Cincinnati, Ohio	81,246	43
Memphis, Tenn.	79,709	44
Oklahoma City, Okla.	76,639	45
Orlando, Fla.	76,517	46
Louisville, Ky.	73,362	47
Jacksonville, Fla.	72,849	48
New Orleans, La.	72,586	49
Greensboro–Winston-Salem–High Point, N.C.	70,742	50
Total Top 50	**8,723,229**	
Dayton–Springfield, Ohio	70,013	51
Rochester, N.Y.	69,629	52
Bridgeport–Stamford–Norwalk–Danbury, Conn.	68,309	53
Middlesex–Somerset–Hunterdon, N.J.	66,503	54
Birmingham, Ala.	65,634	55
Austin, Tex.	65,494	56
Richmond–Petersburg, Va.	63,590	57
Lake County, Ill.	60,209	58
West Palm Beach–Boca Raton–Delray Beach, Fla.	58,103	59
Raleigh–Durham, N.C.	57,442	60
Albany–Schenectady–Troy, N.Y.	57,206	61
Buffalo, N.Y.	56,965	62
New Haven–Waterbury–Meriden, Conn.	55,153	63
Tulsa, Okla.	51,824	64
Knoxville, Tenn.	50,441	65
Omaha, Neb.	49,654	66
Greenville–Spartanburg, S.C.	49,650	67
Toledo, Ohio	49,373	68
Monmouth–Ocean, N.J.	48,920	69
Grand Rapids, Mich.	47,821	70
Columbus, Ohio	45,744	71
Albuquerque, N.M.	45,196	72
Wilmington, Del.	44,948	73
El Paso, Tex.	44,875	74
Madison, Wisc.	44,675	75
Providence–Pawtucket–Woonsocket, R.I.	44,076	76
Tucson, Ariz.	44,024	77
Baton Rouge, La.	44,014	78
Allentown–Bethlehem–Easton, Pa.	42,193	79
Las Vegas, Nev.	41,929	80
Fort Wayne, Ind.	40,928	81
Little Rock–North Little Rock, Ark.	40,828	82
Worcester–Fitchburg–Leominster, Mass.	40,742	83
Harrisburg–Lebanon–Carlisle, Pa.	40,383	84
Scranton–Wilkes-Barre, Pa.	40,233	85
Tacoma, Wash.	39,885	86
Lexington-Fayette, Ky.	38,343	87
Honolulu, Haw.	37,586	88
Shreveport, La.	37,507	89
Manchester–Nashua, N.H.	37,326	90
Fresno, Cal.	37,164	91
Portsmouth–Dover–Rochester, N.H.	35,965	92
Syracuse, N.Y.	35,872	93
McAllen–Edinburg–Mission, Tex.	35,376	94
Flint, Mich.	34,843	95
Wichita, Kans.	34,666	96
Springfield, Mass.	33,741	97
Reno, Nev.	33,561	98
Lansing–East Lansing, Mich.	33,289	99
Des Moines, Iowa	33,031	100
Total Top 100	**11,068,105**	
South Bend–Mishawaka, Ind.	32,993	101
Jackson, Miss.	32,506	102
Akron, Ohio	32,115	103
Fayetteville, N.C.	32,054	104
Oxnard–Ventura, Cal.	31,706	105
Colorado Springs, Colo.	31,667	106
Gary–Hammond, Ind.	31,583	107
Columbia, S.C.	31,012	108
Bakersfield, Cal.	30,577	109
Charleston, S.C.	30,534	110
Chattanooga, Tenn.	29,903	111
Santa Rosa–Petaluma, Cal.	29,530	112
Canton, Ohio	28,688	113
Saginaw–Bay City–Midland, Mich.	28,501	114
New Bedford–Fall River–Attleboro, Mass.	28,496	115
Fort Myers–Cape Coral, Fla.	28,436	116
Melbourne–Titusville–Palm Bay, Fla.	27,841	117
Sarasota, Fla.	27,747	118
Evansville, Ind.	27,646	119
Beaumont–Port Arthur, Tex.	27,449	120
Augusta, Ga.	27,314	121
Youngstown–Warren, Ohio	27,305	122
Lakeland–Winter Haven, Fla.	27,049	123
Davenport–Rock Island–Moline, Iowa–Ill.	26,999	124
Appleton–Oshkosh–Neenah, Wisc.	26,827	125
Terre Haute, Ind.	26,003	126
Johnson City–Kingsport–Bristol, Tenn.	25,974	127
Aurora–Elgin, Ill.	25,582	128
Modesto, Cal.	25,517	129
Mobile, Ala.	25,404	130
Anchorage, Alas.	25,082	131
Corpus Christi, Tex.	24,883	132
Ann Arbor, Mich.	24,581	133
St. Cloud, Minn.	24,540	134
Jersey City, N.J.	23,714	135
Bellingham, Wash.	23,554	136
Lancaster, Pa.	23,433	137
Daytona Beach, Fla.	23,411	138
York, Pa.	23,320	139
Salinas–Seaside–Monterey, Cal.	23,227	140
Montgomery, Ala.	23,054	141
Eugene–Springfield, Ore.	22,971	142
Laredo, Tex.	22,631	143
Huntsville, Ala.	22,561	144
Trenton, N.J.	22,222	145
Stockton, Cal.	22,133	146
Rockford, Ill.	21,852	147
Spokane, Wash.	21,700	148
Amarillo, Tex.	21,337	149
Lubbock, Tex.	21,279	150
Total Top 150	**12,394,548**	
Kalamazoo, Mich.	21,121	151
Reading, Pa.	20,948	152
Killeen–Temple, Tex.	20,881	153
Santa Barbara–Santa Maria–Lompoc, Cal.	20,352	154
Joliet, Ill.	20,315	155
Savannah, Ga.	20,089	156
Atlantic City, N.J.	19,976	157
Springfield, Mo.	19,966	158
Roanoke, Va.	19,949	159
Springfield, Ill.	19,829	160
Charleston, W.Va.	19,573	161
Pensacola, Fla.	19,498	162
Vallejo–Fairfield–Napa, Cal.	19,470	163
Green Bay, Wisc.	19,282	164
Boulder–Longmont, Colo.	19,161	165
Huntington–Ashland, W.Va.–Ky.	18,907	166
Orange County, N.Y.	18,752	167
Binghamton, N.Y.	18,626	168
Salem, Ore.	18,290	169
Fort Pierce, Fla.	18,139	170
Poughkeepsie, N.Y.	17,901	171
Tyler, Tex.	17,739	172
Peoria, Ill.	17,536	173
Utica–Rome, N.Y.	17,420	174
Macon–Warner Robins, Ga.	17,262	175
Champaign–Urbana–Rantoul, Ill.	17,171	176
Portland, Me.	16,622	177
Cedar Rapids, Iowa	16,512	178
Columbus, Ga.	16,313	179
Hickory–Morganton, N.C.	16,129	180
Brownsville–Harlingen, Tex.	16,005	181
Lafayette, La.	15,766	182
Asheville, N.C.	15,563	183
Tallahassee, Fla.	15,496	184
New London–Norwich, Conn.	15,075	185
Lima, Ohio	14,675	186
Waco, Tex.	14,554	187
Duluth, Minn.	14,501	188
Gainesville, Fla.	14,199	189
Bremerton, Wash.	14,167	190
Longview–Marshall, Tex.	13,960	191
Provo–Orem, Utah	13,914	192
Lafayette–West Lafayette, Ind.	13,751	193
Erie, Pa.	13,722	194
Galveston–Texas City, Tex.	13,690	195
Lorain–Elyria, Ohio	13,611	196
Visalia–Tulare–Porterville, Cal.	13,243	197
Fort Smith, Ark.	13,050	198
Fort Collins–Loveland, Colo.	13,009	199
Wheeling, W.Va.	12,688	200
Total Top 200	**13,242,916**	
Dothan, Ala.	12,290	201
Sioux Falls, S.D.	12,265	202
Lake Charles, La.	12,226	203
Chico, Cal.	12,208	204
Fargo–Moorhead, N.D.–Minn.	12,194	205
Clarksville–Hopkinsville, Tenn.–Ky.	12,167	206
Boise, Ida.	12,134	207
Ocala, Fla.	12,127	208
Monroe, La.	12,063	209
Kokomo, Ind.	12,020	210
Fayetteville–Springdale, Ark.	12,016	211
Bradenton, Fla.	11,989	212
Topeka, Kans.	11,919	213
Wichita Falls, Tex.	11,905	214
Medford, Ore.	11,741	215
Naples, Fla.	11,669	216
Texarkana, Tex.–Ark.	11,471	217
Lincoln, Neb.	11,354	218
Tuscaloosa, Ala.	11,210	219
Alexandria, La.	11,184	220
Jacksonville, N.C.	11,163	221
Florence, Ala.	11,147	222
Muncie, Ind.	11,109	223
La Crosse, Wisc.	11,040	224
Santa Cruz, Cal.	10,973	225
Rochester, Minn.	10,923	226
Eau Claire, Wisc.	10,823	227
Wilmington, N.C.	10,789	228
Johnstown, Pa.	10,622	229
Parkersburg–Marietta, W.Va.–Ohio	10,598	230
Lynchburg, Va.	10,531	231
Anderson, Ind.	10,408	232
Altoona, Pa.	10,392	233
Racine, Wisc.	10,312	234
Niagara Falls, N.Y.	10,209	235
Joplin, Mo.	10,175	236
Mansfield, Ohio	10,125	237
Charlottesville, Va.	10,080	238
Hamilton–Middletown, Ohio	9,931	239
Biloxi–Gulfport, Miss.	9,927	240
Houma–Thibodaux, La.	9,694	241
Janesville–Beloit, Wisc.	9,541	242
Columbia, Mo.	9,512	243
Olympia, Wash.	9,356	244
Fort Walton Beach, Fla.	9,237	245
Lawton, Okla.	9,130	246
Muskegon, Mich.	9,042	247
Billings, Mont.	9,041	248
Midland, Tex.	8,941	249
Waterloo–Cedar Falls, Iowa	8,829	250
Total Top 250	**13,784,668**	
Hagerstown, Md.	8,808	251
Abilene, Tex.	8,769	252
Decatur, Ill.	8,743	253
Elkhart–Goshen, Ind.	8,614	254
Sharon, Pa.	8,553	255
Pueblo, Colo.	8,507	256
Bryan–College Station, Tex.	8,404	257
Athens, Ga.	8,259	258
Brazoria, Tex.	8,231	259
Anniston, Ala.	8,140	260
Decatur, Ala.	8,109	261
Bloomington–Normal, Ill.	8,080	262
Bangor, Me.	8,071	263
Panama City, Fla.	8,036	264
Jackson, Mich.	8,019	265
Richland–Kennewick–Pasco, Wash.	7,989	266
Pittsfield, Mass.	7,938	267
San Angelo, Tex.	7,932	268
Anderson, S.C.	7,868	269
Yakima, Wash.	7,841	270
Owensboro, Ky.	7,783	271
Bloomington, Ind.	7,725	272
Redding, Cal.	7,725	272
Burlington, N.C.	7,689	274
Beaver County, Pa.	7,670	275
Sherman–Denison, Tex.	7,432	276
Albany, Ga.	7,313	277
Vancouver, Wash.	7,264	278
Gadsden, Ala.	7,262	279
Williamsport, Pa.	7,251	280
Bismarck, N.D.	7,214	281
Elmira, N.Y.	7,197	282
Wausau, Wisc.	7,116	283
Great Falls, Mont.	7,022	284
Jackson, Tenn.	6,929	285
Florence, S.C.	6,799	286
Steubenville–Weirton, Ohio–W.Va.	6,794	287
St. Joseph, Mo.	6,710	288
State College, Pa.	6,701	289
Glens Falls, N.Y.	6,668	290
Sioux City, Iowa	6,597	291
Kenosha, Wisc.	6,522	292
Rapid City, S.D.	6,458	293
Odessa, Tex.	6,454	294
Las Cruces, N.M.	6,415	295
Iowa City, Iowa	6,266	296
Greeley, Colo.	6,218	297
Jamestown–Dunkirk, N.Y.	6,183	298
Vineland–Millville–Bridgeton, N.J.	6,141	299
Santa Fe, N.M.	6,101	300
Burlington, Vt.	6,075	301
Victoria, Tex.	5,979	302
Battle Creek, Mich.	5,971	303
Benton Harbor, Mich.	5,866	304
Yuba City, Cal.	5,783	305
Sheboygan, Wisc.	5,591	306
Dubuque, Iowa	5,518	307
Grand Forks, N.D.	5,378	308
Kankakee, Ill.	5,307	309
Pine Bluff, Ark.	5,272	310
Cumberland, Md.	5,196	311
Danville, Va.	5,134	312
Merced, Cal.	5,056	313
Cheyenne, Wyo.	4,944	314
Lewiston–Auburn, Me.	4,667	315
Yuma, Ariz.	4,507	316
Casper, Wyo.	4,441	317
Lawrence, Kans.	4,370	318
Pascagoula, Miss.	4,345	319
Enid, Okla.	4,085	320
Total Above Areas	**14,260,683**	
Percent of U.S.	**86.7855**	
U.S. Total	**16,432,110**	

Home Computer and Calculator Sales

Area	($000)	Rank
Los Angeles–Long Beach, Cal.	541,053	1
New York, N.Y.	279,559	2
San Jose, Cal.	242,638	3
Washington, D.C.	172,625	4
Chicago, Ill.	166,992	5
Anaheim–Santa Ana, Cal.	166,300	6
Houston, Tex.	151,137	7
Oakland, Cal.	146,981	8
Seattle, Wash.	145,227	9
Philadelphia, Pa.	132,650	10
Boston–Lawrence–Salem–Lowell–Brockton, Mass.	132,440	11
San Diego, Cal.	127,327	12
Detroit, Mich.	125,306	13
San Francisco, Cal.	119,056	14
Phoenix, Ariz.	118,651	15
Atlanta, Ga.	98,986	16
Nassau–Suffolk, N.Y.	95,452	17
Dallas, Tex.	90,725	18
Tampa–St. Petersburg–Clearwater, Fla.	82,866	19
Minneapolis–St. Paul, Minn.	78,862	20
Miami–Hialeah, Fla.	75,474	21
Riverside–San Bernardino, Cal.	74,847	22
Manchester–Nashua, N.H.	73,894	23
Milwaukee, Wisc.	70,897	24
Portsmouth–Dover–Rochester, N.H.	69,886	25
Baltimore, Md.	69,409	26
Bergen–Passaic, N.J.	67,943	27
Nashville, Tenn.	67,859	28
St. Louis, Mo.	66,315	29
Columbus, Ohio	62,440	30
Denver, Colo.	58,074	31
Indianapolis, Ind.	57,737	32
Pittsburgh, Pa.	55,580	33
Salt Lake City–Ogden, Utah	48,405	34
Middlesex–Somerset–Hunterdon, N.J.	48,033	35
Hartford–New Britain–Middletown–Bristol, Conn.	47,748	36
Sacramento, Cal.	46,367	37
Oxnard–Ventura, Cal.	46,094	38
Fort Worth–Arlington, Tex.	44,720	39
Portland, Ore.	43,249	40
Canton, Ohio	41,569	41
Rochester, N.Y.	41,378	42
Kansas City, Mo.–Kans.	40,771	43
Cleveland, Ohio	37,853	44
Albany–Schenectady–Troy, N.Y.	37,185	45
Norfolk–Virginia Beach–Newport News, Va.	35,900	46
Newark, N.J.	34,692	47
Tulsa, Okla.	34,356	48
Tucson, Ariz.	33,583	49
Orlando, Fla.	33,249	50
Total Top 50	**4,780,340**	
New Orleans, La.	33,117	51
Bridgeport–Stamford–Norwalk–Danbury, Conn.	32,687	52
Charlotte–Gastonia–Rock Hill, N.C.–S.C.	30,917	53
Greensboro–Winston-Salem–High Point, N.C.	30,296	54
San Antonio, Tex.	29,328	55
Raleigh–Durham, N.C.	29,289	56
Monmouth–Ocean, N.J.	28,545	57
Cincinnati, Ohio	27,379	58
Buffalo, N.Y.	27,154	59
Baton Rouge, La.	26,893	60
Oklahoma City, Okla.	26,288	61
Fort Lauderdale–Hollywood–Pompano Beach, Fla.	25,248	62
Richmond–Petersburg, Va.	25,194	63
New Haven–Waterbury–Meriden, Conn.	25,129	64
Austin, Tex.	24,974	65
Omaha, Neb.	24,681	66
Memphis, Tenn.	24,575	67
Dayton–Springfield, Ohio	24,521	68
Providence–Pawtucket–Woonsocket, R.I.	24,490	69
Jersey City, N.J.	24,113	70
Jacksonville, Fla.	23,353	71
Worcester–Fitchburg–Leominster, Mass.	21,830	72
Honolulu, Haw.	21,325	73
Birmingham, Ala.	20,004	74
Fresno, Cal.	18,431	75
Trenton, N.J.	18,394	76
Springfield, Mass.	18,158	77
Lake County, Ill.	18,008	78
Tacoma, Wash.	17,126	79
Lansing–East Lansing, Mich.	16,877	80
Louisville, Ky.	16,434	81
Albuquerque, N.M.	16,108	82
El Paso, Tex.	15,800	83
Allentown–Bethlehem–Easton, Pa.	15,749	84
Santa Rosa–Petaluma, Cal.	15,570	85
Grand Rapids, Mich.	15,568	86
Madison, Wisc.	15,496	87
West Palm Beach–Boca Raton–Delray Beach, Fla.	15,261	88
Shreveport, La.	15,197	89
New Bedford–Fall River–Attleboro, Mass.	15,013	90
Wilmington, Del.	14,951	91
Columbia, S.C.	14,504	92
Portland, Me.	14,313	93
Jackson, Miss.	14,297	94
Des Moines, Iowa	14,256	95
Syracuse, N.Y.	14,143	96
Huntsville, Ala.	13,997	97
Las Vegas, Nev.	13,970	98
Lexington-Fayette, Ky.	13,825	99
Fort Wayne, Ind.	13,703	100
Total Top 100	**5,816,817**	
Santa Barbara–Santa Maria–Lompoc, Cal.	13,695	101
Knoxville, Tenn.	13,549	102
Boise, Ida.	13,494	103
Aurora–Elgin, Ill.	13,354	104
Harrisburg–Lebanon–Carlisle, Pa.	13,223	105
Spokane, Wash.	12,894	106
Greenville–Spartanburg, S.C.	12,749	107
Akron, Ohio	12,701	108
South Bend–Mishawaka, Ind.	12,615	109
Lincoln, Neb.	12,564	110
Colorado Springs, Colo.	12,505	111
Stockton, Cal.	12,442	112
Melbourne–Titusville–Palm Bay, Fla.	11,875	113
Scranton–Wilkes-Barre, Pa.	11,770	114
Santa Cruz, Cal.	11,686	115
Sarasota, Fla.	11,601	116
Chattanooga, Tenn.	11,592	117
Vallejo–Fairfield–Napa, Cal.	11,484	118
Roanoke, Va.	11,402	119
Poughkeepsie, N.Y.	11,186	120
St. Cloud, Minn.	11,116	121
Toledo, Ohio	11,086	122
Bloomington–Normal, Ill.	10,944	123
Little Rock–North Little Rock, Ark.	10,748	124
Corpus Christi, Tex.	10,531	125
Beaumont–Port Arthur, Tex.	10,530	126
Modesto, Cal.	10,238	127
Anchorage, Alas.	10,147	128
Wichita, Kans.	9,970	129
McAllen–Edinburg–Mission, Tex.	9,908	130
Reno, Nev.	9,734	131
Salinas–Seaside–Monterey, Cal.	9,718	132
Lancaster, Pa.	9,644	133
Gary–Hammond, Ind.	9,439	134
Charleston, S.C.	9,414	135
Lubbock, Tex.	9,262	136
Visalia–Tulare–Porterville, Cal.	9,000	137
Kalamazoo, Mich.	8,932	138
Amarillo, Tex.	8,670	139
Eugene–Springfield, Ore.	8,655	140
Provo–Orem, Utah	8,577	141
Tallahassee, Fla.	8,433	142
Binghamton, N.Y.	8,264	143
York, Pa.	8,161	144
Erie, Pa.	8,143	145
Fort Myers–Cape Coral, Fla.	7,991	146
Johnson City–Kingsport–Bristol, Tenn.	7,961	147
Atlantic City, N.J.	7,960	148
Lakeland–Winter Haven, Fla.	7,941	149
Flint, Mich.	7,932	150
Total Top 150	**6,344,247**	
Rockford, Ill.	7,742	151
Salem, Ore.	7,738	152
Augusta, Ga.	7,721	153
Appleton–Oshkosh–Neenah, Wisc.	7,658	154
Springfield, Ill.	7,568	155
Fort Pierce, Fla.	7,390	156
Bakersfield, Cal.	7,377	157
Montgomery, Ala.	7,268	158
Ann Arbor, Mich.	7,265	159
Davenport–Rock Island–Moline, Iowa–Ill.	7,239	160
Daytona Beach, Fla.	7,108	161
Youngstown–Warren, Ohio	7,106	162
Lafayette, La.	7,092	163
Fayetteville, N.C.	7,020	164
Naples, Fla.	6,963	165
New London–Norwich, Conn.	6,940	166
Laredo, Tex.	6,819	167
Saginaw–Bay City–Midland, Mich.	6,785	168
Hamilton–Middletown, Ohio	6,587	169
Janesville–Beloit, Wisc.	6,561	170
Pensacola, Fla.	6,550	171
Reading, Pa.	6,536	172
Peoria, Ill.	6,486	173
Redding, Cal.	6,411	174
Mobile, Ala.	6,377	175
Boulder–Longmont, Colo.	6,269	176
Rochester, Minn.	6,266	177
Savannah, Ga.	6,247	178
Richland–Kennewick–Pasco, Wash.	6,234	179
Springfield, Mo.	6,031	180
Dothan, Ala.	6,030	181
Longview–Marshall, Tex.	6,000	182
Macon–Warner Robins, Ga.	5,961	183
Evansville, Ind.	5,909	184
Green Bay, Wisc.	5,767	185
Mansfield, Ohio	5,722	186
Duluth, Minn.	5,711	187
Joliet, Ill.	5,628	188
Gainesville, Fla.	5,626	189
Killeen–Temple, Tex.	5,433	190
Utica–Rome, N.Y.	5,316	191
Olympia, Wash.	5,289	192
Bangor, Me.	5,275	193
Athens, Ga.	5,243	194
Victoria, Tex.	5,217	195
Brownsville–Harlingen, Tex.	5,198	196
Burlington, Vt.	5,156	197
Biloxi–Gulfport, Miss.	5,033	198
Fort Collins–Loveland, Colo.	4,953	199
Wilmington, N.C.	4,898	200
Total Top 200	**6,660,986**	
Tyler, Tex.	4,765	201
Anderson, Ind.	4,686	202
Santa Fe, N.M.	4,665	203
Fargo–Moorhead, N.D.–Minn.	4,638	204
Ocala, Fla.	4,612	205
Williamsport, Pa.	4,512	206
Bradenton, Fla.	4,397	207
Columbus, Ga.	4,397	207
Orange County, N.Y.	4,396	209
Altoona, Pa.	4,391	210
Fort Walton Beach, Fla.	4,388	211
Asheville, N.C.	4,387	212
Charleston, W.Va.	4,383	213
Chico, Cal.	4,555	214
Champaign–Urbana–Rantoul, Ill.	4,533	215
Galveston–Texas City, Tex.	4,479	216
Charlottesville, Va.	4,437	217
Yakima, Wash.	4,424	218
Elmira, N.Y.	4,380	219
Pittsfield, Mass.	4,348	220
Bremerton, Wash.	4,343	221
Lima, Ohio	4,343	221
Waco, Tex.	4,309	223
Merced, Cal.	4,292	224
State College, Pa.	4,289	225
Monroe, La.	4,225	226
Fayetteville–Springdale, Ark.	4,208	227
Vancouver, Wash.	4,166	228
Lynchburg, Va.	4,142	229
Huntington–Ashland, W.Va.–Ky.	4,005	230
Yuba City, Cal.	3,890	231
Wichita Falls, Tex.	3,869	232
Abilene, Tex.	3,636	233
Texarkana, Tex.–Ark.	3,636	233
Medford, Ore.	3,586	235
Wausau, Wisc.	3,571	236
Decatur, Ill.	3,538	237
Wheeling, W.Va.	3,509	238
Cedar Rapids, Iowa	3,501	239
Sioux Falls, S.D.	3,483	240
Benton Harbor, Mich.	3,437	241
Lafayette–West Lafayette, Ind.	3,423	242
Hagerstown, Md.	3,397	243
Billings, Mont.	3,393	244
Hickory–Morganton, N.C.	3,392	245
Florence, Ala.	3,386	246
Casper, Wyo.	3,365	247
Clarksville–Hopkinsville, Tenn.–Ky.	3,283	248
Glens Falls, N.Y.	3,278	249
Terre Haute, Ind.	3,264	250
Total Top 250	**6,864,418**	
Tuscaloosa, Ala.	3,244	251
Lewiston–Auburn, Me.	3,228	252
Waterloo–Cedar Falls, Iowa	3,228	252
Muskegon, Mich.	3,151	254
Jackson, Tenn.	3,138	255
Lorain–Elyria, Ohio	3,128	256
Alexandria, La.	3,113	257
Jackson, Mich.	3,053	258
Pueblo, Colo.	3,019	259
San Angelo, Tex.	2,967	260
Bryan–College Station, Tex.	2,934	261
Lake Charles, La.	2,925	262
Jacksonville, N.C.	2,868	263
Sherman–Denison, Tex.	2,862	264
Gadsden, Ala.	2,839	265
Yuma, Ariz.	2,831	266
Burlington, N.C.	2,812	267
Racine, Wisc.	2,736	268
Johnstown, Pa.	2,729	269
Lawton, Okla.	2,716	270
Great Falls, Mont.	2,697	271
Midland, Tex.	2,692	272
Columbia, Mo.	2,671	273
Grand Forks, N.D.	2,671	273
Jamestown–Dunkirk, N.Y.	2,628	275
Battle Creek, Mich.	2,611	276
Niagara Falls, N.Y.	2,589	277
Greeley, Colo.	2,571	278
Topeka, Kans.	2,558	279
Elkhart–Goshen, Ind.	2,546	280
Fort Smith, Ark.	2,541	281
Albany, Ga.	2,539	282
Las Cruces, N.M.	2,502	283
Houma–Thibodaux, La.	2,482	284
Cumberland, Md.	2,469	285
Vineland–Millville–Bridgeton, N.J.	2,469	285
Decatur, Ala.	2,430	287
Steubenville–Weirton, Ohio–W.Va.	2,409	288
Rapid City, S.D.	2,395	289
Kenosha, Wisc.	2,389	290
Anderson, S.C.	2,377	291
Parkersburg–Marietta, W.Va.–Ohio	2,373	292
Bellingham, Wash.	2,370	293
Eau Claire, Wisc.	2,364	294
Joplin, Mo.	2,326	295
Cheyenne, Wyo.	2,286	296
Odessa, Tex.	2,284	297
Bismarck, N.D.	2,253	298
Kokomo, Ind.	2,242	299
Sioux City, Iowa	2,230	300
Florence, S.C.	2,229	301
Panama City, Fla.	2,142	302
Brazoria, Tex.	2,117	303
Dubuque, Iowa	2,100	304
Bloomington, Ind.	2,027	305
Muncie, Ind.	1,927	306
Owensboro, Ky.	1,877	307
Anniston, Ala.	1,831	308
Danville, Va.	1,831	308
Lawrence, Kans.	1,755	310
Beaver County, Pa.	1,727	311
Sharon, Pa.	1,706	312
La Crosse, Wisc.	1,700	313
Iowa City, Iowa	1,670	314
Kankakee, Ill.	1,618	315
Sheboygan, Wisc.	1,585	316
St. Joseph, Mo.	1,573	317
Enid, Okla.	1,503	318
Pine Bluff, Ark.	1,490	319
Pascagoula, Miss.	1,430	320
Total Above Areas	**7,033,741**	
Percent of U.S.	**89.942%**	
U.S. Total	**7,820,267**	

Audio Equipment, Musical Instrument, and Supply Sales

Area	($000)	Rank
Los Angeles–Long Beach, Cal.	1,244,983	1
New York, N.Y.	910,392	2
Chicago, Ill.	627,720	3
Washington, D.C.	450,105	4
Philadelphia, Pa.	391,486	5
Boston–Lawrence–Salem–Lowell–Brockton, Mass.	385,637	6
Nassau–Suffolk, N.Y.	348,502	7
Oakland, Cal.	321,606	8
Detroit, Mich.	316,026	9
Atlanta, Ga.	303,081	10
San Francisco, Cal.	297,766	11
Anaheim–Santa Ana, Cal.	293,733	12
Seattle, Wash.	286,454	13
Houston, Tex.	280,506	14
Dallas, Tex.	257,637	15
San Diego, Cal.	257,214	16
San Jose, Cal.	255,414	17
Minneapolis–St. Paul, Minn.	235,906	18
Tampa–St. Petersburg–Clearwater, Fla.	216,912	19
Miami–Hialeah, Fla.	199,786	20
Baltimore, Md.	197,615	21
Portland, Ore.	195,841	22
Riverside–San Bernardino, Cal.	186,235	23
Denver, Colo.	185,654	24
St. Louis, Mo.	179,858	25
Phoenix, Ariz.	171,263	26
Milwaukee, Wisc.	168,611	27
Middlesex–Somerset–Hunterdon, N.J.	161,639	28
Pittsburgh, Pa.	150,317	29
Cleveland, Ohio	146,817	30
Bergen–Passaic, N.J.	143,651	31
Columbus, Ohio	136,505	32
Newark, N.J.	134,090	33
Sacramento, Cal.	127,437	34
Hartford–New Britain–Middletown–Bristol, Conn.	118,655	35
Fort Worth–Arlington, Tex.	113,460	36
Kansas City, Mo.–Kans.	113,129	37
Indianapolis, Ind.	110,121	38
Rochester, N.Y.	105,492	39
Honolulu, Haw.	104,015	40
Fort Lauderdale–Hollywood–Pompano Beach, Fla.	100,488	41
Orlando, Fla.	100,236	42
Salt Lake City–Ogden, Utah	99,773	43
Nashville, Tenn.	99,494	44
Cincinnati, Ohio	98,219	45
San Antonio, Tex.	97,372	46
Norfolk–Virginia Beach–Newport News, Va.	91,208	47
Bridgeport–Stamford–Norwalk–Danbury, Conn.	90,509	48
Monmouth–Ocean, N.J.	88,653	49
Albany–Schenectady–Troy, N.Y.	88,317	50
Total Top 50	**11,789,560**	
New Orleans, La.	86,847	51
Oklahoma City, Okla.	86,161	52
Charlotte–Gastonia–Rock Hill, N.C.–S.C.	83,400	53
Austin, Tex.	79,547	54
Raleigh–Durham, N.C.	78,889	55
Louisville, Ky.	78,776	56
Oxnard–Ventura, Cal.	74,617	57
Jacksonville, Fla.	74,499	58
New Haven–Waterbury–Meriden, Conn.	74,139	59
Greensboro–Winston-Salem–High Point, N.C.	72,442	60
Buffalo, N.Y.	71,815	61
Memphis, Tenn.	71,467	62
Worcester–Fitchburg–Leominster, Mass.	70,103	63
Madison, Wisc.	69,877	64
West Palm Beach–Boca Raton–Delray Beach, Fla.	69,828	65
Grand Rapids, Mich.	69,347	66
Dayton–Springfield, Ohio	65,552	67
Tucson, Ariz.	65,126	68
Wilmington, Del.	64,800	69
Providence–Pawtucket–Woonsocket, R.I.	63,934	70
Richmond–Petersburg, Va.	63,810	71
Portsmouth–Dover–Rochester, N.H.	63,580	72
Tacoma, Wash.	63,017	73
Manchester–Nashua, N.H.	60,655	74
Charlottesville, Va.	60,583	75
Syracuse, N.Y.	59,241	76
Akron, Ohio	58,839	77
Lake County, Ill.	57,157	78
Knoxville, Tenn.	55,318	79
Birmingham, Ala.	55,148	80
Springfield, Mass.	55,012	81
Terre Haute, Ind.	54,338	82
Tulsa, Okla.	53,797	83
Las Vegas, Nev.	52,974	84
Baton Rouge, La.	52,494	85
Greenville–Spartanburg, S.C.	50,417	86
Scranton–Wilkes-Barre, Pa.	49,133	87
Harrisburg–Lebanon–Carlisle, Pa.	48,735	88
Toledo, Ohio	47,511	89
Santa Rosa–Petaluma, Cal.	47,474	90
New Bedford–Fall River–Attleboro, Mass.	46,971	91
Omaha, Neb.	45,388	92
Little Rock–North Little Rock, Ark.	45,105	93
Albuquerque, N.M.	45,029	94
El Paso, Tex.	42,988	95
Fayetteville, N.C.	42,986	96
Lansing–East Lansing, Mich.	42,160	97
Fresno, Cal.	42,071	98
Jersey City, N.J.	40,725	99
Colorado Springs, Colo.	40,463	100
Total Top 100	**14,903,865**	
Allentown–Bethlehem–Easton, Pa.	40,253	101
Bakersfield, Cal.	39,492	102
Spokane, Wash.	39,395	103
Wichita, Kans.	39,378	104
Ann Arbor, Mich.	38,507	105
Columbia, S.C.	38,378	106
Eugene–Springfield, Ore.	37,102	107
Lexington-Fayette, Ky.	36,282	108
Lancaster, Pa.	36,190	109
Charleston, S.C.	36,123	110
Appleton–Oshkosh–Neenah, Wisc.	35,614	111
Mobile, Ala.	35,585	112
Reno, Nev.	35,515	113
Youngstown–Warren, Ohio	34,670	114
Aurora–Elgin, Ill.	34,194	115
Shreveport, La.	33,386	116
Sarasota, Fla.	32,832	117
Des Moines, Iowa	32,759	118
Salinas–Seaside–Monterey, Cal.	32,732	119
Santa Barbara–Santa Maria–Lompoc, Cal.	32,597	120
Modesto, Cal.	32,510	121
York, Pa.	32,247	122
Fort Wayne, Ind.	32,208	123
Stockton, Cal.	31,494	124
Kalamazoo, Mich.	31,154	125
Boulder–Longmont, Colo.	30,948	126
Jackson, Miss.	30,843	127
Atlantic City, N.J.	30,605	128
St. Cloud, Minn.	30,265	129
Augusta, Ga.	30,163	130
Flint, Mich.	29,528	131
Trenton, N.J.	29,014	132
Saginaw–Bay City–Midland, Mich.	28,221	133
South Bend–Mishawaka, Ind.	27,980	134
Binghamton, N.Y.	27,857	135
Melbourne–Titusville–Palm Bay, Fla.	27,816	136
Canton, Ohio	27,793	137
McAllen–Edinburg–Mission, Tex.	27,764	138
Chattanooga, Tenn.	27,737	139
Daytona Beach, Fla.	26,774	140
Evansville, Ind.	26,757	141
Huntington–Ashland, W.Va.–Ky.	26,630	142
Roanoke, Va.	26,616	143
Reading, Pa.	26,468	144
Portland, Me.	26,422	145
Poughkeepsie, N.Y.	26,299	146
Montgomery, Ala.	26,271	147
Davenport–Rock Island–Moline, Iowa–Ill.	26,137	148
Vallejo–Fairfield–Napa, Cal.	25,766	149
Johnson City–Kingsport–Bristol, Tenn.	25,765	150
Total Top 150	**16,380,899**	
Salem, Ore.	25,639	151
Huntsville, Ala.	25,507	152
Gary–Hammond, Ind.	25,338	153
Beaumont–Port Arthur, Tex.	25,172	154
Rockford, Ill.	25,086	155
Anchorage, Alas.	24,566	156
Killeen–Temple, Tex.	24,480	157
Corpus Christi, Tex.	23,845	158
Green Bay, Wisc.	23,420	159
Savannah, Ga.	23,117	160
Lubbock, Tex.	23,079	161
Lakeland–Winter Haven, Fla.	22,779	162
Chico, Cal.	22,711	163
Amarillo, Tex.	22,354	164
Laredo, Tex.	22,225	165
Peoria, Ill.	21,694	166
Champaign–Urbana–Rantoul, Ill.	21,213	167
Visalia–Tulare–Porterville, Cal.	21,202	168
Fort Pierce, Fla.	21,096	169
Orange County, N.Y.	20,940	170
Gainesville, Fla.	20,911	171
Fort Myers–Cape Coral, Fla.	20,891	172
Springfield, Mo.	20,859	173
Santa Cruz, Cal.	20,637	174
Lafayette–West Lafayette, Ind.	20,335	175
Waco, Tex.	20,304	176
Erie, Pa.	19,390	177
New London–Norwich, Conn.	19,355	178
Joliet, Ill.	19,284	179
Macon–Warner Robins, Ga.	19,183	180
Boise, Ida.	19,026	181
Columbus, Ga.	18,893	182
Pensacola, Fla.	18,822	183
Bremerton, Wash.	18,562	184
Springfield, Ill.	18,412	185
Medford, Ore.	17,836	186
Charleston, W.Va.	17,720	187
Tallahassee, Fla.	17,489	188
Provo–Orem, Utah	17,382	189
Bloomington–Normal, Ill.	17,273	190
Fort Collins–Loveland, Colo.	17,182	191
Utica–Rome, N.Y.	17,167	192
Olympia, Wash.	16,963	193
Vancouver, Wash.	16,844	194
Asheville, N.C.	16,746	195
Redding, Cal.	16,723	196
Tyler, Tex.	16,449	197
Anderson, Ind.	16,394	198
Fargo–Moorhead, N.D.–Minn.	15,534	199
Longview–Marshall, Tex.	15,326	200
Total Top 200	**17,394,254**	
Lorain–Elyria, Ohio	15,164	201
Cedar Rapids, Iowa	14,932	202
Brownsville–Harlingen, Tex.	14,753	203
Sioux Falls, S.D.	14,685	204
Duluth, Minn.	14,660	205
Bellingham, Wash.	14,504	206
Lima, Ohio	14,330	207
Muncie, Ind.	14,298	208
Eau Claire, Wisc.	14,153	209
Bradenton, Fla.	14,113	210
Burlington, Vt.	14,050	211
Fort Smith, Ark.	14,028	212
Rochester, Minn.	13,725	213
Lincoln, Neb.	13,717	214
Abilene, Tex.	13,499	215
Lafayette, La.	13,486	216
Jacksonville, N.C.	13,436	217
Pittsfield, Mass.	13,280	218
Glens Falls, N.Y.	13,232	219
Richland–Kennewick–Pasco, Wash.	13,182	220
Wheeling, W.Va.	13,122	221
Wichita Falls, Tex.	12,940	222
Decatur, Ill.	12,862	223
Hickory–Morganton, N.C.	12,687	224
Yakima, Wash.	12,683	225
Altoona, Pa.	12,657	226
Racine, Wisc.	12,468	227
Billings, Mont.	12,411	228
Bangor, Me.	12,319	229
Galveston–Texas City, Tex.	12,276	230
La Crosse, Wisc.	12,271	231
Mansfield, Ohio	12,214	232
Athens, Ga.	11,827	233
Janesville–Beloit, Wisc.	11,826	234
Monroe, La.	11,746	235
Iowa City, Iowa	11,542	236
Rapid City, S.D.	11,488	237
Bloomington, Ind.	11,480	238
Ocala, Fla.	11,254	239
Topeka, Kans.	11,252	240
Clarksville–Hopkinsville, Tenn.–Ky.	11,201	241
Parkersburg–Marietta, W.Va.–Ohio	11,142	242
Lake Charles, La.	11,108	243
Pueblo, Colo.	11,009	244
Fayetteville–Springdale, Ark.	10,822	245
Williamsport, Pa.	10,717	246
Dothan, Ala.	10,648	247
Niagara Falls, N.Y.	10,421	248
Houma–Thibodaux, La.	10,384	249
Beaver County, Pa.	10,344	250
Total Top 250	**18,026,622**	
Fort Walton Beach, Fla.	10,267	251
Wilmington, N.C.	10,220	252
Biloxi–Gulfport, Miss.	10,217	253
Alexandria, La.	10,171	254
Johnstown, Pa.	10,154	255
Hamilton–Middletown, Ohio	10,138	256
State College, Pa.	10,050	257
Muskegon, Mich.	10,013	258
Lynchburg, Va.	10,005	259
Anderson, S.C.	9,994	260
Elmira, N.Y.	9,839	261
Santa Fe, N.M.	9,830	262
Merced, Cal.	9,679	263
Bryan–College Station, Tex.	9,635	264
Naples, Fla.	9,484	265
Kokomo, Ind.	9,408	266
Jamestown–Dunkirk, N.Y.	9,105	267
Elkhart–Goshen, Ind.	9,032	268
Tuscaloosa, Ala.	8,995	269
Panama City, Fla.	8,948	270
Florence, Ala.	8,918	271
Columbia, Mo.	8,794	272
Wausau, Wisc.	8,724	273
Albany, Ga.	8,609	274
Yuba City, Cal.	8,598	275
Grand Forks, N.D.	8,487	276
San Angelo, Tex.	8,438	277
Hagerstown, Md.	8,347	278
Battle Creek, Mich.	8,339	279
Texarkana, Tex.–Ark.	8,265	280
Joplin, Mo.	8,218	281
Brazoria, Tex.	8,103	282
Jackson, Mich.	8,000	283
Bismarck, N.D.	7,905	284
Great Falls, Mont.	7,759	285
Cumberland, Md.	7,757	286
Decatur, Ala.	7,705	287
Midland, Tex.	7,670	288
Florence, S.C.	7,556	289
Odessa, Tex.	7,446	290
Steubenville–Weirton, Ohio–W.Va.	7,303	291
Greeley, Colo.	7,294	292
Vineland–Millville–Bridgeton, N.J.	7,292	293
Jackson, Tenn.	7,166	294
Waterloo–Cedar Falls, Iowa	7,098	295
Lawrence, Kans.	7,073	296
Sioux City, Iowa	6,907	297
Lawton, Okla.	6,895	298
Owensboro, Ky.	6,875	299
Gadsden, Ala.	6,830	300
Danville, Va.	6,803	301
Lewiston–Auburn, Me.	6,704	302
Burlington, N.C.	6,490	303
Anniston, Ala.	6,431	304
Kankakee, Ill.	6,418	305
Las Cruces, N.M.	6,344	306
Dubuque, Iowa	6,255	307
Casper, Wyo.	6,143	308
Sharon, Pa.	6,141	309
Sherman–Denison, Tex.	6,075	310
Yuma, Ariz.	6,005	311
Sheboygan, Wisc.	5,732	312
St. Joseph, Mo.	5,676	313
Cheyenne, Wyo.	5,634	314
Benton Harbor, Mich.	5,629	315
Pine Bluff, Ark.	5,528	316
Kenosha, Wisc.	5,447	317
Victoria, Tex.	4,846	318
Pascagoula, Miss.	4,068	319
Enid, Okla.	3,933	320
Total Above Areas	**18,572,479**	
Percent of U.S.	**99.5877**	
U.S. Total	**38,731,860**	